>> Philip Kahn-Pauli: All right. Good afternoon, and welcome to the RespectAbility webinar for Tuesday, October 13th. And for those of you who work in disability employment, Happy National Disability Employment Awareness Month. Obviously 2020 is a year like no other. And this is going to be an ending like no other, as we are all gathering in virtual events. But because we're gathering in virtual events, we can all share the insights and ideas from across the country. And I think that we are all leveraging technology to drive accessibility, to drive inclusion, in response to the events of this year, so far. And I think this is particularly important, because let's be honest, it's been a hard year for a lot of people, especially workers with disabilities, who may have lost their jobs, or young people who are just getting out of school and maybe transitioning into the workplace for the first time. And that's why I think that there's a really a huge opportunity for all of us who care about employment for people with disabilities, to think creatively, think outside of the box, maybe even live outside the box. And I think one of the biggest, most interesting, ways forward as we get people back to work or get people into work for the first time, is the idea of self employment or entrepreneurship for people with disabilities. So that's what we're here to talk about today. Iowa Vocational Rehabilitation Services has some really interesting models, some really great work that they're doing. I will let them kind of detail all of the really incredible things that they're working on. And so for our audience, please meet the folks from Iowa VR, they'll be walking you through their programs, their priorities, but I want to quickly run through a little context and then introduce you to them. So, obviously disability is a huge issue. The best estimate available is there's roughly around 61 million people with disabilities, living in the United States today. Put in another way, that's around one in four adult. Disability as far as respectability is concerned, covers the entire spectrum of issues from physical issues to sensory cognitive, especially mental health issues. Mental Health has become a particularly important issue because so many people are facing social isolation, the quarantines are facing disruptions in their personal lives due to everything that's going on from the pandemic to the employment situations. So the disability community continues to grow. There are all different categories of disabilities. There's temporary versus permanent, visible disabilities, such as amputees, wheelchair users. Actually, this month is also Spina Bifida Awareness Month, that's obviously a category of visible disabilities. But there are millions more people who have non visible disabilities. Learning disabilities, many people on the autism spectrum. And disabilities can happen in from before you're born to when you're born, to be acquired later in life. And that is so important. And as we disability advocates always talk about, we are one of the largest minority community in the country, which also means we share critical issues across issues of race, ethnicity, gender, but it's also the only minority community that anyone can join at any time. And that's really important, because everyone is one accident, illness, or a couple years of aging, away from being a person with a disability and identifying as such. And so we have here gathered for you, a really incredible team from Iowa Vocational Rehabilitation Services. They have really are some of the biggest thought leaders around disability employment and Voc Rehab today. Iowa has consistently had some of the best employment outcomes of any state VR program. And it's not just because they're successful, they're really innovative. And that's what I want to talk about today. We've got David Mitchell, who has been the Administrator for several years. I've had the pleasure of knowing him, all throughout the work that respectability has done around the Workforce Innovation and Opportunity Act. We've got Kochell, who helps run the Iowa Self Employment team. She's going to be talking about their business work. We've got Linda, we've got Steve and several others from the Iowa team joining us today and so they are the experts and I am going to go quiet and run the slide deck. So David, the floor is yours.

>> David Mitchell: Well, Philip, thank you so much. The Iowa Vocational Rehabilitation team is really excited to be presenting on the topic today. And we really feel that it's critically important in meeting the employment needs of our job candidates with the most significant disabilities. And the way we do that is surrounds this whole topic of self employment and entrepreneurship, as we try to look at some innovative strategies to meet the needs of our job candidates, the work of our business team really stands out. Let me first share that Vocational Rehabilitation's part of our state, federal national system. And we are celebrating 100 years of existence as a federal VR program. And as Philip said, this year has been especially interesting with everything going on. Not only is it 100 years of VR program, but 30 years of our celebration with the Americans with Disabilities Act. In Iowa, we are the general VR agency. We also have our partner organization with the Iowa Department for the Blind. And they work with individuals with visual impairments. So our program works with all the other disability types that Philip had shown us on a slide. We have a unique partnership with our department for the blind folks. And we share a Memorandum of Agreement, where we partner together both with financial assistance and technical assistance, allowing them to utilize the expertise of Kochell and the team that you're gonna hear a little bit more about today. VR is an individualized program. And there's no where is that even more important, in terms of individual services in our entrepreneurship program. So we run the gamut of individuals that partner with our small business development centers, with our banks, they have formal, well thought out business plans, to the more creative sketch on the back of your napkin, some ideas that we can integrate into an employment plan. And they really address can we bring in more money for that entrepreneur than they're expanding? There's really a common belief that regardless of those programs, that employment and work is good. It really provides a value for an individual's quality of life. And if you look at any of the health determinant surveys out there, there's a real consensus, that the purpose of work is valuable for all of us, and that it really helps meet the needs and interests and functional abilities of our job candidates. So we believe that, if we can find some ways to help them look at that quality through self employment, that we're really going to be more successful with Vocational Rehabilitation. A lot of you will have heard the terms, customized employment, and supported employment. Those are really pretty common strategies for employment services for people with disabilities. And part of how we're moving forward with self employment, is really integrating customized and supported employment features into our entrepreneurship program. You're gonna learn a little bit more about that as we go forward. So be listening for the basics, that are common to sound business planning, that make common sense. But also be listening for ways that we're creatively meeting the needs of our customers, and i believe that everybody can work with the right services, and the right supports. Certainly, we've been challenged in today's environment. And we've been impacted by COVID, and virtual service delivery. But we're still finding ways to deliver services to meet the needs of our job candidates. And you're gonna hear about some of those stories. I want to thank again, Philip and the team from RespectAbility, for all the work that's occurring, and advocacy, and education, and referral to continue to push employment systems that meet the needs of all of our workers. And I'm especially excited for a little bit more about our Iowa VR staff and our entrepreneurial team. I'm not gonna introduce them, I'll let them kind of introduce themselves as they get on here one by one, and you'll get a chance to hear from each of them. So one of our employment staff is out ill today. So we're kind of substituting a little bit. but let me get this started by introducing you to our Bureau Chief, Steve Faulkner. Steve's in charge of our Field Services Bureau. And one of his special assignments, is working with our Iowa self employment team. So Steve, I'm gonna turn it over to you.

