

Ask Me Anything Webinar with Fabricio Balcazar, July 11, 2018

David Blair: Good afternoon, and welcome to Ask Me Anything about Employment with Fabricio Balcazar. My name is David Blair, and I'll be your moderator today. This webinar is not a presentation, but an interactive question and answer period. For the next hour, Lou will take any questions you have related to disclosure and accommodations. Uh, sorry, Fabricio will. Fabricio is a professor in the Department of Disability and Human Development at the University of Illinois at Chicago. Dr. Balcazar has conducted research over the past 30 years on developing methods for enhancing and facilitating consumer empowerment and personal effectiveness among individuals with disabilities. He has directed several Federally-funded projects, including ones to promote entrepreneurship and economic self-sufficiency among individuals with disabilities and a collaboration with the Illinois Division of Rehabilitation Services to help consumers start their own businesses, among many others. Dr. Balcazar is the director of the Center on Capacity Building for Minorities with Disability Research at UIC.

Today's event is jointly funded by the national institute on Disability Independent Living and Rehabilitation Research and the Center for Mental Health Services within the Substance Abuse and Mental Health Services Administration. The content of this webinar does not represent the views or policies of these funding agencies, and you should not assume endorsement by the Federal government. During registration for the event, you were given the opportunity to submit a question in advance. Over the course of this webinar, we will alternate between questions submitted in advance and the ones you have for us today. You may ask questions now by typing them into the chat box or letting me know you would like to ask it by phone. Welcome to the webinar, and I hope you enjoy the next hour. Fabricio has included a couple of references and a PDF model and an article for you to download that I've also linked to the chat room for you. And I know Fabricio, you would like to set the stage for us, so please share your thoughts.

Fabricio Balcazar: Alright, thank you very much, David. So it is a pleasure for me to host this webinar and to start a conversation with you all about your interest and questions about self-employment. I am convinced that a lot of people with disabilities are missing this opportunity, and they are pursuing just regular employment often, you know, with poor results. And this is something that I found through my experience over the last few years that is underutilized by people with disabilities, and there are not a lot of resources and opportunities that people with disabilities could pursue. And there that some reasons about that, that I hope that we will be able to discuss as we have this conversation. I just want to call attention to the resources that David mentioned. One is the article that is cited there from the Journal of Global Entrepreneurship Research, Social Entrepreneurship: The Need, Relevance, Facets and Constraints. (https://cpr.bu.edu/app/uploads/2018/07/Social_entrepreneurship_the_n.pdf)

And there are a lot of information here about the concept of social entrepreneurship, which I am particularly very interested in. There is also the book, by Alfred Mohammed Yanus, the learning for me was that inspiration about building social businesses and how many opportunities people, like yourself, have just by looking around in the community and seeing opportunities for problems and needs that could be solved with a business idea. So this is a different way of thinking, and I want you to ask questions about that because it's a little new for some people. But the premise is the world is full of needs. Think about your own, think about the people that live with you, think about the people that you know, and think about what do they need, and are those needs being met? And if not, how could a small business that you could draw that you could start help start addressing some of those needs. So I want you to think about that. The concept of a small business is not just, you know, developing our franchise of McDonald's, although a lot of people do that, it takes a lot of money. Whereas this initiative through social businesses might take just a few hundred bucks to start, and they can get you going. So I'm going to open up for your questions, and let's start a conversation.

David: That was a great introduction for retail. I will say again, as a reminder to everyone, there is a link to the article he mentioned in the chat box and at the end of this everyone will receive by email if you registered a link to that article again and a link to the recording of this session. So we'll start with the question from an employment specialist by the name of Ashley, and she asks, "How do you suggest assisting individuals with self-employment and the self-imposed barriers created by a fear of failure?"

Fabricio: The fear of failure is not direct, and it's not unique to people with disabilities. Everybody has fear. So you have to accept that that is part of the deal. We all have fear. We all fear to fail. And the reality that in the process of starting businesses, failure is part of it. How many times? Well, it depends on how persistent you are. And I hope that you are persistent because sometimes you fail a couple of times until you make it. But being persistent is the important thing. Don't think about the negative so much. You have to be positive, you have to keep going, not thinking that you are going to fail; but thinking the opposite, that you are going to succeed. Positive thinking is very helpful. Now of course, failure can be overcome by being prepared. Part of the process of engaging in this whole aspect of entrepreneurship is doing the work, getting all the steps done, doing the preparation, taking the time to develop the business plan, you know, consult with people, get mentored, etc. And that is going to minimize your leap of faith.

