

PRIDE PROVIDER/PEER MENTOR: MODULE 7

SELF-EMPLOYMENT FOR REFUGEES WITH DISABILITIES



SELF-EMPLOYMENT MODULE CONTENT OVERVIEW

- **Defining self-employment**
- **Facts about self-employment**
- **Successful self-employment case examples**
- **Government programs that support self-employment**
- **PRIDE community partners that support self-employment**

WHAT ARE SELF-EMPLOYMENT, ENTREPRENEURSHIP AND MICROENTERPRISE?

- **“Self-employment” is a general term that refers to owning a business.**
- **An “entrepreneur” is a person who starts his or her own business.**
- **“Microenterprise” specifically refers to a small-scale business that has a small number of employees.¹**

WHY IS SELF-EMPLOYMENT A VIABLE PATH FOR REFUGEES WITH DISABILITIES?

- **Self-employment has been identified as a priority national disability employment policy.²**
- **Access to appropriate supports and improved coordination of publicly funding systems can support refugees with disabilities in becoming self-employed.²**
- **Self-employment can provide many benefits to refugees with disabilities:**
 - **Produce income**
 - **Create jobs**
 - **Reduce reliance on public benefits**
 - **Advance economic self-sufficiency**
 - **Improve quality of life²**

SELF-EMPLOYMENT FACTS

-  Immigrants are twice as likely to become entrepreneurs as U.S.-born people.¹ For example, 11% of Syrian immigrants own small businesses, compared to just 3% of U.S.-born people.⁴
-  Like immigrants, people with disabilities are more likely to be self-employed (10.6%) compared to the general population (6.2%).⁵
-  PRIDE seeks to promote self-employment opportunities among refugees with disabilities in Illinois, an underserved group that has untapped potential in the workforce.

SELF EMPLOYMENT CASE EXAMPLE 1

Sarouen Lee is an entrepreneur with a disability who owns her own baking business. With support from Chicagoland Entrepreneurship Education for People with Disabilities (CEED), a PRIDE partner, she has combined her art and design skills and love for baking to create a unique specialty cookie business called Sweet Kitty Bakery.³

[Link to Sweet Kitty Bakery's Facebook page](#)



SELF EMPLOYMENT CASE EXAMPLE 2

Charlotte, a refugee from the Democratic Republic of Congo, had many years of experience as a tailor in her home country. She also taught sewing skills at the United Nations Women Center in Ethiopia. When she resettled in the U.S., she wanted to continue her work as a tailor by starting her own business: Charlotte, African Dressmaker.

With a \$2000 loan from the International Rescue Committee's Microenterprise Development Program, Charlotte was able to start her home tailoring business. The program also helped her to market and grow her business by creating business cards and expanding her network. Charlotte would also like to teach other refugee women sewing skills in order to support her community.⁷



GOVERNMENT PROGRAMS THAT SUPPORT SELF-EMPLOYMENT FOR REFUGEES WITH DISABILITIES

Refugees with disabilities can access no-cost public programs for people interested in self-employment. For example:

- 1 The Social Security Administration (SSA) can provide information on Work Incentives for people interested in self-employment.⁶
 - For more detailed information, please review PRIDE provider module 2 on SSA benefits.



GOVERNMENT PROGRAMS THAT SUPPORT SELF-EMPLOYMENT FOR REFUGEES WITH DISABILITIES (CONT'D)

2 According to the Rehabilitation Act of 1973, Vocational Rehabilitation (VR) services for people with disabilities can be used to support self-employment as well as competitive employment.⁶

- While vocational rehabilitation (VR) services cover self-employment, few people with disabilities take advantage of these services.⁶
- The Vocational Incubator Program (VIP) of Chicago provides entrepreneurs with disabilities ages 18-26 with assistive technology and offers a range of business-related trainings and services.

GOVERNMENT PROGRAMS THAT SUPPORT SELF-EMPLOYMENT FOR REFUGEES WITH DISABILITIES (CONT'D)

There is also a program of the Department of Health and Human Services that specifically supports refugees with and without disabilities to achieve their self-employment goals.

- 3** The Office of Refugee Resettlement's Microenterprise Development Program helps refugees develop or grow their own businesses by providing:
 - Training and technical assistance in business planning, marketing, management, and bookkeeping
 - Micro-loans and revolving loan funds, if applicable
 - Home-based Child Care Initiative Program⁷

WHO IS ELIGIBLE FOR THE OFFICE OF REFUGEE RESETTLEMENT'S MICROENTERPRISE DEVELOPMENT PROGRAM?

