



January 30, 2025

To Whom It May Concern:

I am a vocational rehabilitation counselor working with Vermonters who are returning to employment following an injury. I am writing to share feedback on the positive role that Capstone Community Action Micro Business Development Program has played in the successful return to work efforts of my clients.

I assist individuals with many types of injuries find employment that is physically safe, and that pays a comparable wage to what they were earning previously. Occasionally, the circumstances of a case require that self-employment be considered as a return to work option, and the Department of Labor requires that the individual work with a business consultant to ensure the self-employment plan is viable.

When self-employment was considered, my clients had the opportunity to work with Rosie Gray, AFCPE Accredited Financial Counselor at Capstone Community Action on development of their business plan. Ms. Gray has always provided invaluable advice and direction for my clients, and assisted them in navigating a new and unknown process. From the first step of discussing a new business idea to the final step of providing her written approval on the feasibility of the business, Ms. Gray has helped my clients build a plan for their future.

I had the opportunity to see the value of the MicroBusiness Program, and specifically Ms. Gray's expertise in action when my client worked with her to develop a small business plan for a furniture restoration company. Ms. Gray provided guidance throughout the entire process of estimating start-up costs, obtaining business permits and creating a cashflow forecast for the first several years of business. With Ms. Gray's written support for the viability of the business, my client was able to obtain start-up funds as part of his workers' compensation settlement agreement. He then built a furniture restoration shop and implemented his business plan.

The Micro Business program provides an important service to local Vermonters by giving them the opportunity to pursue employment goals, establish themselves as part of the local economy, and importantly, build hope and optimism for their futures.

I highly recommended the services of the Micro Business Development Program and believe it provides an irreplaceable benefit to local communities.

Thank you for the opportunity to provide feedback.

Sincerely,

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Vocational Rehabilitation Counselor



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