>> Steve Faulkner: Please. Well, thank you, can you hear me?

>> David Faulkner: Yes, we can.

>> Steve Faulkner: All right. Yeah, my name is Steve Faulkner. And I'm Chief of the Field Services operations here. We have 13 area offices here in the state of Iowa. We cover all 99 counties. And as you know, we're a small state. We only have about 3 million people here, in the state of Iowa. Some of y'all may have towns maybe that big but the bottom line of it is, we have maybe upwards of 12,000 individuals in the state who really are active Vocational Rehabilitation clients right now. And that's not counting the Iowa Department for the Blind. And then there's an additional 23,000 individuals in the state who are a high school age. And they have disability related barriers, and we consider those potentially eligible. And we do provide services to them as well in the high school setting pre employment transition services. And at some point or another, we may very well take many and most of them on into active client roles. So we have quite a client base to operate. We have two business development specialists, we have Kochell and Dennis, they actually split the state in half. And what we have here, is a partnership between our business development specialists, and our field counselors and our field staff. The field staff are made up of rehabilitation counselors, who have a master's degree in counseling, and who can actually be our first line working with individuals through a program of counseling and guidance to help provide informed choice opportunities for individuals to explore whatever kind of employment that they're looking for. So it might be competitive integrated employment, where they're working for somebody else, or it might be self employment or supported self employment, where they're essentially working for themselves. But knowing how to put that all together, it's a partnership between our business development specialists and those field counselors. Now, at the end of the day, what we're really after, is a business plan that is feasible. And that will result in a situation where the individual is earning the amount that's gonna be necessary for their own individual needs and expectations, based on their abilities and their talents. And just the motivation that they have to move forward in a business plan. So we don't have a set amount that we're looking for the individual trying to earn. At one point in time, we wanted to have them be a certain percentage of SGA. But I really think at this point in time, we're looking to have every one of our programs to be individually tailored, that follows that Employment First philosophy that David was talking about, that we believe that everybody can work with the right support and that that's true for self employment. And that's true for working for someone else. I'm not trying to say that self employment is right for everybody, but through that counseling and guidance process, we hope that the counselors can work with our job candidates that we call our clients our job candidates, to help them make the decision that's gonna work best for them. And so we don't have any pre prescribed vision of what that's gonna look like. We're really going to have to tailor make each and every one of these programs, whether it's a community employment, or whether it's self employment, we're gonna tailor make those programs, where we have our self employment program involved. At the end of the day, we want a business that's going to be self sustaining. And by that I mean, it's a business that will continue to run after we've left off providing support, we've provided the maybe informed choice options, the resources, the supports, perhaps that might be job readiness training, or perhaps that might be assistive aids and devices or prosthetic devices, or financial literacy training, or maybe we'll hear more about benefits planning, and we can provide that as well. We probably could go to the third slide, I think I thoroughly covered the first one. But then back again to that partnership that we have out in the field, we don't just dump a business candidate onto the business development specialist and tell them to go make a business and make it happen. The counselor has to stay involved. And the reason for that is because they're gonna be issues that come up along the way, where the individual is gonna maybe need to take a step back, maybe look at a job readiness issue, or maybe get a piece of assistive technology or some kind of an accommodation that we weren't counting on her or especial training of some kind. Or maybe they look at the process and it just isn't working out. Maybe you got to take a step back and maybe you've got a transportation or housing issue that we need to really address. So the counselor has to stay involved. But the business development specialist, is there to help them win their way through that process of exploring the market, to see if there is a market for what they have to sell or individuals that want to go into small business, they got to have some kind of a service or product that they can sell. Many of them are not gonna have the money to put into the program. Many of them are not going to have maybe the experience in business, to write a business plan. And so we try to provide through our counselors and through our assistant, Linda and through our business development specialist, we try to provide options for those folks to meet them where they're at, and help them develop the plan that's gonna best meet their needs. But again, at the end of the day, the business development specialists will help them to really look at what that market is, and how can they test feasibility? And how can they determine whether or not they can make this go on? And how much would they have to earn, in order to cover their costs and put together a plan of some kind, that, again, will result in something. It may be small, it may be big. Some of our businesses are really netting a lot of money. Some of them are very small, and we expect them to grow. And it may take a while for them to grow. If they're gonna need additional supports, in order to be able to do the business, like the support in self employment concept, and you'll see examples of these. We have to figure into the business plan, what that's gonna look like? How are we gonna pay for those supports? What's that gonna be? Are we gonna have some kind of funding from Medicaid or are we gonna factor it into the business plan itself and actually hire people within the business to help take care of that process. So there's many things that go into this, it's really very much a process that's collaborative in nature. And we do involve outside resources, the Small Business Development Centers, the Workforce Development Centers, our area high schools, and even our community colleges. So I think with that, I'm gonna turn it over to Kochell. And she's gonna get you into the nuts and bolts of this a little bit more.

