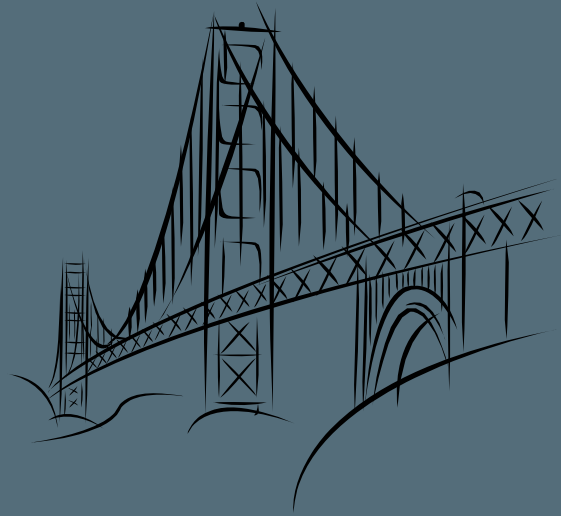


Building Virtual Bridges



A guide to distance delivered microenterprise training for individuals with disabilities using an Industry-Driven Support Model



September 2010

The University of Alaska Anchorage Center for Human Development (CHD) is one of 67 University Centers for Excellence in Developmental Disabilities Education, Research, and Service (UCEDD). CHD is Alaska's only UCED. The mission of CHD is to improve the quality of lives for people who experience disabilities and their families, across the life span, through interdisciplinary training, technical assistance, exemplary service development, applied research and dissemination of information.

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Introduction

Self-Employment as an Option

Self-employment is a viable alternative to wage work for people with disabilities.¹⁻⁵ Adults with disabilities are choosing self-employment at rates similar to or higher than the general population. According to the 2009 data from the Current Population Survey conducted by the U.S. Bureau of Labor Statistics (BLS) approximately 9.8 million working Americans were self-employed in unincorporated businesses in 2009, equating to 7% of the working population.⁶ Approximately 140 million Americans were employed in 2009 and over 5 million (3.7%) were reported as having a disability. Of those workers with a disability, 573,000 (11%) were self-employed, greater than the 7% of self-employed workers estimated for the general population.

Self-Employment in Rural States

Research indicates that states with the highest vocational rehabilitation closure rates in self-employment were typically rural states.⁷ The top ten states with the highest percent of closures in self-employment were 1) Mississippi, 2) Wyoming, 3) Alaska, 4) Maine, 5) New Mexico and Vermont, 6) Idaho, 7) North Dakota, 8) Iowa, 9) Ohio, and 10) Montana. According to the BLS Division of Local Area Unemployment Statistics (LAUS) many rural states like Alaska, Montana, North Dakota, Vermont, South Dakota, Wyoming, Oregon, and Maine, have a higher percent of self-employed workers than more populated states.⁸

Individuals with disabilities choose self-employment for a variety of reasons^{1,5,9}

- Greater control over schedule and amount of work
- Address accommodation concerns
- Greater ability to be self-sufficient
- Taking part in meaningful work
- Accumulate wealth under Social Security and Medicaid/Medicare systems
- Access to alternative sources of capital not available to individuals without disabilities
- Access self-employment through customization
- Participate in an alternative to day programs
- Engage in career opportunities
- Ability to modify accommodations as business or disability changes over time

Reaching Entrepreneurs in Rural Areas

It is rare that an individual will have all the resources and knowledge to start a business on their own. For many entrepreneurs it is essential to utilize local, as well as web based, resources to gain knowledge and information for starting and running a small business. Self-employment is often more

common in rural areas possibly due to the fewer options for wage employment. Greater small business opportunities exist where there is less competition from corporations or other large businesses. However, ones access to resources in rural and geographically isolated areas is much less than if one were in a more populated area. In addition, options for wage employment for people with disabilities are very limited in rural areas.

Using the internet and web-based conferencing systems is one solution to meet the needs of geographically isolated entrepreneurs. Therefore, the goal of the Industry-Driven Support Model project was to offer training and networking opportunities to entrepreneurs with disabilities who are low income and live in the state of Alaska.

The Industry-Driven Support Model Project

The Industry-Driven Support Model was developed as a resource for low income individuals with disabilities; however, it may be applicable to anyone who is isolated geographically or who has limited access to resources. The model was developed as a way to bring entrepreneurs from all parts of Alaska with various disabilities together through one common theme, owning a small business within a similar industry. The idea of industry-driven is a means to bring entrepreneurs with similar businesses together to learn and to share information and experiences. It would not be expected that service businesses (e.g., handyman or house cleaner) have the same needs and resources as a business in the arts and crafts industry (e.g., potter or jeweler). The belief is that each industry or business sector has specific needs, and the relationships among entrepreneurs in like industries will be of more value.

The model was developed using a Participatory Action Research (PAR) team, an advisory board, and the feedback from satisfaction surveys and interviews with participants. The PAR team was comprised of three disadvantaged entrepreneurs with disabilities, the principal investigator, the project director, a research assistant, and a business advisor. The advisory board was comprised of 10 members representing Small Business Development Centers, Division of Vocational Rehabilitation, Tribal Vocational Rehabilitation, Disability Support Services, community rehabilitation professionals involved in self-employment for people with disabilities, and current entrepreneurs with disabilities or family members. The role of the advisory board was to provide input during model development and refinement, as well as to refer disadvantaged entrepreneurs with disabilities to the program.

Disclaimer: This research project is in the early stages of development. It is anticipated that future research will contribute to advancing the feasibility and validity of this model. This guide will be updated as more information becomes available.

Section 1: Getting Started

The purpose of this section is to discuss:

- The intent of this guide and how to use this guide
- Developing a team

How to Use This Guide

The purpose of this guide is to offer insight and ideas for how to conduct distance-delivered business training and networking opportunities for individuals who may or may not experience a disability and are low income. While the model was developed for disadvantaged individuals with disabilities who are geographically isolated, it has the potential to be useful in a more generic sense. Each section will describe an essential component of the model. Keep in mind that this is a guide. It is not necessary for you or your organization to follow it step by step; however, it will assist you in developing a program for your area and will provide insight and resources for implementing your own program.