David: That's an interesting point really, that the attitude one takes is key to, you know, getting through the hardship. Rhonda who's a family facilitator. She asks, "I'm wondering if there any templates or tools that outlined the steps to beginning a business that would include utilizing social media and having a presence on the web."

Fabricio: Yes, the whole area of social media is becoming very, very critical because there are multiple opportunities there for people to start different kinds of entrepreneurship ideas. The whole process requires developing a business plan. I have cited a book that I have used before. It's called Business Plan in a Day, by Rhonda Abrams, Get it Right, Get it Done Fast. (<https://www.amazon.com/dp/1933895373/>) And basically this book has all of the elements that you need to develop a business plan. Now, there are multiple, multiple forces to develop a business plan. This is just one that I find very helpful because it has the three critical elements: the description of the company, the name, the location, the history, the product, the services, the kind of industry or focus; in your case could be, you know, social media; the funding source, the market analysis, the competition, the sales plan, and the operation. All those details are explained in the book, and you can find all the steps and basically the book has like, fill out this section, and you know, it's a step-by-step and the other questions, and you just answer those questions. Now I also suggest going into the website of the Small Business Administration, and the Small Business Administration has business guys, funding programs, explanation about the laws that they provide, and so forth. Now in general, and you can find that at: <https://www.sba.gov>. And this site has a lot of information about planning your business, launching your business, managing your business, growing your business, etc. The only problem with this is that they often don't think, although they say it's a small, it's is not as small as we think, you know, \$50,000, \$100,000 for them that's small. For me, that's big. So you have to consider that. But they do provide support, technical assistance, and consultation, and they are very available and accessible in every state. So you just have to find out where there is the nearest location for you to go and talk to them about it.

David: Sure. And you know, you mentioned a couple of things. First, that Business Plan in a Day book, and I put a link to the Amazon thing. We don't get any affiliate fees, it's just to make life easier for everyone. It looks like it's just under \$16. And then I put the link to the SBA in the chat room as well. So kind of going off of that, the question Julie asked, "When starting a private practice, what are the three most important steps to take? And it says she's a mental health clinician. Um, but I mean, I think just in general, what are the three most important steps one takes when starting a business?"

Fabricio: Well, private practice, well you have to have, of course, your certification, you know, all this stuff. Right now, there is a growing push for electronic counseling. What this means is, you don't need to spend on trend, you don't need to have an office; if you just need to have a way to connect with people through the Internet. And that is becoming a major force for a lot of people to promote their practice in psychotherapy and counseling. So I will encourage you to think about that. The APA in the last Monitor, American Psychological Association, I was looking at it the other day; and they have an article about this, a whole series of reflections because this is really taking up. And as a way of starting private practice, these electronic mechanisms requires much less investment. Now, of course, that's the house profit. The other element that becomes critical is how do you get yourself known to people, and this is a really important part.

You have to network, and the network then becomes very important. Who do you know who can make referrals to you? What can you offer that could make you competitive? What are the needs for the market that you are going to try to target? For instance, if you do it electronically in rural area, there is a deficit of providers that are not there. They are all in big cities. So the problem becomes, you know, how could you find a major staff available? And let people know who are located in rural areas that you could do this therapy for them over the Internet and become accessible, and do this counseling through the Web. So these are some of the things that you need to consider. The other is probably that the people that receive your services, if you are good, they're going to give you a referrals. I have a good friend, who has sustained his practice for many, many years; and all it takes for him is to do a good job because his clients are the ones who are sending people and talking to people. They say, "Oh talk to my therapist. He's great, here is his number." And it's just a way where just keep moving.

