

aligning ability with opportunity

NEBA | **A**
works—

New England Business Associates

**Jeannine Pavlak, M.S., Non Profit Management
Executive Director**

NEBA...

- ∞ Incorporated in 1983 and celebrating over 35 years in the field of supported employment
- ∞ Provides integrated individualized employment services
- ∞ Serves over 400 individuals with disabilities annually throughout MA and CT
- ∞ Licensed provider of the Department of Developmental Services and state vocational rehabilitation entities
- ∞ Works with public school transition students
- ∞ Is an Employment Network through SSA Ticket to Work



NEBA Also...

- ∞ Identifies as a partner in the workforce development system
- ∞ Identifies as part of the economic development system and are an affiliate of the Massachusetts Community Development Corporation





Why Supported Self Employment?

Because traditional employment may not be the best match for someone to reach their full potential...



Traditional Employment

Meaningful employment for individuals with disabilities relies on a flexible employer.

Typical employment options:

- entry level job market,
- high managerial and co-worker turnover,
- dependence on paid staff,

Which can create an unsatisfactory work experience.

These options are suitable for some individuals but not all.

Self employment allows individuals the potential to...

- ∞ Pursue their passion
- ∞ Gain economic independence
- ∞ Utilize flexible time management
- ∞ Experience personal development
- ∞ Contribute to their community
- ∞ Create economic growth within their community
- ∞ Become self-sustaining



Self employment allows individuals the potential to...

- ∞ The dream of owning one's own business is a dream many Americans share and achieve.
- ∞ Not typically an option considered for those with disabilities.
- ∞ Small business ownership represents the largest growing segment of new and existing employment options in the US.

Supported Self Employment

With a team supported approach, individuals with disabilities can be successful business owners and contribute to the economy as many other Americans do



Common challenges to self employment people with disabilities and barriers must overcome...

- ∞ Viability of business idea
- ∞ The stereotype that they are not competent
- ∞ Successful creation of a Business Plan
- ∞ Fear of losing their disability or government sponsored benefits
- ∞ Creation of a support Team
- ∞ Capital funding, credit and loans
- ∞ Having access to committed long term support as needed



How we got started...

- ∞ A pilot program funded through the Massachusetts Developmental Disability Council
- ∞ The goal was to bring our community partners together to discuss benefits and barriers to self employment





- ∞ Self employment for individuals with disabilities matches a person's passion and talents to current economic activity while providing team support for a successful venture based on a valid business plan
- ∞ TTW and PASS are tools to assist in accumulating assets for implementing and sustaining the business

Social Security Administration

The Social Security Administration(SSA) actively promotes business ownership with the Plan for Achieving Self Support (PASS).

A PASS leverages Social Security benefit payments for providing assets to start a business

The development and approval process can be cumbersome and requires a completed business plan.

PASS remains a critical compliment to Vocational Rehabilitation (VR) and/or WIA resources.

(Griffin & Hammis, 2003; Hammis & Griffin, 2002)

Funding...



- ∞ Ticket to Work and PASS are used for those individuals who qualify. Best used after the development of the business plan
- ∞ CBD funds can be used during the explorative process
- ∞ Employment funds if meeting employment criteria
- ∞ Vocational Rehabilitation may pay for business plan development, skills training and job coaching

Funding...



- ∞ Micro Loan programs exist nationwide and can assist with funding for those who qualify and can afford payments.
- ∞ Foundations, like the Abilities Fund, provide grants.

Creating a support team...

- ∞ What is a support team?
- ∞ Who is on the team?
- ∞ How are team members selected?
- ∞ What are the team roles and responsibilities?



Challenges

- Don't put too much responsibility on one person
- Whose business is it?
- Service system hasn't caught up.

Business Plan Development Process...



- ∞ Individual assessment
- ∞ Business idea assessment
- ∞ Identify tools needed
- ∞ Create the Business Plan
 - Financial
 - Business Narrative
 - Marketing Plan

Completing the Business Plan...

- ∞ Utilizing the SCORE template to create a generally accepted Business Plan format
- ∞ Creation a comprehensive and attainable 3 year financial projection to include:
 - Operating Costs
 - Cash Flow
 - Profit and Loss
 - Balance Sheet





- <https://www.emscoffeeco.com/>
- <http://www.wilbrahamwebdesign.com>
- <http://poppinjoes.org/home-page#.XPle7lhKg2w>
- <https://www.dropbox.com/s/vpgb14iq20advv7/Nick%20Glomb%20Hot%20Dog%20Cart%20Facebook.mp4?dl=0>

Just a few of the successful businesses launched by NEBA participants...

Felix's Restaurant

Wilbraham Web Design

Lavek Nisenkier, Motivational Speaker

Divine Divas, Image Consultant

Artist

Turkey Hill Hobbies, Retail

Marc's Engine Repair

PC Jokes, Graphic Design T-shirts

Creative Ideas, Manufacturing

Mobile Hot Dog Vendor



A few available resources to help your participant plan for self sufficiency...



Social Security Benefits & Work

Our Certified Work Incentive Counselors are here to answer your questions about how pursuing and maintaining employment may affect your SSI and/or SSDI benefits.

We will also assist you in accessing SSA work incentives to support your reentry into the workforce, while providing information on available incentives.



U.S. Small Business Administration



Your Small Business Resource



My Contact Information

Jeannine Pavlak

66 Industry Ave

Suite 11

Springfield, MA 01104

(413) 821-9200

Jeannine.Pavlak@nebaworks.com