Each component of the model will be discussed in detail and will be accompanied by examples from our own project. Our vision is that this guide will inspire others to support entrepreneurs with disabilities in non-traditional ways that are effective and appropriate. Exhibit 1.1 provides a brief description of each model component.

Develop a Team

It is essential to start by developing a team of people who are vested in the training series and can offer their expertise to develop, design, and implement the series. Exhibit 1.2 provides a suggested list

Exhibit 1.1 Model Components

Industry-driven: Recruit entrepreneurs based on similar businesses to offer a chance to connect with and learn from people who share a common interest. (Section 2)

Web-based delivery: Use interactive, real-time web conferencing software to provide training for people in various locations. (Section 3)

Focused training: Offer trainings based on a single topic, such as Financial Management, to allow a more in-depth exploration of the topic. (Section 4)

Networking sessions: Offer networking sessions focused on the training topics to encourage entrepreneurs to share ideas and to actively apply what they learned in the trainings. (Section 5)

of team members and their roles within the team.

As a whole, the team is responsible for the overall program and implementation. They will be responsible for determining appropriate industries and training topics as discussed in Section 2. The team will be instrumental in defining the target population and meeting their needs. The team is also responsible for developing a recruitment strategy that the Program Administrator can implement. It is important, if the team is to be truly collaborative, that each member is of equal importance and has an equal voice throughout the development and implementation of the program.

Exhibit 1.2 Members of the Team and Their Roles

Agency Representative: The Agency Representative is tasked with developing and leading the team. This team member will likely have access to funding and will oversee the funding/budget for the training series. The agency representative will be responsible for the overall implementation of the model and will define the target population.

Information Technology (IT) Support Person: The IT person is tasked with testing/choosing web conferencing software; training staff, presenters, and participants on the software; and providing technical support for online sessions. The IT person should also have a general understanding of assistive technology and potential technological barriers of the end users.

Network Facilitator/Business Advisor: This team member's main role is to facilitate networking sessions, encourage entrepreneurs to network, and offer business guidance/advice to participants. While choosing a presenter should be a team activity, the Business Advisor is tasked with searching for and contacting possible presenters. This person should have a business background and be comfortable with the target population.

Program Administrator: The Program Administrator is responsible for recruiting participants, including creating and distributing flyers, collecting participant applications, communicating with participants throughout the series (i.e., emailing training reminders), distributing satisfaction surveys if needed, and creating and mailing participant certificates of completion.

Entrepreneur Consultants (1-3): This group of individuals is recruited to provide consultation on industry groups, training topics, and information specific to the target population. They should be representative of the target population.

Exhibit 1.3 Time Line for Carrying-Out Necessary Tasks

Weeks 1-2: Develop team and choose industry and topic

Weeks 2-3: Recruit industry-expert and establish contract

Weeks 4-7: Recruit participants (including developing flyer, application, and distribution list)

Weeks 4-7: Choose web conferencing system (including testing and establishing contract)

Weeks 8-9: Train team, industry-expert, and participants on web conferencing system

Weeks 9-14: Implement training and networking sessions. Weekly tasks:

- Review training materials provided by industry-expert
- E-mail link to meeting room and distribute training materials to participants
- Meet online prior to session to test web conferencing system
- Send recording and evaluation after the session
- Debrief with team and assess evaluations

Weeks 15-16: Distribute certificates and evaluate entire series

Section 2: Choosing Industries, Industry Experts, and Workshop Topics

The purpose of this section is to discuss:

- Why and how to group the training series by industry
- How to choose workshop topics and ideas for workshop topics
- The importance of the industry expert and how to select one for the series

Why Industry-Driven

There is a multitude of information in print, on web sites, and offered in local training courses about business development and management. However, it is more challenging to find detailed information that can provide guidance to entrepreneurs about their particular situation and unique challenges. Offering business training and networking sessions focused on a specific industry makes it possible to provide information that is narrow enough in scope to be readily applicable to an individual's business. In addition, this type of training links individuals who have common interests, experiences, and challenges. This is particularly important for those who are isolated geographically and/or isolated by their disability.

Choosing the Industry

Your team should put significant thought into choosing an industry and deciding what topics are important for that industry. The industry group chosen should be narrow enough that the group has common interests and can relate to one another but broad

enough to include a variety of businesses. You do not want to narrow your choice so much that you restrict the number of participants who qualify for the training. Exhibit 2.1 lists some suggestions for choosing an industry.

Exhibit 2.1 Choosing an Industry

- ✓ Use knowledge within your team and your community to determine industries prevalent within the area you will be serving.
- ✓ If you are serving a client base of potential or current business owners, learn what industries they have chosen.
- ✓ Check with your local Small Business Development Center, Chamber of Commerce, and commercial banks to learn about the kinds of businesses they serve.
- ✓ Check with your local vocational rehabilitation providers to find out what small businesses their clients have pursued.
- ✓ Focus on micro-businesses, those that are often one person businesses or at the most employ five or fewer.
- ✓ The standard occupational classification system from the Bureau of Labor Statistics can be used to guide the selection.

Included in the list in Exhibit 2.1 is the standard occupational classification system, which lists 23 major occupation groups, 96 minor occupation groups, and 449 broad occupations (see Appendix A Resources for how to access). The standard occupational classification system can be used to identify an industry and to narrow or broaden the industry group. For example, “Arts, Design, Entertainment, Sports, and Media Occupations” is listed as a major occupational group in the Standard Occupational Classification. For this purpose, the definition may be too broad, in that the industry must have common business challenges and aspects (i.e., common marketing strategies, pricing schemes, etc.). Thus, the industry may be refined to the minor occupational group “Artists and Related Workers.” This group may be broad enough to include an adequate pool of participants within a target population, yet narrow enough to focus on the unique business aspects of the occupation.

Example 2.1: Choosing an Industry

Our team looked at the various industries of twenty four entrepreneurs who had successfully launched their businesses and were part of our target population. We found a significant number were engaged in service based businesses. We also found a significant number of individuals engaged in the production of fine art or crafts for resale. No other apparent categories of occupations were in close enough relation that they would produce enough participants for our demonstration project. After identifying the two industries, we referred to the standard occupational classification system to find the balance for the breadth of the industry.