David: That's interesting. I may move onto the next question here, and this one is from Sandra. And I guess before I do that, I want to encourage everyone who's in the room. If you do have a question and you're afraid to ask it, please just type it in and I'll read it to you. I'd really like to get some back and forth going here instead of just reading from the ones submitted in advance. But I'll go to the next one. That's from Sandra, she's asking, "How could I get help qualifying for women-owned business status? And are there any special small business assistant programs for people with mental illness?"

Fabricio: That's a great question. I would check your Federal and state policies and guidelines depending on your location about this. You need to register with the state as a woman-owned business, and there is paperwork, of course, that you need to fill out. And you need to identify what is your need, what is your market, what is the type of service that you can provide as a woman-owned business person, as a woman owner. So this is a process. You just have to go to the Department of Labor in your particular state and find out what are the forms, and surely there are going to be some fees that you need to register your business in your state. In addition, I will say check in with your Small Business Administration office. They will also be able to guide you in terms of the process in your own state to get registered and to follow the procedure to get the paper work and complete that because of obviously this is something that they probably do on regular basis, getting minorities and women and so forth registered with their own respective states.

David: Ok. As someone, it looks like someone's typing a question, I'll ask the next one, and this is from Stan, who is an occupational therapist and he asked, "What are your thoughts about inmates with mental illness preparing for release and acquiring a journeyman's card? Is this useful for employment on the outside? And I guess you know, as a journeyman, you could work as self-employed contractor. Also, is there any a compiled list of businesses that are employment friendly for persons diagnosed with mental illness?"

Fabricio: The whole area of inmates is extremely complicated because, unfortunately, most states have very strict policies, and the whole process of records, the legal record and so forth to apply for regular employment positions. So the idea of starting their own business is great because they don't have to deal with that. I know that there are some models out there, and some of these journeyman or occupations require very little investment. For the one part is getting the tools, and this could be just a matter of several hundred dollars to get the tools that the person might need to do these kinds of things. And then the whole other process will be the marketing. But in any case, this will require a business plan to identify the niches, to identify the resources, to identify the particular market where the person is going to relocate the needs in that community and so forth. But as an alternative to the stigma and the challenges that inmate's face once they get released to get into regular employment, yes, self-employment is a great option. What was the last aspect of the question, David?

David: The last aspect was, "Is there a compiled list of businesses or employers that are friendly to persons with mental illness or mental health condition?"

Fabricio: And that is like a genetics that's moving away from the inmate question, correct?

David: Correct.

Fabricio: Um, I'm not aware of that list. Have you ever heard about that list, David, you guys that are watching this?

David: Based on what I know, I don't know of any sort of list like that. I think that the thing to do would be to go to your local provider and their employment to support program and ask their employment specialists, you know, can you help refer to me to employers you know that are understanding of this; because they've built relationships with these people and might be able to point you in the right direction.

Fabricio: Correct. David is mentioning the employment provider. I imagine you are referring to Vocational Rehabilitation Services, correct?

David: Correct.

Fabricio: Okay. Now this is very important because a lot of people with disabilities do not use the services of the agency that was created to help people with disabilities get jobs, go figure, David. I don't understand, but it's a reality. A lot of people with disabilities don't use this service. Every state has officers across the whole state of Vocational Rehabilitation Services, and their job is to help you as a consumer regardless of your disability, find a job. In some cases, they also will pay for your training, you can go through a university, vocational school, whatever it is; and sometimes they also have money to start your own business. Yes, they have money,

but up capital to help people with disabilities start their own businesses. So it's very important that you approach the Vocational Rehabilitation agency in your state to get help. And yes, they have vendors and employers and businesses that are open and friendly to people with different types of disabilities. With regard to mental health, you have to understand as a consumer that you have the right not to disclose, according to the Americans with Disabilities Act. So you know that are different things that the person needs to examine very carefully, and sometimes it's helpful to have a conversation with the Vocational Rehabilitation counselor about this because they can give you a specific advice about the degree of disclosure that you need to make when you approach a regular employer for a job. Now talking about self-employment, one of the things that the VR counselor is going to ask you is to develop a business plan. For the business plan is always a mandatory requirement. Whether you are applying in the small business administration, whether you are going through a regular bank for the loan, whether you are going to Vocational Rehabilitation Services; the business plan is a critical element of the process. Now in some cases, you may be asking for a couple of thousand bucks, just to get the basic equipment to get the operation going. So it all depends. We have here in Chicago, we have a couple of restaurants that the VR funded to two individuals with disabilities that qualified, and their investment was more than \$50,000. So VR, you know, go deep or they can go light; it all depends on how good your program is, your experience, your potential for success.