>> Kochell Weber-Ricklefs: Good afternoon. So when we look at employment and self employment options, if we could go to the next slide. We look at different things. And sometimes our clients don't have the typical model of an entrepreneur. So we get creative with our work. We look at the skills that they have, their optimal vocational goals, that we want them to be able to achieve with our assistance, and the basic job functions of each vocational goal that they talk to us about. And then we work as a team to put things together, so that they have natural supports and community supports beyond where we have. So they have a team behind them and the support that they need. That allows them to get that long term vocational goal achieved, their individual basis. Those are coming from their needs, and supports. The community supports really are assisting outside of our realm. We have counselors as part of that team, job coaches, and business specialists, like myself involved in planning. The planning phase really does give us a good look at where we're gonna have to implement other people into the business, to help that candidate. One of the first employment goals that we have, is what does the candidate or client want to do? And then we go back to, what can they do in order to be vocationally employed. Then we look at, what are their supports, those supports, again, job coach, long term natural supports, and then ongoing business supports, either from the community or someone like myself. So those are how we go about that in the process. In the next slide, cause I'm gonna carry it through. We have a business called JT FireStarters. And the video will kind of explain and then I'll pick up after the video but this will explain all the work that's involved in helping an entrepreneur, with limited success rates of artistic background. And he found something he loved and he wanted to do it and this is how not only IVRS an ISE program, Iowa Self Employment Program helped them, but his natural supports and community. We can play that. (soft instrumental music) - Hi, I'm Katherine Toops and I am Daniel Toops' mom. Daniel is 23 years old, has autism and obsessive compulsive disorder. Even though he has a disability, he has a job. He is the owner of JT FireStarters. The business started in 2015. At that time, Daniel was still in high school. He followed a schedule, but he needed a lot more prompts, he needed a lot more redirection to stay on task and to finish the activities. But now that it's 2019, he's much more independent. He follows the routine of what he needs to do on a daily basis. He is able to make the product pretty much independently, he still has his job coach there to help him and assist. But through the transition years, Daniel has grown tremendously. He is much more independent, he's much more focused. He knows what to expect. He likes going to work. He knows the routine, it's predictable. And that's what he thrives on. He knows when it's Monday, Tuesday, Wednesday, Thursday, and Friday, and he knows when it's Saturday because he doesn't want to get up. But when it is a work day, and he's not able to go to work because of a snowstorm, he does get upset, he wants to work. So that's why we're very proud of Daniel for his independence and his ability to continue to work. (uplifting music) The interesting thing about JT FireStarters, is that they're all made with recyclable materials. We use an egg carton, shredded paper, dryer lint and candle wax. We're very proud to partner with the community. The community has helped us start something good. People in the community and businesses, save supplies for us. We receive shredded paper, candles in any shape or form, and cardboard egg cartons, that we then reuse to make JT FireStarters. We have a slogan, "Start something good." And that's our personal philosophy. We want to start something good in the community, as well as in Daniel's life. In Daniel's life, it's very important that he works. He wants to go to work and he can be a productive member of society. He enjoys working and we're very proud of Daniel.

>> Kochell Weber-Ricklefs: That gives us a great overview of JT FireStarters. But not only that, it gives us a great overview of how to think outside that box. How to fit within the realms of individuals capabilities of working, and the need and the desire to work for their own personal success. The JT FireStarters is not a typical story. It is one that again, his mother Katherine, who you got the joy of hearing speak, is really been his biggest advocate. I met Daniel and his mother, his high school team. Back in 2014 we started planning. 2015 he started this business outside of high school, and he has progressed. In January of 2021 is projected to hire another individual and he does stay on task. Currently he's selling JT FireStarters in nine states. But the biggest advocate is a Dubuque Iowa family owned store called Tyson's who have gone and built bigger and better stores throughout the Midwest, primarily Wisconsin, Iowa, Minnesota, and they've touched a little bit in Illinois, but in those stores, every single Tyson's has been a huge advocate for JT FireStarters and making sure that they can get to other campgrounds, other nonprofits that sell, along with a huge campground in Kentucky that reached out because they found JT FireStarters on Facebook. That is the success story with JT FireStarters. Now, we're gonna get into a little bit of how we come up to these ideas, in the next few slides and the basics of what we follow as business specialist. What our support person Linda, helps us with, in making sure that we do our jobs, better every day for our clients, Linda.

>> Linda Vongxay: Hi, my name is Linda. And so next slide. All right, so this is the process of our program. And these are specific steps that our team goes through with the candidate. So the steps that we cover is pretty much orientation, initial planning, benefits planning, business planning and feasibility, financial and technical assistance, stabilization of the business and follow up. So well going into more description of these steps in the next few slides. So during orientation we are exploring, if self employment is the right choice. So we can go on to the next slide. So this stuff provides information to the job candidate who are interested in exploring self employment, and pretty much orientation assist top candidates to determine if self employment is an appropriate goal and help to clarify expectations for small business development. An overview of the self employment process, explanation of micro enterprise and the full program and going over paperwork. So orientation is available also to the Department of the Blind job candidates prior to opening a piece fall with Iowa. This assures the Department of the Blind top candidates to fully understand the self employment program and are able to make an informed choice on whether to proceed with services. So job candidates who are recipients of SSDI or SSI, should be referred for our benefits planning, and that also a form called a small business right for you should be utilized as a counseling tool and complete it with the job candidate. Then we have a income offset form that's completed once the results are back. IVRS staff should review these with the job candidate, if there is amount owed, then we will have to discuss how a payment plan may be set up to repay amount owed. Also, our self employment rehab assistant, will contact the job candidate to provide the step two paperwork and schedule the orientation. Counselors are expected to assist the job candidate in the completion of the step two paperwork prior to the scheduled orientation appointment. And also our department of the blind job candidates, will not be required to submit paperwork or open in our book we have service case file prior to the scheduled orientation. After attending the orientation, the Iowa Department of the Blind job candidate and our Department of the Blind counselor will determine when it is an appropriate time to pursue self employment. And at that time, the file with Iowa rehab, may be open and all necessary paperwork completed. So timely and consistent communication with Iowa Department of the Blind and our business development specialist is necessary in order to coordinate services and assure progress continues. So once when orientation is completed, the candidate will turn in the paperwork. And then I will review and make sure we have everything filled out correctly, signed and dated. And I will afford that paperwork to our business development specialist and schedule a calendar to meet with them to review and go over their business plan and business. Next slide. And I think that should be Kochell.

>> Kochell Weber-Ricklefs: Yes, it is me. So after Linda meets with the orientation piece and make sure all the paperwork is put together, she forwards it to the business development specialist. That we go over with the client and the counselor, we look at the paperwork to ensure that there's no questions or that the candidate feels comfortable moving forward as part of that team meeting. And then review of the program we look at what does the candidate want to accomplish with their self employment goal? And what are the feasibilities pieces of that? So we do research. We talk about what's being offered in the community, that they're wanting to serve. We look at is it a virtual based business where they can go pretty much anywhere and what does that look like? We also discuss financial needs of the business and what do they need to start this business? Those are really tough conversations sometimes, because the person just wants a job. He wants to be employed, he wants to earn money, all those things. And if they don't have the financial means to do the self employment piece, where can we go with that? How can we make it work? We really look at how the community grants can help or assist or bring in some money for the candidate to be successful. Or do we need to make it a smaller goal of startup, and then budget forward with the income from the business. So those next steps are critical too. Is that we really want the candidate to own the process. We don't want to drive the car for them, so to speak. We want them to drive but we want them to know that they have backup. They have an extra navigation system so to speak. That we can help guide them, in the steps that they need to do. One of those steps is benefits planning. If they're receiving the Social Security or SSDI, how does that look for them? And where do we go with it? So Suzie, on the next slide, is going to explain what we look for in benefits planning.