Other examples of industries include:

- food industry/vendors
- tourism based businesses
- child care providers
- retailers
- small manufacturing
- home health care providers
- home builders
- computer repair technicians

Choosing Workshop Topics

When choosing topics for training, topics should be universal enough to provide benefit to all participants and address issues that present challenges. On the other hand, topics should be focused enough to develop skills and techniques unique to the industry. Including the entrepreneur consultants to help in the process will assist in making sure the topics chosen are on target.

It is probably best to focus on one topic for the whole series. We found three training sessions were a good number for providing in depth knowledge without requiring too long of a commitment by participants. However long you decide to run your training series, the topic chosen should be broad enough to cover the whole series. The topics chosen should cover areas that present challenges to emerging businesses and that focus on issues specific to the industry chosen.

Again, you can use the knowledge of your team, the local Small Business Development Center, Chamber of Commerce, commercial loan officers, and other business resources in your community to learn about the necessary business skills within the industry you have chosen. You can also talk with established business owners in the industry to learn

what their greatest challenges were when they were developing their business.

Example 2.2: Choosing Workshop Topics

Arts & Crafts Businesses:

Selling skills are not necessarily innate skills to artists, especially those who are not well networked and may be isolated by their disability. In addition, e-commerce opens up tremendous new markets but can be intimidating and overwhelming. Our team decided to offer training to artists & crafters on all aspects of marketing, from setting prices and local sales to selling on the internet through web sites and portals.

Service Businesses:

As a team it was determined that keeping track of financial activity is typically a challenge for any business, but the challenges associated with financial management are industry dependent. It was mutually decided that the training sessions for service based businesses would focus on financial health. Topics covered included: how to accurately record financial activity, understanding financial statements, and learning to control cash flow and maximize profitability by reading the “vital signs” of a business.

Selecting an Industry Expert

Sufficient attention must be given to selecting one or several experts to provide in-depth knowledge specific to the topics and the industry. Otherwise the intent of the project, to heighten the skills of participants within their industry, will be missed. You will need to consider what is budgeted for trainers, but don't let it limit you as sometimes an instructor will be willing to give a discount from regular fees to benefit your target population. Look for someone

Additional topic examples include:

- selling on-line/creating a website
- customer service skills
- growing your business
- inventory management
- hiring and managing employees
- complying with legal requirements

with a depth of knowledge in the industry and who also has teaching experience. It is preferable that a trainer have experience with online meetings and is comfortable with the target population, but with proper facilitation this is not critical.

Use all your resources including your professional networks and online search engines to identify the most qualified trainers that have the detailed knowledge about the specific industry your training will focus on. Since your training will be online location is no longer a factor and your search can be national, however you do need to consider if local knowledge will be critical to the training. Exhibit 2.2 lists some ideas for where to find industry experts.

Using a virtual classroom allowed us to broaden our search for trainers since location was not a factor in the decision process. Interestingly, it was an internet search engine that satisfied our search for the first trainer, but our community network of professionals that satisfied our search for the second trainer.

Exhibit 2.2 Where to Find an Industry Expert

- ✓ Consider your local business networks to identify potential trainers.
- ✓ Look for industry leaders who have retired and have provided mentorship in the past.
- ✓ You may have a local SCORE (Service Corp of Retired Executives) chapter in your area or you might find an expert at SCORE.org.
- ✓ Contact a university or community school in your region, and ask for recommendations.
- ✓ Contact a trade organization that fits within your chosen industry and find out if they can recommend trainers.
- ✓ Go online to search for trainers that fall within the industry.

Example 2.3: Selecting Industry Experts

Arts & Crafts Businesses:

We first considered local resources for the Arts and Crafts Marketing series. Organizations supporting the arts were contacted along with art galleries, successful artists, and sales representatives. We were looking for individuals with good teaching skills who possessed the knowledge and skills to cover one or all of the topics. We had little luck searching within the local community and eventually the search went online. Numerous searches finally turned up a fiber artist who had been teaching classes, writing books, and developing web sites about marketing arts and crafts. He had the knowledge base, teaching skills, and willingness to lead the training workshops.

Service Business:

Locating a trainer for the service based financial workshops proved to be easier. Networking amongst the team members produced a list of potential trainers. The first person contacted had taught financial classes online to entrepreneurs, provided accounting services to businesses and non-profit organizations, and had the time and interest in teaching the classes.

Section 3: Choosing Web Conferencing Software

The purpose of this section is to discuss:

- The benefits of conducting workshops and networking sessions online
- What to look for in a web conferencing software
- Suggestions for conducting an online training series
- Our experience with online web conferencing for training delivery

Why Online?

The availability of web-conferencing systems has increased dramatically in the last few years. In addition, people are collaborating across city limits and state lines as well as across borders and overseas. One way for people to keep in touch and to work collaboratively is through the internet and web conferencing. This is especially important in rural areas where people are isolated geographically due to limited means of transportation and long distances between towns and resources. Web conferencing is also beneficial for people who experience a disability that limits their mobility. This may be physical or psychological, either way it allows a person who may be somewhat isolated to interact with peers via the web from the comfort of their own home. Web conferencing is also a flexible way to offer training; people no longer have to drive to attend a one or two hour training and can save time in their day. Participants also have

the flexibility to step away when needed without disrupting the training and, if the software offers a recording option, they can go back to review what they missed.

One participant commented:

It was nice that it was online so I could step away for a few minutes if I needed to attend to business.

Choosing a System

Deciding on which web conferencing system best fits your project needs is a daunting task. This section is intended to guide you through that process--from picking a system to conducting your first online training. First, consider the benefits to choosing online training, as outlined in Exhibit 3.1. Second, sign up for a few web-conferencing system trials and use Exhibit 3.2 “What to look for in a web conferencing system” to investigate different systems and to ask questions. Third, after deciding on the system, use Exhibit 3.3 “Suggestions for conducting an online training series” to guide you through the process of getting participants and presenters signed on and ready to go. Finally, conduct your first online training and afterward debrief as a team on what went well and what could be done differently.

Exhibit 3.1 Benefits of Conducting Training and Networking Sessions Online

Connects people across rural areas who may be geographically isolated

Online training sessions can bring needed training to many individuals who may not have the ability or money to travel to trainings. It also can link individuals across a wide geographic area to share knowledge and understanding about their industry not otherwise represented in their own communities.