David: Thank you. Just winding back for a second with a question that someone had about forensics, criminal backgrounds. There is a job board out there, and I'll link it in the chat room called, <https://www.70millionjobs.com>, and they are specifically listing jobs for employers who are understanding of those with a criminal background. And so, and that's a national thing that might help people out. With that said, Karen in the room right now, just asks, "Are there any ideas for a business that leverages many years of therapy and experience managing depression, but not having any counseling degree?"

Fabricio: All right, now that's tricky. But if what you want to do is therapy, that's tricky because it does require certain credentials in order to qualify for reimbursement. But therapy is not the only thing that someone can do. For instance, I was thinking about different activities that people might be willing to pay for that could be helpful for them to deal with, with their situation. For instance, a jogger, relaxation is certain types of exercise that combine being present, etc. There is a whole market there, I think, that allows people to engage in, who are interested in dealing with the wellbeing. And sometimes I think about the group situation. For instance, I have a friend that does jogging lessons for her friends. She charges \$8 per session, but she usually has at least three, four, five people. So do the math, \$40 an hour, that's not too bad. Now of course the problem is that she doesn't have people every hour, but she's not making the \$40 every hour. But it's a way of thinking about, you know, finding niches with the skills that people have in order to start something that could become viable. Your question CSS challenge, and you need to be creative in terms of how to focus the services that you can

provide without making it necessarily as therapy, okay? That will qualify for and that will require certain credentials and certifications and those kinds of things. So it's a little tricky, but if you think about the options and the way you name the services that you can provide and how do you identify and market those services, that could be options there, but you just need to be creative.

David: All right. Elise writes in the room, and this isn't a question, just a comment. She writes, "All employers should be interested in working with individuals with disabilities, but as he said, link individuals with employment departments at the CMHC at which they are receiving services or link them with their local Vocational Rehabilitation office." And, and you know, it kind of brings up a point that it's only anecdotal at this point, but talking to family groups, awareness of these services is surprisingly low. You know, we did a survey of 30 family providers at a local support group, and only a three of them were aware of the services that they could receive in that area. So, knowledge is surprisingly low.

Fabricio: And this is about VR services?

David: Yeah.

Fabricio: That's true, but not surprising. You see a lot of these things should happen when, when the kids in the school and they are in a special ed, and they should be fair. Everybody should be referred to VR, in my opinion. And so they know that VR is there and what can they do for the person? Now, unfortunately, coming back to the initial argument about the employer, unfortunately, there is a great deal of discrimination. That's the truth in the business world about people with disabilities of all types, not only mental health, all types. So there is a long way to go, and this is not only in this community, in this society, okay? This is not a unique problem of America. No, I think this is a worldwide problem that people in general have a very negative perceptions about disability; and unfortunately the business sectors, they tend to focus more on the limitations rather than the strengths. So part of the challenge for all of us who are in this area of health and disability is to educate our friends, our neighbors, the people themselves who chose to become very strong advocates about the importance of educating people about the importance of the strength of the individuals, not the deficits, but the strengths. What can we do? What could they do? Not the opposite.

David: No, I'll ask my own question. And that is, "As someone you know, who wants to support someone in, in starting a business, how do you know they're prepared to do it? How do you provide the help that they need?"

Fabricio: This is very important. I have heard in the past people talk about the importance of understanding and finding a niche. That's why I want to encourage people to read about social entrepreneurship and the business social business ideas because we often don't turn, not, don't