>> Suzie Paulson: Hi, my name is Suzie Paulson, and I'm a benefits planner at Iowa Vocational Rehabilitation. And at Iowa Vocational Rehabilitation, we start benefits planning at intake. By having the Social Security job candidates sign released so that we can request their benefits record. The analysis of that Social Security record , helps us provide preliminary information for the job candidate, so that they're equipped with the knowledge that they need to make an informed employment choice. The lack of understanding on how working will affect a person's social security disability benefit, causes job candidates to limit their income to safe, which usually means staying poor. Once the job candidate has a job offer, we provide a more detailed benefits analysis that's very essential. To follow up on the story of Daniel and how benefits planning is helping him reach his goal, I want to talk a little bit about one work incentive called a Plan to Achieve Self-Support or PASS. It's a work incentive that allows a social security recipient to leverage extra money from Social Security to help them reach their employment goal. Daniel receives a full SSI cash benefit with no reductions because his business up to this point, has not had any net earnings from self employment. But all that is changing. And he's increasing his business every day. There are still so many things that he needs to buy to keep his business viable. So we are starting to work on a PASS for him. And we want to have it in place so that that excess income and resources, can get set aside. He'll still continue to get that full SSI cash benefit, but he'll have that extra money that he leverages to use to buy the things that he needs. In order to qualify for a PASS, a job candidate must have a reasonable and reachable employment goal, be already on SSI or able to qualify for SSI. The job candidate also needs to have something that's reducing their SSI benefit, either earned or unearned income. With self employment, it's important to do a benefits overview, as the candidate is working on their business plan. As the business progresses and starts have net earnings, other work incentives may come into play. So I try to stay in touch and the team knows to include me when those times come. It can be tricky at times. And it requires planning and predicting when they begin to get countable earnings that might affect their social security cash benefit. When the job candidates are able to plan ahead, it makes a huge difference in their willingness to lose their dependence on their Social Security disability benefits. Next slide please.

>> Kochell Weber-Ricklefs: During that time, after we look at the benefits planning, if their SSI recipient, then we move forward to business planning and feasibility. And basically this encompasses, is it going to make marketable sense? Is it gonna make personal sense, business sense or financial. We cover all those during the planning phase. And it's a comprehensive plan. It's not just one piece taken at one time, it's all interlocking and it makes sense for each one to go forward with it. So if personal sense doesn't make sense, the market business and financial won't make sense either. So we have to make sure that we answer all these questions along with the candidate really owning those pieces along the way. If they decide that it makes personal sense, but the business piece they're unsure of, of how to run a business, then we put other supports in place. We look at, do they need help with accounting? Do they need help with an attorney setting up an LLC? Those are specialized services that even though business development specialists are here to answer a lot of those technical questions, sometimes we're not the experts in those kind of fields of law, accounting. We're not CPAs, and we want them to get the best assistance that they can or advice in order to move forward, then we incorporate those. Financial, if they have enough money to start the business, or saved up or they have resources to obtain them, we will go forward with it. As long as they don't cause detriment to their own personal finances, without reasonable cause. Every business has a chance to start, there is a success factor, there's a failure factor that we all have to take into consideration. But as long as we build that foundation, in this phase of the business, research and feasibility phase, that foundation should stay strong for them to build the rest of the business to move forward. We're gonna move on to the next slide. Those additional resources that we've been alluding to and talking to or peppering throughout this whole conversation so far, here's internal Iowa Vocational Rehabilitation Services, resources, there's benefits planning, we also use assistive technology. We have some IT experts on staff that help us with figuring out is the computer system that the candidate needs for graphic design, is it gonna work well enough. We also look at what other assistive technology pieces, will make it easier for them to work. Do we need to accommodate their individual needs, and just buying something off the shelf, isn't gonna fit those needs, so we bring in those AT people. External resources could look like scores Small Business Development Centers, SBA, Easterseals, farm programs, or other local community programs or resources available based on the area that they live. Funding sources, we look at banks, SBA loans. Iowa targeted small business, and then the Iowa MicroLoan program and the Iowa IAble programs. Those are all funding sources that have a commitment based on credibility within their credit scores, and ability to pay back some of those loans. But some of those loans are forgivable, too, if they make the required commitment. Also, we have fund to with some of the Iowa targeted small business. There is funding sources that are grants, that we hadn't been able to find previously. Savings Programs, we have IAble, which is an ABLE account that helps qualified individuals that receive SSI, build assets without risking their benefits as they build up their income, which is important too. And it's all part of the benefits planning. We can move to the next slide. Part of the implementation. We've done all the research, we've determined this as a feasible plan, the candidate has all the tools that they need to start, and they have all the community resources that they feel comfortable with. So we look at approvals and funding and continued assistance and what does that look like? And we break that up as a team between the counselor, the business development specialist and the candidate. Area office supervisors get involved too to ensure that everybody is on board, and everybody's on the same page moving forward cause that communication piece is essential for success. So we make sure we all share, where we're at with everything, their team meetings, mostly sometimes to make sure that the communication is all on the same level. But we look at the funding sources, how is that done, the recommendations that are needed from me or the counselor, and any modifications that the candidate feels like they need to do. If we could go to the next slide. And Linda will talk about our financial and technical assistance.