Participants must be refugees who meet these criteria:

- ✓ Not yet citizens (regardless of arrival date in U.S.)**
- ✓ Receiving public funds or subsidies and/or not eligible for business loans from commercial institutions based on their finances⁷**

MICROENTERPRISE DEVELOPMENT PROGRAM CONTACT INFORMATION

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PRIDE COMMUNITY PARTNERS THAT PROVIDE SELF-EMPLOYMENT RESOURCES AND SERVICES

- **America's Small Business Development Centers (SBDCs)**
- **Accion Chicago**
- **Chicagoland Entrepreneurship Education for People with Disabilities (CEED)**
- **Artfully Gifted**

AMERICA'S SMALL BUSINESS DEVELOPMENT CENTERS (SBDC)

- SBDCs are funded in partnership between the U.S. Small Business Administration (SBA), the State, and a local host.
- SBDC services cover the entire state of Illinois, with 14 offices in Chicagoland.
- Illinois SBDC at UIC is a PRIDE partner that supports clients to start, scale, and succeed in business.



AMERICA'S SBDC: CORE SERVICES

- **America's SBDCs support current and prospective small business owners by providing workshops, mentoring, resources, and consulting services to assist with:**
 - **Researching business opportunities**
 - **Determining financial need and resources available**
 - **Creating a business plan**
 - **Securing small business loans and equity investment**
 - **Connecting to other business services**



FOR MORE INFORMATION ABOUT SBDC RESOURCES FOR REFUGEES

- To learn about SBDC resources for refugees, contact your local SBDC or Illinois SBDC at UIC (search for your local center using the link or see next slide for contact information for Illinois SBDC at UIC).



THE
UNIVERSITY OF
ILLINOIS
AT
CHICAGO



Illinois SBDC at UIC

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ACCION CHICAGO

- Accion Chicago is a PRIDE partner that provides business support, coaching, AND capital to start or grow small businesses.
- Accion's commitment to providing clients with both the capital and the business and credit coaching they need to succeed as small business owners is unique in the region of Illinois and Northwest Indiana.
- Accion's services represent an efficient method of creating jobs in the region's underserved neighborhoods: its work leads to a job created or retained for every \$1,800 invested.

ACCION

ACCION'S MISSION

- “Accion is a nonprofit that helps communities grow by investing in entrepreneurs who build businesses and generate jobs in their neighborhoods” by:
 - Providing customized capital solutions and one-on-one coaching to entrepreneurs in Illinois and Northwest Indiana who cannot access affordable financing
 - Focusing on supporting minority, low-income, immigrant, and female entrepreneurs who address the economic distress of communities by generating jobs and economic growth through small business ownership.

ACCION

ACCION'S CORE SERVICES

- Accion supports clients by:
 - Providing small business loan options of \$500-100,000
 - Providing technical assistance in a variety of business areas such as general business strategy, financial planning, marketing, social media, bookkeeping
 - Providing financial counseling and credit coaching to support clients to become loan-ready
 - Partnering with local community organizations, government agencies, and corporations to provide additional business supports to clients

ACCION CHICAGO CONTACT INFORMATION

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ACCION

CHICAGOLAND ENTREPRENEURSHIP EDUCATION FOR PEOPLE WITH DISABILITIES (CEED)

- ✓ **CEED**, a PRIDE partner based at the University of Illinois at Chicago (UIC), is an organization specifically for people with disabilities who want to start their own businesses.
- ✓ **CEED** supports capacity-building efforts of America's SBDCs and other service providers to provide accessible business development services.
- ✓ **CEED's** website provides information for both service providers and entrepreneurs with disabilities.

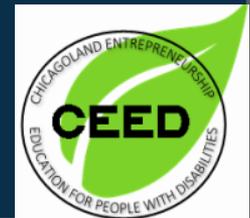


CEED CONTACT INFORMATION

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Chicago, Illinois 60608

Website: <http://www.ceedproject.org/>

Email: CEED@uic.edu



ARTFULLY GIFTED

- Artfully Gifted is a non-profit, Chicago-based organization that helps “entrepreneurs with disabilities achieve their dreams”⁷ by
 - 👉 Providing funding and space for individuals with disabilities to start and run their own businesses
 - 👉 Providing training and technical assistance in:
 - Determining whether entrepreneurship is a good fit for the person
 - Creating a business plan
 - Completing a self-employment proposal for the Division of Rehabilitation Services (DRS)



ARTFULLY GIFTED CONTACT INFORMATION

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SOURCES

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<http://immigrationimpact.com/2016/05/03/immigrant-small-business-owners/>

2. Center on Community Living and Careers, Indiana University

<http://www.sirs.org/wordpress/wp-content/uploads/2016/03/2016-Self-Employment-and-SSDI.pdf>

3. Chicagoland Entrepreneurship Education for People with Disabilities (CEED)

<http://www.ceedproject.org/saroeun-lee.html>

4. Center for American Progress

<https://www.americanprogress.org/issues/immigration/reports/2016/12/13/294851/syrian-immigrants-in-the-united-states-a-receiving-community-for-todays-refugees/>

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<https://www.bls.gov/news.release/disabl.t04.htm>

6. Department of Labor, Office of Disability Employment Policy

<https://www.dol.gov/odep/pdf/2014StartUp.pdf>

7. Office of Refugee Resettlement

<https://www.acf.hhs.gov/orr/programs/microenterprise-development/about>