Allows flexibility

Participants who are attending from home can attend to family, home, or small business needs if necessary. Participants with children at home can participate without having to find childcare. Participants can take important business phone calls. A caution is, while this allows for flexibility, encourage participants to arrange their lives so they can attend to the sessions with full participation.

Allows for a variety of accommodations

Can provide accessibility for individuals who have difficulty traveling to a site. Some systems allow for closed captioning (at an additional cost) and other accommodations, which should be considered depending on your target population.

Provides a safe environment

Some individuals are uncomfortable interacting in a group. Online conferencing allows these participants the opportunity to engage at their own comfort level, which may increase as they become more comfortable with the group. The chat box allows people who have difficulty formulating thoughts, time to consider what they want to say and write it in the chat box.

Cost effective for agency

Reduces facility costs because there is no need to rent or secure a location for the training. It also reduces the cost of meeting materials because materials are presented on-line and can be sent via email to participants in an accessible format.

Reduces participant transportation time and costs

Participants don't have to travel in order to obtain needed training.

Saves organizer time

Because the training takes place online, there is no need to arrange for and set up a meeting room or purchase and set up meeting amenities.

Every participant has ability to communicate with other participants

Unlike in a large meeting room, participants are able to chat to each other using the chat box, in either private or group messages. This allows for interaction among all participants not just those who are in close proximity in the room.

Exhibit 3.2 What to Look For in a Web Conferencing System

User-friendly interfacing

The interface refers to the overall layout of the system that the user is going to interact with. You may find some systems allow participants to choose a layout that they find most usable and comfortable. Not all systems offer this option. When considering the user interface think about the look of the interface, the layout, how easy is it to find and select buttons (for example, the mute button), and what options are available (e.g., volume control, hand raising, chatting, participant list, voting/polling).

Ability to record sessions

Recorded sessions provide individuals with a way to access sessions they might have missed and/or a way to review sessions they want to see and hear again. When looking for a system, ask if there is the ability to record sessions and how participants will access those recordings later. Ask about the format of the recordings (live streaming only may limit your ability to provide recordings to participants if you no longer have a contract or if they don't always have an internet connection, however in some case you can burn recordings to a CD or DVD) and ask about additional costs (some systems charge for recording sessions).

Availability of both audio through computer (VoIP) and Toll-free telephone number

Although it is cheaper for all participants to use the computer audio system (which is typically included in the monthly cost of the web-conferencing system), allowing for a Toll-free number option allows more access to the trainings for individuals whose internet is too slow to accommodate the web conferencing system. This is an additional cost usually per minute per participant and it can add up quickly, so make sure you have sufficient funds.

Tech support

Make sure the system has responsive tech support. Being able to call for immediate tech support is critical when you are in the middle of training and there are technical issues. Also use your tech support for helping participants with setting up their systems and logging on.

Application sharing capabilities

In order for participants to get the most out of the trainings, it is best if the trainer can provide visuals, such as PowerPoint slides and synchronous (real-time) web browsing.

Multiple microphones

Some programs only allow one person to talk at a time. This is fine for one-way or small (2-3 people) conversations, but hinders the flow of conversation with larger groups. When more than one person can use a microphone at a time it feels like a more natural conversation; however, it is important that all participants mute their microphone when they aren't talking.

Internet connection speed that matches your region's capabilities

Check your target populations' region for internet connection speeds. In some parts of the country, dial up is the only internet available. Some programs work well with faster speeds, but individuals on slower speeds will have trouble using the internet audio, video, and/or application sharing features.

Exhibit 3.2 What to Look For in a Web Conferencing System

Accessibility

When choosing a system, ask about accessibility features, such as closed captioning. Also consider the font size of program icons and ask whether or not the user can enlarge the size if they have a visual impairment.

Ease of entry into system

Look for a system that doesn't take a lot of technology know-how to sign in. A number of systems require a download prior to use, such as Java. Look for one that downloads easily and doesn't require a lot of steps to enter. Just remember if a participant is having trouble logging in they can contact Tech Support for the system you are working with.

User friendly chat box

First, look for a system that has an integrated chat box (participants are able to use written text to "chat" while in the online environment). When trying out the chat box ask yourself a few questions: 1) Is the chat box location on the screen easy to find? 2) Is the chat box easy to use? 3) Is there the capability to chat privately? 4) Can the moderator easily monitor the "chat" in case there are questions? and 5) Is the chat box screen large enough to allow for a long stream of dialog?

Extras you may consider:

Video camera capability

A few considerations when choosing to use the video camera capability: 1) Using video requires a lot of bandwidth so it can bog down the system; 2) Some people don't like to be on camera; and 3) Many of the newer computers have integrated cameras, but many older machines don't so it may require an additional purchase for participants.

Headsets for participants

Most of the systems suggest that participants use headsets which help to decrease echo and feedback. This is an additional cost to participants and/or the agency. In order to do large group participation (i.e., many participants in one location interacting with others) an external microphone or an integrated microphone (i.e., built-in to the computer) will be required. If participants are not using a headset but have an integrated or external microphone the audio will feed from the speakers back into the microphone which is very distracting for other participants. It is important that these participants mute their microphone when not talking or that they use a headset. This feedback issue is more prevalent in some systems than others, so consider the audio quality when selecting a system.

Exhibit 3.3 Suggestions for Conducting an Online Training Series

Test a variety of systems using trial period prior to purchasing

Most systems allow for a free trial period prior to purchasing, but sometimes these trials don't include all of the features. Contact the sales person and ask them about all of the features, including those discussed in Exhibit 3.2.

Train presenter and participants

Train the presenter and participants on the web conferencing system prior to the first session. This allows for troubleshooting and allows both the presenter and participants to feel comfortable using the system so the first session can be focused on what is being presented, not on technology issues.

Have tech support phone number available

If there is a technology problem it is best to keep the disruption time to a minimum. Be prepared and save time by having the tech support number close by.

Have a back-up plan

Have a back-up plan in case the system fails or there is a technical problem. For audio failure (more likely), consider providing a toll-free or other phone number to participants so you can switch to the phone if needed; for video failure (less likely), consider emailing all materials prior to the session so that participants can use their copies to follow along.