>> Linda Vongxay: so, financial and technical assistance. The financial assistance relates to money used to purchase the necessary tools, and equipment products or services to open the doors of the business and maintain the business as outlined in the job candidate's business plan. So financial assistance is only authorized if the business has a need for funds in order to be successful and the individual can provide or demonstrate a dollar-for-dollar match of the funds requested. So the following is guidance on business assets that may be considered for match. Job candidate will provide a list of items, the date of the items were purchased and amount paid for as well as an estimate of the fair market value. So the total amount of fees for certifications or business training, paid by the job candidate, would be considered matched, as long as they were to enhance the job candidate's ability to conduct the business. And also the documentation would include a list of trainings which includes the type of training as well as the vendor, date and amount paid. Also startup cash and savings or checking account, cash from a loan source like Iowa ABLE, or a cash grant will be counted as match. So the financial assistance funds, may be awarded up to $10,000, based upon an approved business plan and the job candidate's dollar-for-dollar match on the amount of funding needed. The amount recommended by the business development specialist and approved by the counselor and supervisor, will be provided as described above as in support of the business operations. And then ask for technical assistance, is any specific business related services provided by the business development specialist or outside contractor, consultants funded by the Iowa Self-Employment Technical Assistance, it may include consulting in the areas of marketing or business needs that require certification and licensure to perform. Job candidate can request recommendations for qualified professionals or may recommend a provider themselves. So the selected professionals, will be responsible of the job candidate and approved by business development specialist and the counselor. So the award can be up to $10,000 based on business needs. And the examples of technical assistance would be, if needing help with website, graphic designs or attorney type things or accounting. Next slide, please.

>> Kochell Weber-Ricklefs: So at this point, we've done all the planning, we've determined that we're going to move forward, we've determined that there's financial and technical assistance is gonna be awarded to the candidate to move forward. But part of that process too is the progress reports as we move forward with the implementation of the business. So every month we require candidates to report to us on a financial disclosure of making sure that they're earning money. If they're losing money, why are they losing money. Or if they're not having enough cash flow, what is going on and we have those discussions in those team meetings. Again, it comes back to communication and assuring them that they have the supports to move forward. In those monthly reports, we look at a future date for stabilization, so that we can move them towards a successful closure date. Those dates are really moving. Some clients are six months out, some clients are 18 months out, it's again, it's on an individualized basis. We don't write it into the plan, that six months we're done helping them and we're going to move them to quit case closure and wish them luck on their business. That doesn't happen with Iowa Self-Employment Program. We are with them from start to whenever. If it's two years out, then in the case closed and they still need help, we're still there. We also look at, in the consideration, of final report given to the candidate. And what does that look like and helping them understand all the community resources. So when we post a candidate successfully, we ensure that they have all those pieces there, in order to ensure successful, ongoing supports that they have, at their disclosure. Also, the business development specialist, will continue to communicate with the candidate, again indefinitely. Some candidates like us to communicate on a weekly basis for a little while till they feel comfortable. I've had some wanting some daily reports, so that they could feel they had those supports and wanted to ensure that they didn't go anywhere. And then eventually, they got to a month, two months, quarterly, by annually, or annually. It's up to them as to how they use that continued support. On the progress side of it, the counselor discusses any of the case closure with the candidate on the IVR, Iowa Vocational Rehabilitation side of it. So that way, they take care of the initiatives. And again, it's a team, we help candidates as a team. And that just solidifies how that looks more for the candidate. We can go to the next slide. The follow up with it, is a timeline that I just alluded to before, again, it can be six months, it can be quarterly, by annually or annually. But the timeline, again, is sometimes we may set it for quarterly, but we may move it back to monthly because there's something going on in the market, or the business isn't doing as well as it once was. Or maybe the candidate needs to hire somebody, and we need to help them figure out those human resource pieces, because usually small business entrepreneurs, don't hire very many people and don't really know how to hire. Or they just need some temporary help. And how do we help them? Again, that the assistance is really there for them. And we can't reiterate that in this conversation, as to how those are available to them. And again, they're as needed. They're not something that we set a hard timeline on in any of our policies or procedures. It's an individualized service that we give to each of our candidates. Next slide. And then I'm gonna turn it over to Steve, to talk about transition in Iowa Self-Employment.

>> Steve Faulkner: Well, okay. This is actually one of my favorite topics and as you might recall, under the Workforce Innovation and Opportunities Act, WIOA, a good deal of our effort, is directed towards those high school students who have barriers, who have disability related barriers. And I mentioned to you that about 23,000 of them exist here in the state of Iowa. And many of those, maybe upwards of eight, 9,000 of them are already active clients with us. The other ones we're providing services to them as well. But for all of them, that we're aware of, for all of those students, we're obliged to provide some kind of work awareness and pre employment transition services. And it can include all kinds of things that everything from financial literacy to self advocacy, to actual work skills training, all of those different kinds of things, where young people are actually getting to taste the world of work and find out what those local career pathways are like out there in the community. Now all of the 99 counties in Iowa high schools, and they all have their different approach to how they go about career awareness. But I think what I have noticed in the state of Iowa, there has been an awful lot of attention, given to entrepreneurship at the high school level. So we had IVRS are flying our flag high and we're going out and as we help to educate people on local career pathways, we also include information about entrepreneurship and what that could look like. I want to remind you that, one of our famous presidents, Dwight Eisenhower, at the age of 10, in the year 1900, his mama gave him some ground and some seeds and said you can plant anything you want there, but whatever you sell, you get to keep that money for yourself. Now this man was 10 years old, and you wouldn't expect him to know anything about entrepreneurship. But what he did was he went around Abilene, Kansas, and he canvassed the whole place. And he asked people what they would like to eat if he were to grow there. And he and he got a list. So he went home and he planted all of those things. And then at the end of the year, he harvested it all and went around with his wagon and sold off everything he had, he had enough money to buy himself shoes and shotgun shells and all kinds of stuff. That's entrepreneurship at a young level, but you see, folks who are in their high school ages or even younger, they can begin learning those concepts. And they're good concepts for them to to understand. What does it take to earn money in this world? What does it take to maybe start a business? And you realize, too, that we live in a very rural state here in Iowa. There's lots of people out there, 50 miles from anywhere, this cornfields around them, what are they gonna do for a living when they grow up? There's not necessarily a factory there, but a lot of them have really, really great skills to think and market out there to our agriculture industry that occurs here in Iowa, or in our cities. Of course, there's the typical trade type things, or it could be just about anything. Opening restaurants, it could be welding, it could be contract workers, whatever that might be. But we tried to start that in the high school age. And we had a lot of different interesting ways of doing it. Kochell and Dennis have worked together with our transition resource managers to come up with very interactive games, or very interactive, oh I don't know, maybe meetings where people get together and actually try entrepreneurial things. One of the things I'm thinking of, is one of our summer programs we had down in the city of Ames a few years ago, and we had a bunch of high school kids that didn't have any business background at all. But they spent a week with us at a community college, and they learned all about entrepreneurship, one of our business development specialists talked to them every day a little bit about that. They learned about business planning, they learned a little bit about marketing, and all of those things. And then at the end of the day, groups of them would put together a business plan. And by the end of the week, they all had their business plan, and they had to defend it in front of a shark tank, and I got to be one of the sharks. And so I got to listen to all these presentations. And you cannot believe the excitement that these students seemed to have. At the beginning of the week, they were yawning and not paying any attention. By the end of the week, they were up there giving wonderful presentations about their businesses. Of course, it was all fake businesses, but they gave wonderful presentations, they had the skills kind of learned and it was fun for them to do it. And it just adds one more thing to that list of possibilities of that transition age students can acquire, as they begin to look forward to what am I gonna do when I get out of high school? And then for those who have disabilities, how am I gonna get that done? What kind of supports will I need? What kind of backing am I gonna need? What kind of training am I gonna need? And all of that can begin young. And we have found in the state of Iowa that whether we're talking small business or employment in the community, it really goes so much better when you begin young. At the time they get out of high school, they ought to have a pretty good idea which direction they're heading. So that's my spiel on transition. And we're very proud of that.