think about the needs of the people that we know or the people that we love in terms of business solutions. And so I was inspired by the book when I first read it, when I start with understanding that there are so many more opportunities and so many more possibilities to think about this and how to start different businesses. I would like to call your attention to the EKK, not Ikigai models, which is the Japanese for “a reason for being.” I believe you, David, posted that document in the in the side; and this has a reference to the different elements that you should consider about yourself as a person and then apply that to your business idea. You have to understand what are you good at, what you love to do, what the world needs from you, and what could you be paid for. Because of course, this is not a freebie, but ideally this is a way for you to sustain yourself. Now, keep in mind, that the social model of businesses and the small businesses that are focused on social issues are not the same concept as regular for profit businesses. The businesses that I'm talking about, are businesses that are not necessarily created to for you to become rich; are created for individuals to fulfill their purpose, to be occupied, and to make enough of a leeway to find satisfaction in what you do, to have a reason to wake up every morning, something to look forward to do every day. Sometimes, you know, it's not necessarily about the money, but it's about what you do, what you love, your passion, your commitment, your purpose. So, this is a very interesting distinction. This is not necessarily about making money. Okay? This is our making a difference in somebody's life. It could be your friends, your neighbors, the people in the community. Regardless, if you find that which and you can make even a small living out of that, you fulfilled your purpose. It's a great opportunity for a lot of people to pursue.

David: Does this relate also to the building a social business reference that you made here?

Fabricio: Correct, and there is a lot of details of that about some of the elements that people need to follow. For instance, the people need to review their vision and their mission. And in the case of the social businesses is socially-oriented, establish the risk and the willingness of the organization that you create, the duties, the mission, outcome of the business, the idea generation, refinery of the idea, incubation meaning a little pilot where you just try it out, even before you get real money. And then after you have tried this, then you develop the actual business plan and put everything together, and you take it to full implementation. So this information is in this article and it's very helpful. Let me give you an example. Coming back to the jogger. A lot of people, you know, couldn't benefit from having jogging, because it helps deal with anxiety, you know, with nervousness, whatever. If you get trained as a jogging instructor, you could organize small groups. People can pay you a buck, 5 bucks, 10 bucks, you know. And it gets you going, and the more you do it, the more people are going to enjoy it and so forth. It becomes a way for you to start something small. In your neighborhood, people need to mow their lawns, correct? Who is doing that right now? Is there a possibility that you could do, start doing it for your neighbors and can charge 10 bucks for doing that, 20 bucks? I don't know. You have to find what it is that people need. Who is giving the food for the senior citizens? Who is getting transportation for people in wheelchairs? Do you have a way of getting

a car, if you are in that rural area, for instance, that could provide that service? Could you become an Uber driver, etc. So, you know, there are so many things. I was talking to some kids with, that are connected here with our department, and I'm trying to get them to create a small business just with friendships for a lot of kids with disabilities, offering them social engagements. Some families might be willing to allow their kids to go out and pay whoever is taking them out in our town for 10 bucks to pay them bowling or fishing or whatever it is that you can find to do that is fun, because sometimes some of these kids are very isolated. They don't go out, they don't have friends. So if you can create a business, if someone can create a business with those friendships are built, you see? But you just have to think about what are needs out there, what are things that you have experienced that you wish somebody would help you? And perhaps you can think about making that, turning that into a small business.

David: Okay. Gail has something related and she asked, "What businesses have you helped other people start?"

Fabricio: Yes, so we have quite a few. We have several that artists that have written books, do art. And what, how does it become a business is, we helped them purchase a printing press, a heat press. So you can get a teacher, you can get help, you can get pop like this, with the help of the artists, you know, sell this month for 5 bucks, 10 bucks, whatever it is. So we did a lot of that. We also have some kids that started in an office down the street that is an agency from VR, here in the state of Illinois, and they have a computerized embroidery machine, so the kids were learning how to embroider on this computer, so you don't need to put in the traits and the pieces together. It's very straightforward. You just need to learn the computer instruction and the computer system, and then the machine does the work. So those are some of the things. There were graphic artists that we're doing posters for sale. There was one kid that wrote a book, and he will be selling his book of poems. There are several kids that are doing things, art, crafts, most crafts and those kinds of things. So those are in, there was one gal there that was selling doggy clothes; she was a contracted with people the name of the doggy and selling the piece, you know, I don't know if she tried for cats, but at least as often that cats will allow them to put clothes on them. But the doggies, yes, she was trying that. So there were several of those initiatives. There was one guy that was starting a business killing bugs in mattresses and houses. Well, I mentioned the two restaurants. There was one guy that was dealing with supplies for his friends. He was in a wheelchair, and he was going around selling supplies, like bags and those kinds of things, for people in wheelchairs and that needed supplies. So different, different ideas. Some of them take very little capital to start. There were several that we helped them purchase computers, and they were doing networking and doing something. There were a couple of kids that were developing a very funny critique of, and they were trying to develop followers on their website.

