AEO Microbusiness Conference Reflections
By Dr. Todd Camarata, 2018

My trip began with being registering at the Ren Cen Detroit Marriott for an ADA room. The passageways throughout the facility were double-wide and sufficient to wheel around easily. Elevators brought me anywhere I needed to go. The room was fully adapted with a drive-in shower and automatic door that opened with the wave of a hand. As is common in hotels, the bed was high, so I felt like a cat clinging and grabbing to arrive safe atop my plush bed. I am a paraplegic, so it’s a learning process to stay close enough to a bedpost to assist in lifting myself to a seated position to dress and slide into my wheelchair.

There were a number of topics in this conference on micro-enterprise and small business that affect the disabled community. The most interesting is the gig economy or those things many disabled people do as side businesses. Before I delve into that, it’s a must to mention the related lending structure: Banks through CRA are required to fund small businesses in urban areas to revitalize our economy, help grow existing businesses and put lower-income people in business. Banks do this by giving grants to nontraditional lenders called CDFIs who make loans to entrepreneurs starting or expanding rural businesses that cannot get traditional loans.

Back to the gig economy: Many handicapped people have little side businesses or gigs selling something. The CDFI lenders can give microloans to those who want to grow their business. Most have an educational component to their assistance, so they teach handicapped people how to run a business and how to apply this new general knowledge to their specific business. For example, the Disability Opportunity Fund lends to businesses that provide disability housing. There are CDFI lenders for just about anything you want to do.

Learning is always beneficial to me. The conference gave me another way to help others who are disabled by increasing my advocacy pool of knowledge. This large pool of banking knowledge, including knowledge around planning and funding specifically for people who want to be in business or grow their existing business tells me that anything is possible if you can envision it—and I’d like to let other disabled individuals know this too.

Through the Conference Accessibility Initiative by JPMorgan Chase and WID, disabled people are brought business education, entrepreneurial thinking, knowledge of nontraditional funding and support of their dreams of business ownership and independence. Having organizations that truly want us to succeed and have an undivided dedication to the disabled people is a recipe for good opportunities.

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Todd as a Disability Ambassador

Todd at a plenary session