>> Kochell Weber-Ricklefs: If you could go to the next slide. Part of self employment and transition is working with candidates like Steve just explained. And one candidate we have that's going through the program currently is Faith. Suzie has worked with Faith from the very beginning. I just recently picked up with her a bit. Faith is a dual client between the Iowa Department for the Blind, and Iowa Vocational Rehabilitation through our TAP services in the schools. Now there's a lot of team members involved here when it comes to getting a team meeting put together, it really is an act of huge proportions, because everybody has busy schedules but Faith has actively taken it into our own hands, with her natural supports aka mom and moved forward with her goal of selling shirts and bags and really being out in the community. Suzie, do you want to take over here and kind of explained where you came in with Lil and Faith in benefits planning?

>> Suzie Paulson: Yeah, self-employment isn't usually an option that is on the radar for most parents that have a child with the barriers to employment. But Faith is a really good example of, you know, family support, and engagement with her community. She lives in a small town in Iowa, and everybody knows her. She's part of a large family. And that is a critical piece for success in self employment. Faith is still in high school, she's 19 years old, she has one more year. And she's barely started. But she's already generating income from her business. She designs and creates t-shirts, bags, pajamas and other things using a machine that cuts vinyl forms. She's being assisted in this by her family, and by a job developer. She just has an incredible amount of support. And one of her business is growing very fast. Currently, we're in the process of writing a PASS plan for her to provide additional funds to help with the purchase of the building, that's going to be called Faith Fashion Shack.

>> Kochell Weber-Ricklefs: Thank you, Suzie. And I should give a huge hand out to Suzie cause I really threw a lot of stuff at her today. She's our benefits resource manager, she helps me tremendously understand the benefits, that Social Security really puts holds on what people can do with their income while they're receiving those resources. And then Suzie's always able to explain those to me. If we could go to the next slide. And I'm gonna turn it back over to Steve, regarding the Self Employment Advisory Committee. And what his vision with that is.

>> Steve Faulkner: Well, as you might surmise, as you're as you're looking at all of this, our self employment programs, are kind of complex. There's a lot to these, and how in the world can we help to make the information that we're trying to share with individuals who have disabilities or even our field staff, we don't do this every day. How do we get this digestible? How do we get this in a real meaningful way for them, to actually make use of it and not be afraid of it and turn around and run the other direction. So one of the things that we've come up with here in Iowa, we've put together an advisory committee, and it's made up of field staff individuals, mostly rehabilitation counselors who work in the field, who have an interest in self employment, who have worked with the self employment program for a while, and we meet on a quarterly basis. And we basically review processes and forms and things that the field counselors are having trouble with out there in the field. Something that needs attention, we don't understand how to do this or that or we're getting in trouble with our financial section, because we're not following our purchasing principles right. And so we need to kind of factor that into what we're doing. Or I've heard from a lot of clients that, "We don't understand this, it's scary, it's too much for us." All of these different things. And they're there to help our core team, which would be Dennis and Linda, and Kochell and me and Suzie to hear from people that are actually using this program, what would make it better. Not necessarily make it easier, but basically make it more digestible and more meaningful for people. So that it's actually something that they can interact in and find it helpful. And feel like they are making progress. And this group has helped us already in our process to maybe take our policies, and try to maybe streamline them, provide some training out in the field for them, to look at our forums to make them less intimidating. And to know where we want to maybe change course a little bit and provide a little bit more in the way of individual supports. But it's a fairly new thing. We just started it this year, we're already going through our process and our forums and trying to make this thing so that it's not, not quite so intimidating, and yet at the same time, we still get that quality that we're looking for.

>> Kochell Weber-Ricklefs: Okay, Linda, do you want to talk about virtual services real quick? And the next one?

>> Linda Vongxay: Yes, yes, yes. So with virtual services, it has not slowed us down a bit. It's actually a good thing because we have been very busy so far this year. Job candidates are telling me ever since COVID, they actually have time to sit down and think about starting a business or if they have an existing one, they've been thinking about starting it back up again. So it has given them a lot of time to think about how to go about their business. And orientation are setup by zoom or Google Hangouts, and that's working out well. And then of course with technology, there's a few hiccups here and there, but we are always able to continue on with a phone meeting, or if needed, if they are wanting to meet in person at the office, I am happy to to meet them there to do it in person. So, with the changes and everything, virtual has been working out well. And then next slide, Iowa Self Employed Statistics. For the five year averages, referrals are about 89, closures 35 and active cases is 125. And as of right now, our current year statistics, we go by the federal fiscal year between July 1st 2020 through June 30th of 2021. And as of right now our referrals are at 20. We have 12 closures so far, and then that will continue growing, as we still have time up to July 1st to get more closures and our active cases is at 202, right now.