David: Gail has a follow-up question, which is, "Are they able to make a living doing this? Most jobs in the arts to not pay enough to support themselves."

Fabricio: Correct. And that's true. Now, the question depends how good you are and how successful you become. The important thing is to start. How far are you going to go? Nobody knows, I cannot predict, nobody can. But you see, as I was making that point before, the real thing is not necessarily making money, it's getting busy, having part-time work, and give it a shot. And if you succeed and get more money, good for you. But if you don't, at least you're doing something that you enjoy, and you know, you're making some money, and that helps. I know that for people with disabilities that there are issues about how much money you can get, you can make, before you start losing your benefits. The good news is that this is very important that the providers explain this to the individuals. Is that the rehabilitation? Uh, no. The Social Security Administration has made adjustments in the policies to allow people to make income, and it's gradual. So it's not that you make \$1, you lose your benefits that's gone and that was never true. But there is a lot of myths out there about, "Oh, I cannot work because I'm going to lose my insurance, I'm going to lose everything." That's not true. In reality, there is a great need for education of the people, about how people can still make money, some money, and then there are thresholds that they need to meet in order to, when some of the benefits that are being diminished. But you know, that is another important aspect to consider, which the people need to understand that they are not going to lose their benefits, if they start giving it a shot to entrepreneurship.

David: Right. And then Gail says economic self-sufficiency is very important to people becoming independent.

Fabricio: Correct. And again, no one can guarantee how successful any business is going to be, but you have to encourage people to give it a shot, that's the idea. And if they make a lot of money, nice; if they don't, it's not bad. That's not a failure.

David: You know, in your experience for retail, **What's the difference between those who succeed and those who fail?** Even if just anecdotal.

Fabricio: I think that there are a number of elements, persistence is one. The goodness of the idea, having a good idea, it makes a difference. Having good support, having a mentor, for instance, that's very helpful. So it's better if a person who's connected with someone, and sometimes it could be a family member. For instance, one of my inspirations was a family member who I met years ago, who helped her son start a recycling business for phones and computers; and they have, you know, cans like a garbage can, but with his name, with the company and so forth; and people just collect all this stuff in a number of places in the communities here in Chicago, in the north side area. And this kid, you know, he's no longer a kid anymore, but this business has employed, you know, three, four other people, and it's doing very well. And it was with the support of that mother, and she helped the kids start the business and they failed, and sent this youth funds and staff overseas actually because there is

always a market, somebody willing to pay a few bucks for somebody's fund that they are no longer using. So that was an inspiration to me, and the success that this business was having was impressive to me. And I said, "Wow, if these people can do it, you know, it's like, wow, you know." And this was a kid with very limited mobility. He was a quadriplegic in a wheelchair with very limited capacity for movement and yet he was running a successful business here in Chicago.

David: Hey, here's an interesting one. Howard asked, it says, "I want to start an incubator to help others start businesses and he wants your help or really advice as to how one would go about that?"