Have trainer, facilitator and participants log on 30 minutes prior to start of session

Having people log in early allows time to handle technical problems without running into the training time.

Use chat box for questions

Either use a moderator to monitor the chat box and set a time to answer questions, or, if the presenter is comfortable with it, have the presenter monitor for questions. Also, some programs allow participants to raise their hands which will notify the presenter that there is a question and participants can then speak or type their question.

Section 4: The Workshops

The purpose of this section is to discuss:

- Recruiting entrepreneurs
- Workshop layout and design
- Participant contribution and interaction

Recruiting Entrepreneurs

An organization undertaking this training model should identify their intended target audience based on their organization's mission and the funding source for their training program. Exhibit 4.1 lists some suggestions for recruiting entrepreneurs.

Exhibit 4.1 Recruiting Entrepreneurs

- ✓ Contact organizations with the same or similar clientele as your target audience.
- ✓ Find the best contact at each organization and coordinate with them to distribute an electronic and hard copy flyer.
- ✓ Designate one person as the key contact for potential participants or support people to contact.
- ✓ Limit the class-size to approximately 15 individuals to encourage participation and interaction.

Also consider how you will market your training series and what message you want to convey to your target population. If the

training series is free, offering a certificate of completion for attending the whole series might increase attendance. Other strategies to encourage sign-ups and commitment are to specify on the flyer that space is limited and to have potential participants complete an application.

Example 4.1 Recruiting Entrepreneurs

The UAA Center for Human Development's mission is to improve the lives of individuals who experience disabilities. The funding source for the training program was the U.S. Small Business Administration PRIME (Program for Investment in Microentrepreneurs), whose mission is to offer training and technical assistance to low-income and very low-income entrepreneurs. Thus our intended audience became low-income entrepreneurs throughout the state of Alaska who experience disabilities. When marketing to this population it was important to specify what the training was, how it would benefit them, how and where it was delivered, that it was free, and that space was limited.

After creating an attractive flyer with all the appropriate information the team distributed it electronically to Small Business Development Centers, Division of Vocational Rehabilitation, Tribal Vocational Rehabilitation, Disability Support Services, community rehabilitation professionals, independent living centers, mental health organizations, and public assistance offices.

Additional places to recruit from:

- women's centers
- community banks
- Chambers of Commerce
- local small business groups
- local organizations that offer microenterprise assistance

Workshop Layout and Design

Workshops must be designed to accommodate the needs and conditions of participants and any support people they may have, such as American Sign Language interpreters, transcribers, or care providers. Consider limiting sessions to two hours in length with a break after the first hour to accommodate schedules and to limit the possible challenges of being online for a long duration. Meeting weekly for training or networking seems to keep participants engaged while giving them time to apply their new knowledge. However, sometimes every other week is preferred as it offers a little more flexibility in the schedule. When choosing the schedule, consider the population, the time of year, and possible community/cultural conflicts. Once you have chosen a schedule stick to it as you will not be able to accommodate everyone. If you are working with people who have communication needs, such as a deaf participant needing an American Sign Language interpreter or a transcriber, it is best to make arrangements as far in advance as possible as they tend to book up quickly. If you have trouble finding a local interpreter there are online services that can interpret from any location via video phone.

When offering training and networking sessions consider alternating between the two. First, offer training for participants to familiarize themselves with the topic; second, provide an assignment at the end of

each training session (i.e., action steps) that will help them apply the information to their business; third, follow-up with a networking session to discuss the topic and how it relates to their individual businesses (see Section 5 for a discussion of networking).

Participants commented that the weekly session allowed for enough time to take action, but not so much time as to forget the information between sessions.

Finally, consider your population and the layout that will work best for that group. If you present PowerPoint slides it is helpful to email them to participants at least one week in advance so they have time to review the material and prepare questions. It is up to you whether you want to have questions throughout the training or hold them until the end. However, being able to ask questions during the training allows participants a more in-depth perspective of the material that is readily applicable to their business. Also, consider providing your presenter with a list of the participants' businesses so he/she can customize the training to fit participants' specific business needs.

Example 4.2 Workshop design

Our first series did not have a set schedule to begin with and participants were polled to find the best two hours during the week that accommodated the class. Unfortunately we were not able to find consensus and one participant had to drop from the class. Our second series started with a set time and day of the week so we would not need to find consensus once participants were enrolled.

Participant Contribution and Interaction

Making accommodations for participants is just as important for online training as for training in person. Encouraging questions, discussion and interaction is all part of the process to elevate skills and knowledge and help individuals build networks. Support people can be included if they assist individuals with participating.

It is important to use the technology to your advantage to engage participants in the training. For example, when referring to a particular web site, use the application sharing features of the technology for synchronous web browsing. Use visuals and allow for participants to chat in the chat box. Consider all learning types and how they can interact in an online environment.

In general participants were satisfied with the design of the training sessions.

Visuals, which included PowerPoint slides provided prior to and during the training sessions, helped participants focus on the training. The sessions provided participants with new information and an awareness of problem areas they need to work on.

Exhibit 4.2 Participant Interaction

- ✓ Consider providing headsets to participants to make the best use of the technology and facilitate participation. It can be difficult for a person to fully participate if they are limited to typing in the chat box.
- ✓ Have the trainer encourage the class to ask questions throughout the training. They can raise their virtual hand or text a question in the chat box to be acknowledged.
- ✓ Have the facilitator begin the first training session by having participants introduce themselves briefly and tell about their business.
- ✓ Allow 5 to 10 minutes at the end of the session to answer final questions and focus on action steps.

Example 4.3 Training Topics and Layout

Arts & Crafts Businesses:

Marketing trainings and networking sessions were alternating every two weeks.

- **Training 1:** Pricing products for retail and wholesale, determining recovery costs, and selling in retail markets
Action Steps: Determine recovery cost; Identify fairs and events to exhibit; Design an attractive booth display; Get signage; Brochures; Business cards
- **Networking 1:** Representative from Webb's Consulting and Management shared information about various Alaska markets, Made in Alaska, and Buy Alaska and a representative from the Alaska Native Arts Foundation shared information about opportunities for Alaska Native artists
- **Training 2:** Packaging your product for wholesale market, approaching stores and galleries, selling on consignment, additional ways to earn revenue, and resources for setting up a website
Action Steps: Determine if you plan to sell wholesale; Identify potential stores; If you aren't making sales think about how you might change your colors displays or materials; Think about how you might earn extra income from your art or craft
- **Networking 2:** Entrepreneurs presented their art through photos or websites and discussed their marketing strategy
- **Training 3:** Selling online
Action Steps: Identify online stores to sell from; Get images, descriptions and artist's bio ready; Keep track of what sells, do more of what works and less of what doesn't
- **Networking 3:** Entrepreneurs chose topics for informal networking sessions

Service Businesses:

Financial trainings and networking sessions were alternating on a weekly basis.