>> Kochell Weber-Ricklefs: If we could go to the next slide. We have showcased on this presentation for our entrepreneurs, that we have successfully helped. The first one is Stacey Tjaden. She lives in Wyoming, Iowa, she's a cattle breeder. She's a fifth generation farmer. And by fifth generation, she counts her brother, because she has to share the title. So he's older than her so he's fourth, she's fifth. That's her big joke. But she took these pictures for us of her cattle that she has successfully bred and raised. And these are all sold now, within her community. And she really is integrated into the community for each farmers' groups and other breeders across the country to obtain what she needs to be successful. (mumbles) go to the next one. Bob Farmer is a gunsmith out of Anthon, Iowa, he owns the shooting shop. The kind of the cool part about Bob is, he had a life changing event. He lost his vision when he was 47 years old, and had been a purchasing agent for over 20 years for a company and when he lost that job, he didn't know what he wanted to do. But he'd always had a great desire to be a gunsmith. And that is what he's managed to accomplish through the help of Iowa Department for the Blind. Iowa Vocational Rehabilitation Services and ISC. His business opened in 2010 and is still running successfully. You can go to the next one. Jared O'Rear, he is a young man, father of two very newborn he's very proud of, but he's out of Waterloo, IA Iowa, he wanted me to say that by the way. He runs a landscaping business and a small little handyman. In the last six months since he started his business, he has grossed over $32,000, he has to take expenses away from that. But six months into the job and grossing that kind of money with dedication being a new father is amazing. And when I first met him, he was very soft spoken. Now I can't get a word in edgewise. And anybody in this call like my coworkers know me, I talk a lot. So therefore, it's really cool to work with Jared and his accomplishments. Last one. Austin Spahn was a high school student. He started as a hobby, learning in cleaning businesses. He decided that he was gonna make this his career. He worked part time at a grocery store, went to high school, hired some people out of his high school class to clean businesses and do other things in the community, so that he could save money to buy a cleaning business that he knew somebody was gonna retire in soon. He purchased that business in 2014. He now employs over seven employees. And he has increased his business steadily each year. So he is pretty proud of himself, as a young entrepreneur that really knew what he wanted and figured out how to do it and used our help to do it. Last slide. And I realize we're over in time. But if anybody has any questions that haven't been answered yet, please let us know. And we'd be glad to them.

>> Philip Kahn-Pauli: Well, thank you so much team Iowa. I am going to turn off the slides. The slides will be made available to our attendees today. And I have a few quick questions that I know I want to quickly ask. So I'm really curious, you know, most of all, kind of go back to that virtual services piece, how have you really capitalized on using virtual services to reach more clients? How have you structure your programs? And how has that been different now than before?

>> Steve Faulkner: I want to jump in here. This is Steve Faulkner. And I got to tell you something. We didn't really believe in virtual services much, but we were having our business development specialist. As I told you, each one covers half of our state. They we're just running all over the place trying to keep up with meetings with with our job candidates out in the field. And that was a lot of travel time. And even before COVID started, we started kind of slipping into having zoom meetings, because it just made it easier for us to handle that. So when COVID came along, and then everybody about 80% of our staff were fond of working virtually, we were making a lot of use out of zoom, we're really finding out that that really expands our capacity more than anything. Now there are some individuals where zoom doesn't work very well, some of our blind candidates really still prefer to be meeting in person and that personal contact is still important. And so we can do that. Here in Iowa, we we are massed up and we social distance. But most of our meetings now and even like this meeting, most of our meetings are virtual, and it works out very, very well for folks like Kochell and Dennis and Linda, they don't run themselves to death. And at the same time, remember, we got 99 counties, and all of them have high schools. And if we're going to visit any of them high schools, we could do it by zoom. And we could visit two or three in the same day and still be able to get off work at 4:30. So yeah, there's been a lot of real advantages to it. And clients seem to really enjoy it too.

>> David Mitchell: I might jump in there too Philip. One of the cool things that have kind of developed with the virtual service delivery onset, is related to Suzie. You heard Suzie talk a little bit about the role of benefits planning, as it relates to self employment. But she's been able, and this is just an example of the power of virtual services, that she's been able to connect to parent and family groups. So there's always tons of questions about benefits planning and how it impacts our loved ones and family members. And she's gone out and reached out to families and now has developed a Wednesday or Thursday evening, parent group that ranges anywhere from 11 parents to 70 parents, depending upon the topics. And she connects virtually through zoom for parents all across the state. But that's just one example of what's occurring in a variety of different services.

>> Philip Kahn-Pauli: Gotcha. So I wanna ask the question. So we have a lot of folks from state agencies, we have lots of provider folks on our call today. So my question for Iowa for the team here is, if you were going to start from the very beginning, you're just going to get started and start adding entrepreneurship to the portfolio of services or efforts that you are doing to support your clients with disabilities, where would you start? And what would you do first?

>> David Mitchell: I think one of the ongoing struggles that we have, is to continue to be able to educate our field staff on the power and value of self employment. And it's not kind of a traditional way to think about employment. So that education and training is something that we're always revisiting. So I think the first step would be to sell the value of self employment and the entrepreneurship and get people to believe that we're not stuck in this traditional mode of employment. And with some flexibility and innovation and creativity, the world is open to people's skills, and we have the ability to customize that. That would be my first reaction. I'm kind of curious to hear Kochell who's on the front lines, dealing with self employment, how she would respond. I'll put her on the spot.

>> Kochell Weber-Ricklefs: Thanks, Dave. One of the biggest things with looking at the field staff and helping them realize the potential of self employment is really talking to them about clients that we have helped, gain employment through self employment and creating that cohesive team, we're here to support, we're here for resource. So if they have questions regarding a client that came in and wanted to do self employment, they're like, "Oh, we don't know anything about that. But we know that ABC company's hiring." It's not pulling them to a traditional employment goal, because that candidate obviously has concerns. So they're looking for us for resources. So it's having that open communication line, knowing that the counselors that I serve on my side of the state, and I think Dennis can say the same thing, too on his side, we have an open door, and that open door, they can call us at anytime and ask us our role model or play with the what if scenarios with us. So that they feel comfortable talking to that client, and initiating the self employment process, knowing that it may not be a great idea, but if we have that conversation, the candidate or the client can own it in the end, as to whether they go forward with or not. And it's not as just saying no, or yes, it's a team decision.