Fabricio: That's a great idea. I encourage you to talk to your vocational rehabilitation agency to see if they will be willing to help you. If you are a person with a disability, you might qualify for money from them. If you are not, you might be able to convince them to allow you to use some of their space to start the incubator, and perhaps they might, the agency themselves might be willing to help you with investment. I was very lucky here in Chicago a few years back, when we got the grant from the Department of Labor. I approached a friend who was the director of school for very severe kids with physical disabilities, and she was always afraid that they were going to close her office because, you know, the perception was that why are these kids segregated. They should be integrated and all that. And when we talk about the incubator idea, she said, "Oh my god, this is going to help me transform myself." And she did, literally. She could make a proposal to help both of us in VR in this state. And they recognized that it was a good way of transforming this institution, and the institution became an incubator. So we are sometimes interested and willing to support. We have spent more than a million bucks in providing the support, the staff, the training, and the resources for the incubator to function. So there are ways to pursue this. That doesn't mean that you cannot start in your own house. I have a friend who had started a very important school for children with disabilities in her garage in Lima, Peru, and now she runs an institution that serves more than 450 children a year with millions of dollars. And you know, I don't know how many staff, maybe a hundred. So you never know how far you are going to go with this idea. You might be able and capable of starting your incubator in your living room. Really, it doesn't take much, just a little bit of time and initiative and the resources to connect the potential entrepreneurs with vocational rehabilitation services, and so forth. Your job will be to help them develop their business plans so when they apply to VR, there will be more qualified for getting the services. Now that I mentioned this, I want to indicate something that is very important. Many Vocational Rehabilitation counselors are great, and they really care for the people that they are trying to help. However, there are some that find that this employment and self-employment initiatives are too demanding for them, and it's going to take too much time if a person doesn't have a stem as help, so they are not very eager to encourage their clients to pursue this idea. So you will not be surprised that people who are in VR never hear that self-employment is an option for them. So what I'm saying is one way to help people qualify for Vocational Rehabilitation

services from self-employment is to help them develop their business plan because if the person comes with the business plan developed, the VR counselor is much more, far more willing to help and to become engaged and to fund it, than if you don't. So an incubator that can help these individuals develop their business plan is a great idea because then those proposals become much more compatible, competitive, and more likely to be funded by VR.

David: Ok, very good point. Rick kind of asked a related question, "What traps do you see people fall into when starting a business? For example, the work from home scams that prey on desperate people."

Fabricio: Yes, you have to be very careful because there are out there a lot of people that will try to scam you. If they want you to pay them money, that's a trap, guaranteed. So in this case, if you are the one who are starting this thing, nobody else. This is your idea. Okay? So you are in control as a person. This is what you are trying to do. So you are not paying anybody else, that's important. Now, I remember somebody years ago telling me that just pursuing a hobby is not good enough. Well, sometimes it is, sometimes it is not. For instance, one of the kids from the incubator, started setting cakes. He was working with his mother. The boy was a great cook, and between them, they were selling these cakes. He said, is this a business? I think so. I don't know how many cakes does it take? I don't know, you know? 10 a day, that's 100 bucks. Did you sell your cake for 10 bucks? I don't know. It depends on your market. It depends on who do you identify. So cooking, for instance, different kinds of cooking, things are very good. Music is another one, if you are good at music. For instance, we have a couple of kids that started, especially one, as DJs, and we have them purchase the equipment. They started just as DJs, you know, for teenagers, I don't know anything about it, but, hey, they started their business. They will take the amplifier somewhere and the music and they will the equipment, and they will start a business, just be DJs for parties for teenagers. So it all depends on what you want to do. But the important thing about the traps is when you are in charge and it's your idea and you are the one that is controlling what happens, then you're not going to be falling into a trap. The problem is responding to those calls of, "Oh yeah, make \$10,000 a month during this, but you have to pay me a \$1,000 or \$1,500 or whatever it is. That's a trap."

David: Yeah, that, that is so true. You know, Gail asks, she's been asking questions here. "Do you look at the current job market near you when advising people on choosing jobs?"

Fabricio: I'd like to tell them to look around the belt because I don't know the experience of the people that I am working with, they operate at different levels, share the living conditions, I don't live in that neighborhood. So when you look at social entrepreneurship, the idea is to allow the person to look around in their own community, look around about themselves, their own needs, examine the needs of their friends. What are those needs? Who is meeting those needs? What are the needs that are not being met? And then consider those needs as a potential business idea. So in a way, if you go with the social model of the small businesses, it's

not about the market, and it's not about the start to the community; it's about finding a small niche for the person to start something, you really need that shop, doing a small pilot, and seeing what happened and if it worked, then develop a formal proposal and going for funding with the Vocational Rehabilitation agency.

David: Alright. We have a question that was submitted in advance from Susan, and it says, and it's a little longer, I'll read it to you. "I was fired from my job yesterday because I was not a good 'culture fit' within the organization. I was told my work product was solid and not the issue. How can I impose my soft skills in the workplace? Do you know of any place that offers training around interpersonal skills in the workplace, free or for a fee? I know this problem stems from my PTSD and anxiety, but I do not know what to do about it since I am repeatedly advised not to disclose my disability in the workplace, since I can do my job and deliver a solid word product ahead of schedule without the need of need for accommodation, please advise. Thank you."