- **Training 1:** Planning for profits and pricing your services
Action Steps: Describe your product in a way that will appeal to your customers; Describe your customers; Determine your costs; Determine your market; Follow pricing checklist
- **Networking 1:** Discussion on how to determine prices and everyone shared where they are in recording their financial activity
- **Training 2:** Recording financial activity of your business
Action Steps: Choose a filing system; Choose a bookkeeping systems; Implement calendaring/scheduling system to track important dates and deadlines
- **Networking 2:** Representative from UAA Center for Economic Development shared Alaska Source Link and online resources for entrepreneurs and everyone discussed how they were planning to track their financial activity
- **Training 3:** Understanding financial reports
Action Steps: Prepare a balance sheet, income statement, and cash flow statement for your business; Determine if your current assets are sufficient to pay current liabilities
- **Networking 3:** Everyone discussed how they are using financial statements to understand the activity in their business and how to improve their bottom line

Section 5: The Networking Sessions

The purpose of this section is to discuss:

- The importance of networking for business owners and for people with disabilities
- Choosing a facilitator
- Networking session layout and design in an online environment
- Examples of networking session discussion points

Social Capital and Networking

Social capital refers to the connections among individuals which guide them to collaborate in a shared interest.^{10,11} In other words, social capital enables people to work together to achieve common goals and to problem solve through networking.¹² Social capital provided to entrepreneurs through networking is beneficial to their venture.¹³ In addition, involvement in social networks can influence the economic well being of individuals and their communities.^{10,14}

Research indicates that isolation from social networks is common for individuals with disabilities and vulnerable populations.¹⁵ Furthermore, Small Business Development Centers (SBDCs) were positive in regards to clients' motivation, knowledge, and expectations toward self-employment but thought of people with disabilities as having less capital, less collateral, worse credit ratings and unable to generate as much income as non-disabled entrepreneurs.¹⁶

Network theory suggests that marginalized populations benefit from formal and informal networks. Networks can be defined

by weak ties (acquaintances with limited contact) or strong ties (family or close friends with frequent contact).¹⁷ Networks can also be described as horizontal (within local community) or vertical (expanding outside of local area to regional, state, or national arenas).^{14,18} The combination of horizontal and vertical networks leads to a probability of 94% business start-up success.¹⁹ Entrepreneurs engaged only in one network type, either a horizontal or a vertical network, had a probability of 70% success at start up. The probability of success dropped dramatically to 25% for those who did not participate in either network type. Therefore, it is implied that a variety of networks are important to microenterprise start-up success. In addition, not only are these networks and networking skills important for microenterprise start-up they are invaluable important to vulnerable populations such as low-income individuals with disabilities.

Networking Sessions

Networking sessions are intended to provide a place for participants to share their ideas, check in on what actions they have taken in regard to their business, offer suggestions and support to other participants, share their own challenges and ask questions, encourage participation in professional and trade organizations, and get to know the other participants on a deeper level. Unlike the training sessions where a presenter does the majority of talking, networking sessions should be participant driven and facilitator guided.

There are a variety of ways to implement the networking sessions. We chose two hour

online sessions, one to two weeks following a training session. This allowed time for participants to work on what they had learned in the training session and to be prepared to join the networking discussion.

Networking participant:
I enjoyed being able to interact with others who are facing the same business challenges as me – it was wonderful to be able to ask questions related to my business as well as being able to answer questions others have.

Choosing a Facilitator

It is important to have a facilitator who guides the discussion to ensure participants have an opportunity to share their ideas and ask questions, but also does not dominate the conversation. This person needs to keep the participants focused on the topic and ensure the session feels like a safe environment for participants to contribute ideas.

Exhibit 5.1 Suggested discussion points for networking sessions

Participants share about business

Have participants use various methods such as photos, text, websites, or webcam. Participants can email links to websites, or send photos and text to facilitator for posting prior to session. If they are comfortable, allow them to take control and share their documents directly.

Participants discuss Training Action Steps

Have each participant share what Action Steps they have accomplished, where they are headed, and how they might need help or support. Use visual aids to remind participants about the Action Steps discussed during training (see Sample Action Steps in Example 4.3). The facilitator can use the participant list to call on each person, encouraging participation but not making it mandatory.

Panel of Guest Speakers share information specific to industry, topic, and local area

Invite a group of individuals to join the discussion. Suggested guest speakers include local business owners involved in the industry, professionals providing business support to the industry, and leaders of community associations or networks that participants may want to join.

Appendix A: Resources

BOOKS/GUIDES

Baker W. *Achieving Success Through Social Capital*. New York NY: John Wiley & Sons, Inc., 2000.

Doyle A.W. *No More Job Interviews! Self-employment Strategies for People with Disabilities*. St. Augustine, Florida: Training Resource Network, Inc., 2000.

Griffin C, Hammis D. *Making Self-Employment Work for People with Disabilities*. Baltimore: Paul H. Brookes, 2003.

Kaufmann, B. & Stuart, C. *Road to Self-Sufficiency: A guide to entrepreneurship for youth with disabilities*. Washington, DC: National Collaborative on Workforce and Disability for youth, Institute for Educational Leadership, 2007.
<http://www.ncwd-youth.info/road-to-self-sufficiency>

ONLINE RESOURCES FOR BUSINESS

The Abilities Fund

<http://www.abilitiesfund.org>

The Abilities Fund is the first nationwide nonprofit community developer and financial institution focused exclusively on expanding entrepreneurial opportunities, including access to capital, for people with disabilities.

Alliance for Technology Access

<http://www.ataccess.org>

Focused on increasing the use of technology by children and adults with disabilities and functional limitations through public education, information, and referral.