>> David Mitchell: You know, Philip too, I tend to think that sometimes we make it too complex, and it's there's some common sense involved with helping somebody look at their skills and abilities and figuring out what can bring in more money than you're spending. But with that said, Kochell and Dennis and Linda bring, special knowledge and background on zoning and legal and entrepreneurial, self employment things that really do make a difference and are critical to somebody's long term success. So having a foundation of somebody that's familiar with self employment, and running a business, and how that impacts the local community is also very important. So even though I tend to try to increase capacity by saying, well, everybody can be doing this, the role of our business development specialist, and the expertise they bring to specifically look at those cases from a business function is really important. And I want to be able to make sure that gets across there.

>> Philip Kahn-Pauli: Wonderful, thank you. Steve Faulkner, did you have something you wanted to add?

>> Steve Faulkner: Well, I was just gonna add to that and suggest too that, our client still has to be number one. And what we're doing is we're trying to find ways not only not to say no, but to open up possibilities. And we have to open our own mind sometimes to that, that case that you saw with the FireStarters, that took some real thinking outside of the box, cause this man is going to need to have some coaching going on. 10 years ago, we'd looked at that we would have said, "Forget it, we can't do that, because he won't have ongoing supports." But now looking at it from a different lens and saying, this is something that could be a possibility, this could really take off. This is a very complicated thing. And I think a lot of times we have a tendency, like David said, to make it more complex really than it needs to be. But we do have to have the right supports. And we do have to involve all the resources and the Rehabilitation Science to go with it. This is not just business planning now. This is actually working with people who have disabilities to try to find out what kind of accommodations or what kind of special adaptations that they're gonna need to make it work. It's not so much are we going to make it work, but how are we going to make it work?

>> Philip Kahn-Pauli: Wonderful, thank you. I was gonna say I know that Kochell and David, were very active in the Q & A box, answering some of our audience questions. Thank you very much for that. One last question I do want to take is, the issue of kind of diversity when it comes to entrepreneurs. Obviously, Iowa is a small state, when you look at a lot of the factors related to these successful entrepreneurs. Oftentimes entrepreneurs with or without disabilities are older, they're male, they're white. But I personally believe that anybody can be an entrepreneur if they really stick to it. And so I'm curious, what can you do to engage more people of color with disabilities or more women with disabilities in entrepreneurship as a pathway into the workforce?

>> David Mitchell: That's a great question. I think this is an area that we struggle a little bit with as an agency. And about three months ago, our agency took a step to create a Cultural Diversity Committee. And that committee is made up of individuals across the state that have interest and passion in this topic. And we've tasked that group with really two major goals. One is to look at our job candidate outreach, and how we interact with job candidates of diverse backgrounds. And are we serving a representation of the local community? If that community is made up of a certain makeup, do we see something similar to that in our caseload? And once we get those individuals engaged, our data would show some discrepancies between employment outcomes, between rehabilitation rates, as well as in terms of expenditures that we spend on some of those cases. So we're developing some strategies to try to address those issues. The second piece of that, is not only looking at our job candidates, but our staff. What are we doing to recruit, and sustain and maintain and provide professional development to staff of diverse backgrounds to help make sure that as an agency, we are equitable in that whole process. So those are really hard, tough questions to address. And that committee is really a standalone committee that's going to be working in the next 12 to 24 months, coming up with specific strategies to address that globally, systemically, for our agency. That's not specific to our entrepreneur program, but it will certainly be an outgrowth that we see as more individuals come in, and we're more conscious about making sure that we're talking about options for everybody. But it's something that we're gonna have to be deliberate about. And we have some work to do with that.

>> Philip Kahn-Pauli: Understandable, thank you. And Kochell thank you for answering Peter's question about really wanting to learn more and compare programs across states. I believe we want to have my boss, Jennifer, join us. Lauren, can you start her video?

>> Jennifer Laszlo Mizrahi: I just want to say how much I appreciate the fabulous work being done in Iowa. I mean, you guys are really ahead of the curve in enabling entrepreneurship for people with disabilities. I, myself am dyslexic, and have ADHD and started my own company when I was young. And that really was my pathway to success. So I'm really so delighted with what you're doing. And I just want to go back again, to what advice you would give to other VR agencies, or others who are trying to help entrepreneurs with disability succeed. If you had to give a couple of things and advice on what will help people really be successful, and also, are there some lessons that you learned about sort of dead ends that you hit? And barriers that you think that through your experience, you suggest that other people avoid? Thank you so much for what you do.

>> Steve Faulkner: I’m gonna jump in with that one. And I'm gonna suggest that years ago, when we first started our program, we didn't really have very strong standards. And a lot of things kind of went crazy, we spent a lot of money and a lot of businesses failed. Well, we turned around and fixed that by deciding that we must be the Small Business Administration. So we set the bar really high so that almost nobody could qualify. But boy, they did, they were gonna have a successful business. We got to remember that we're in the human service agency, and we're not a bank. At the same time, that doesn't mean we throw away fiscal responsibility. We have to marry the two in some way. And that's why it's so important to not throw off the baby with the bathwater, so to speak on these things. We have to have that rehabilitation aspect. And that's where the counselors role comes in. We also have to have that business development specialist and that's where Kochell and Dennis come in, and they have to kind of be on the same page with how they're approaching things. And again, it's not so much, are we going to do something but, how are we gonna do something?

>> David Mitchell: I think the other thing that stands out, as Steve was talking to me is the importance of making sure we don't try to implement our business planning in isolation, but as part of a collaborative process. This includes assistive technology, rehabilitation technology, benefits planning, vocational counseling, and that we do that in collaboration with everybody else. We have ongoing discussions of, well, is this rehabilitation technology? Do they need it because of their disability? Or do they need it because it's a something that they want to buy for their business? And to be able to distinguish those things is important, but it adds to the success of the business. And you just can't think of it in isolation.

>> Philip Kahn-Pauli: Gotcha. All right. Well, we are over time, we have learned a lot. We have a lot more to do. Thank you so much, everyone from Iowa. David, Kochell, Suzanne, Linda, Steven. I really appreciate your time with us today and I really appreciate your insights. This is not the last time that RespectAbility will be addressing the issue of entrepreneurship, self employment as a solution for more workers with disabilities. I appreciate the presenters time today, I appreciate our audience's time and attention. And I want to say once again, everyone, I hope we're making the best of National Disability Employment Awareness Month.