Fabricio: Yeah, this is a tricky one because this is where just having dogma doesn't always work because, well yes and no. Life is all gray; it's not black and white. Let's just understand that. Sometimes it benefits the person to disclose, if specific needs. So you have issues that are socially related, you may need to disclose them and seek accommodation for that; and people sometimes might be more supportive if they know about it, than if they don't. So in my opinion, yes, a lot of people will tell you, "Don't disclose." But in some cases, it might be helpful for you, especially if you find your employer supportive. The whole issue of developing interpersonal skills is not easy for anybody, for anybody. It takes practice. It takes going out of your comfort zone, engaging other people. And there are not very many opportunities for that for a lot of people. Now, there are some places that you can create that are very welcoming, and I don't know about your particular situation, but sometimes. Volunteering is a great way to connect socially with people. Connect with churches or religious organizations is a great way to connect socially with people because they open the door, they hug you, they welcome you, and they allow you to engage, engage, engage, and it's a practical skill. So all that, you have to think about ways where you can maximize your resources and opportunities in order to strengthen yourself. That's the key. You know, we always, everybody, we all need to improve our skills, regardless of who we are. When I grew up, growing up as a small kid, I was very sad, extremely sad, you know, it's like I feel, you know, but it took me years to overcome my shyness and to engage, and feel confident and all that. Everybody goes through that, we all do. The important thing is, in some cases, it might be convenient for people to disclose, you know. The person in wheelchair has no way to hide that. Okay? So, okay, you have a wheelchair, so we need to change the bathroom, we need to accommodate you in the desk. You see, in the case of mental health, that's the tricky part. But there are conditions where businesses can help educate the member, your coworkers, about your challenges, and you know, sometimes they, because they like you and they appreciate what you're doing, they will be willing to accommodate. So it's not black and white. Don't go through life like that because it's all gray.

David: Yeah, and James in the room, just added that a suggested answer for the question disclosure. The individual needs to seek mental health counselor to consult with, you know, go to the company, a human resources department, get the paper trail on the dismissal process. Within that paper trail will be the social skills that they're lacking.

Fabricio: Yeah, that's a good idea.

David: Um, you know, we're running out of time, and then this is almost an apropos question to end with. Catherine says, "When is it time to give up on a business idea and move onto something else?"

Fabricio: Good question. Well, if you are feeling tired doing what you're doing, and you're not making any money, and perhaps you feel that you need to tinker with it to improve it, try to tinker with it. Nothing out there is created in such a way that cannot be changed or conformed. Every idea, even if it's a great idea, could be improved, changed, or modified. So we have to be open to change, we have to be willing to change. If you feel that if you tinker with something or you move onto some other aspect, you know, go for it because sometimes you have to follow your guts, too, you know? You follow the data that we collected about the income and the clients and all that; if it doesn't look good, and especially if you don't feel good about it, maybe it's time for you to move on and come up with a better idea. Don't take it as a failure. We started the conversation earlier about that. It's not about failing, it's about getting better. You know, you can do a better, better idea, go for it.

David: Alright. We're out of time here. Do you have any last thoughts for people?

Fabricio: I think I encourage people to go through the Ikigai model that is very straightforward. Remember, think about what are you good at, what do you love, what the world needs, and what can you get paid for? When you look at this model, and you think about this question, and you identified your passion, your mission, your vocation and your profession; and you make it work. There might be some ideas there that could be beneficial. It could be helpful for you to change the world because a good idea for all of us and the challenges we are facing that would change the world around us, starting by ourselves. Thank you.

David: And thank you, Fabricio, for answering the questions today, and thank you everyone else for attending. The next Ask Me Anything about Employment session is coming soon and because you signed up for this, you'll see even in that receive an announcement by email. In the next few days, you should also get a survey about your experience today, and we'd love if you fill it out and give us some feedback. Thank you everyone for attending. Thank you again, Fabricio. Uh, and we look forward to having you join us again.

Fabricio: All right. Good luck.