Association for Enterprise Opportunity (AEO)

<http://www.aeoworks.org>

AEO supports the development of strong and effective U.S. microenterprise initiatives to assist underserved entrepreneurs in starting, stabilizing, and expanding businesses.

Association of Small Business Development Centers

<http://www.asbdc-us.org>

The Association represents America's Small Business Development Center Network -- the most comprehensive small business assistance network in the United States and its territories.

Bureau of Labor Statistics

<http://www.bls.gov>

The principal Federal agency responsible for measuring labor market activity, working conditions, and price changes in the economy. Its mission is to collect, analyze, and disseminate essential economic information to support public and private decision-making.

Bureau of Labor Statistics Standard Occupational Classification System

<http://www.bls.gov/soc/>

Classifies workers into occupational categories and lists 23 major occupation groups, 96 minor occupation groups, and 449 broad occupations.

Cynthia Says Portal

<http://www.cynthiasays.com>

This portal is a free web content accessibility validation tool for checking websites against various accessibility standards.

Griffin-Hammis Associates, LLC

<http://www.griffinhammis.com>

A full-service consultancy providing high quality training and technical assistance specializing in community rehabilitation improvement.

Job Accommodation Network

<http://jan.wvu.edu>

Information and assistance on small businesses and disability, assistive technology, training programs and local resources.

Mind Your Own Business

<http://www.mindyourownbiz.org>

This site was created by the U.S. Small Business Administration and Junior Achievement and it teaches youth about business ownership.

Office of Disability Employment Policy

<http://www.dol.gov/odep>

Provides national leadership on disability employment policy by developing and influencing the use of evidence-based disability employment policies and practices, building collaborative partnerships, and delivering authoritative and credible data on employment of people with disabilities.

Rehabilitation Services Administration (RSA)

<http://rsa.ed.gov>

Provides leadership and resources to assist state and other agencies in providing vocational rehabilitation (VR), independent living (IL) and other services to individuals with disabilities to maximize their employment, independence and integration into the community and the competitive labor market.

Senior Corps of Retired Executives (SCORE)

<http://www.score.org>

Business articles, training webinars and free mentoring assistance for small business owners with retired or working business owners volunteering as business consultants.

Small Business Development Center National Clearinghouse

<http://sbdcnet.org>

Provides resources for small business development.

Start-Up USA

<http://www.start-up-usa.biz>

Provides technical assistance and disseminates resources nationally to individuals with

disabilities interested in pursuing self-employment.

The Rural Institute at the University of Montana

<http://ruralinstitute.umt.edu>

Information on training events, publications, policies and technical assistance on self-employment and disability.

U.S. Chamber of Commerce

<http://uschamber.com>

A business federation representing companies, business associations, state and local chambers in the US, and American Chambers of Commerce abroad.

U.S. Small Business Administration

<http://www.sba.gov>

Provides resources, training, loans, and programs nationwide to assist small businesses grow and prosper.

U.S. Social Security Administration

<http://www.socialsecurity.gov>

The administration provides work incentives that support small business and self-employment for disabled workers including Plans for Achieving Self-Support (PASS).

WEB-CONFERENCEING RESOURCES**Online Meeting Tools Review**

http://www.webconferencing-test.com/en/webconference_home.html

Vendor independent reviews of web conferencing software.

Think of It

<http://thinkofit.com/webconf/index.htm>

Provides an independent guide to and list of web conferencing software.

Appendix B: References

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19. Vennesland B. Social capital and networks in forest-based rural economic development. *Scandinavian Journal of Forestry Research* 2004; 19: 82-9.

Appendix C: Application & Surveys

Arts and Crafts/Service Related Industry-Driven Support Model

Program for Investment in Microentrepreneurs (PRIME)

Participant Application

The project to which you are applying is the recipient of a federal grant through the U.S. Small Business Administration. As part of the grant requirements, the Industry-Driven Support Model Project must include persons from very low to low income households. The following information is being requested to assist the project in satisfying these grant requirements. Thank you for your interest in participating in the Industry Workshops and Networking Sessions. For more information contact: Karen Heath, 907-264-6273, or Danielle Miller, 907-264-6230 at the Center for Human Development.

Section I: Participant Information

Date: _____

Name: _____ I prefer to be called: _____

Address: _____ City: _____ State: _____ Zip: _____

Certification of Household Size & Income: I certify that the number of persons in my household is _____, and that my total household income for the past year (12 months) did not exceed \$ _____

Date of Birth: _____ / _____ / _____ Gender: Male Female

Do you experience a disability?

Yes No

Do you own a small business?

Yes In the process of developing business

Business Description: _____

What stage are you in your business (business concept, start-up, or established)? _____

If established, how long have you been in business? _____

Home Phone: () _____ Work Phone: () _____ Cell Phone: () _____

Email Address: _____

The best way to contact me is:

Via email Via phone

If by phone, the best time to contact me is: _____ A.M. P.M. on my Home Phone Work Phone Cell Phone

Signature of Applicant _____ Date: _____

Reasonable accommodations for persons with disabilities will be made if requested at least two weeks in advance. Contact Karen Heath, Project Director, at 907-264-6273 or anklh8@uaa.alaska.edu to request.

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UAA Center for Human Development
UNIVERSITY of ALASKA ANCHORAGE



[Title]

Directions: Thank you for attending our workshop. Your feedback is extremely important. By completing this form you will help us plan and provide improved services for our future workshops. Please tell us about your experience.

1. Please indicate your level of satisfaction:				
	Not at all satisfied	Somewhat satisfied	Satisfied	Highly satisfied
Which of the following best reflects your level of satisfaction with the overall workshop?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2. Please indicate to what extent you agree with the following statements:					
	Strongly disagree			Strongly agree	
I can apply the content of this workshop to my business.	1	2	3	4	N/A
I have an increased understanding of the [broad topic specific, e.g. marketing] resources available to me.	1	2	3	4	N/A
I feel my business may benefit from my participation in this session.	1	2	3	4	N/A

3. How satisfied are you with the presenter's ability to...					
	Not at all satisfied			Highly satisfied	
Communicate in an effective and interactive way	1	2	3	4	N/A
Respond to your questions, or clarify the information being presented	1	2	3	4	N/A
Lead or facilitate discussions or group activities	1	2	3	4	N/A

Confidentiality: Your response is voluntary. Confidential information will not be shared with others, but only will be used for purposes of evaluating effectiveness of the programs offered by the Center for Human Development-University of Alaska Anchorage.

Training Evaluation

[Date]

4. Please indicate how comfortable you feel using the following methods learned in this training:					
	Not at all Comfortable			Very Comfortable	
[statements based on training topics]	1	2	3	4	N/A
	1	2	3	4	N/A
	1	2	3	4	N/A
	1	2	3	4	N/A

5. What was most valuable to you in this workshop? Why?

6. What was least valuable to you in this workshop? Why?

7. For areas in which you are not yet comfortable, what additional training and/or support can we offer?

8. Additional comments:

Thank You for participating in our workshop and survey.



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Confidentiality: Your response is voluntary. Confidential information will not be shared with others, but only will be used for purposes of evaluating effectiveness of the programs offered by the Center for Human Development-University of Alaska Anchorage.



[Title]

Directions: Thank you for attending our networking session. Your feedback is extremely important. By completing this form you will help us plan and provide improved services for our future sessions. Please tell us about your experience.

1. Please indicate your level of satisfaction:				
	Not at all satisfied	Somewhat satisfied	Satisfied	Highly satisfied
Which of the following best reflects your level of satisfaction with the overall networking session?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2. As a result of my participation in these sessions...					
	Strongly disagree			Strongly agree	
My social network has increased	1	2	3	4	N/A
I feel more connected with entrepreneurs in my industry.	1	2	3	4	N/A
I feel more comfortable reaching out to other entrepreneurs and professionals in my industry.	1	2	3	4	N/A

3. Please indicate to what extent you agree with the following statements about this session:					
	Strongly disagree			Strongly agree	
I feel my business may benefit from my participation in this session.	1	2	3	4	N/A
I have an increased understanding of the [topic specific] resources available to me.	1	2	3	4	N/A
I had the chance to participate in the conversation.	1	2	3	4	N/A
I felt respected and a part of the group.	1	2	3	4	N/A

Confidentiality: Your response is voluntary. Confidential information will not be shared with others, but only will be used for purposes of evaluating effectiveness of the programs offered by the Center for Human Development-University of Alaska Anchorage.

Networking Session Evaluation

[Date]

3. Please indicate how satisfied you are with the following:					
	Not at all satisfied			Highly satisfied	
The structure of the networking session	1	2	3	4	N/A
The content of the networking session	1	2	3	4	N/A
[Session specific design]	1	2	3	4	N/A

4. Please indicate how comfortable you are with the following:					
	Not at all Comfortable			Very Comfortable	
Talking during the networking session	1	2	3	4	N/A
Contributing ideas and information during the networking session	1	2	3	4	N/A
Making connections with other entrepreneurs at the networking session	1	2	3	4	N/A
Making connections with panelist (if any) at the networking session	1	2	3	4	N/A

5. What was most helpful about this networking session? Why?

6. What was least helpful about this networking session? Why?

8. Additional comments:

Thank You for participating in our session and survey.



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Confidentiality: Your response is voluntary. Confidential information will not be shared with others, but only will be used for purposes of evaluating effectiveness of the programs offered by the Center for Human Development-University of Alaska Anchorage.



[Title]

Directions: Thank you for attending our workshop. Your feedback is extremely important. By completing this form you will help us plan and provide improved services for our future workshops. Please tell us about your experience.

1. Please indicate your overall level of satisfaction with the technology used in this workshop.										
Not at all satisfied									Highly satisfied	
1	2	3	4	5	6	7	8	9	10	

2. How satisfied are you overall with the software options (i.e., video, audio, chat, breakout groups, options for user control) of the technology used in this session.										
Not at all satisfied									Highly satisfied	
1	2	3	4	5	6	7	8	9	10	

3. How satisfied are you overall with the accessibility of the technology for individuals with disabilities (i.e., screen reader accessible, keyboard access to menus, transcription, number of steps to enter conference, complexity of entering conference).										
Not at all satisfied									Highly satisfied	
1	2	3	4	5	6	7	8	9	10	

4. How satisfied are you overall with the usability (i.e., layout of program, ease of start-up/entering program, computer skills required) of the technology used in this session.										
Not at all satisfied									Highly satisfied	
1	2	3	4	5	6	7	8	9	10	

5. Please rate the quality of the following features of the technology used in this session:										
	Very poor quality									Highest quality
Video	1	2	3	4	5	6	7	8	9	10
Audio	1	2	3	4	5	6	7	8	9	10
<input type="checkbox"/> I used internet audio										
<input type="checkbox"/> I used toll-free call in										
Chat	1	2	3	4	5	6	7	8	9	10
Options for user control	1	2	3	4	5	6	7	8	9	10
Breakout groups (only if used in this session)	1	2	3	4	5	6	7	8	9	10

Confidentiality: Your response is voluntary. Confidential information will not be shared with others, but only will be used for purposes of evaluating effectiveness of the programs offered by the Center for Human Development-University of Alaska Anchorage.

Participant Technology Evaluation

[Date]

6. In reference to the technology used in this session, how satisfied are you with each individual usability item below:										
	Not at all satisfied									Highly satisfied
	1	2	3	4	5	6	7	8	9	10
Ease starting-up/ entering program	1	2	3	4	5	6	7	8	9	10
Layout of program	1	2	3	4	5	6	7	8	9	10
Computer skills required	1	2	3	4	5	6	7	8	9	10

6. Did you attend the workshop/networking session using...		
	Yes	No
A webcam	<input type="checkbox"/>	<input type="checkbox"/>
A microphone	<input type="checkbox"/>	<input type="checkbox"/>
Your own computer	<input type="checkbox"/>	<input type="checkbox"/>
A borrowed computer	<input type="checkbox"/>	<input type="checkbox"/>

7. Was this an effective way to receive training?

Yes No

Why or why not?

8. Did you have problems with the technology (i.e., accessing the site, hearing, talking if you used a microphone, seeing or being seen by others if you used a webcam)?

Yes No

If, yes, please explain.

8. Additional comments:

Thank You for participating in our workshop and survey.



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UAA Center for
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U.S. Small Business Administration



Your Small Business Resource

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