



Initiatives in Action: Adult Self Sufficiency Initiative



We can do more together.

Focusing on Disability

A random act of violence left James in a wheelchair in 2001. “I was in the wrong place at the wrong time and as a result, I am now paralyzed from the waist down,” he said.

Before his accident, James was a prominent business owner in Denver’s Five Points neighborhood. His company, Pro Painting Contractor Company, held large contracts with the city, state and RTD. His future looked very bright; his biggest contract was power washing and painting the exterior of INVESCO Field in 1998.

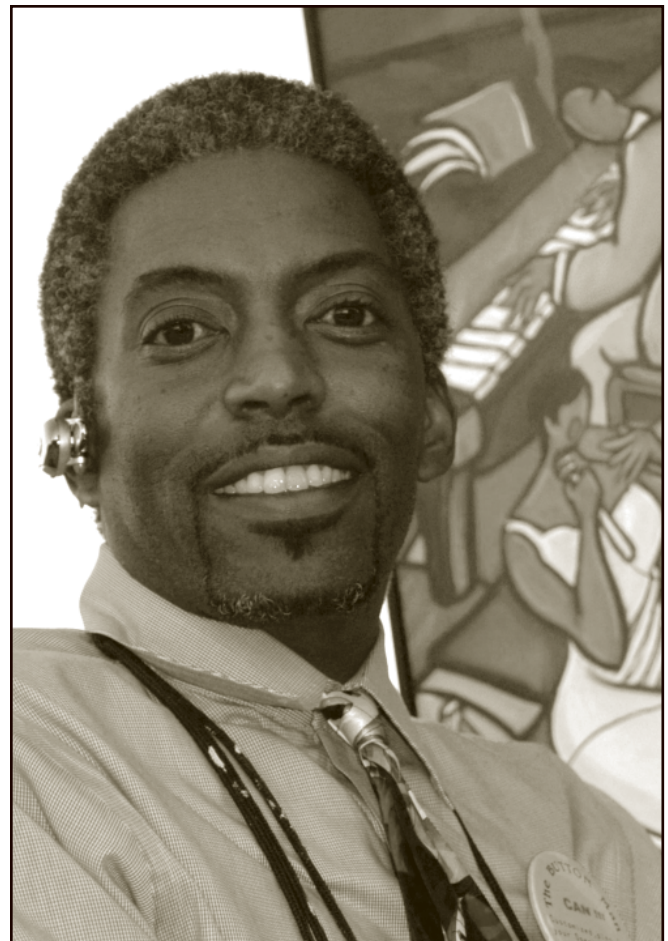
Thirty days after James’ accident, he was asked to leave the hospital because there were no open beds available for therapy and rehab. He moved home and quickly realized he still had to work. He tried to maintain his position as owner of Pro Painting Contractor Company and even worked from the back of an ATV with one of his employees driving him around. Unfortunately, he bruised himself by riding on the back of the ATV and was bed-ridden for six months. His 25-year business plan was slowly disappearing and he was absolutely devastated, but still happy to be alive.

Things went from bad to worse. In the months following his accident, James lost everything that mattered to him: his business, home, marriage – he almost lost his children.

“Things got really bad, but I never lost hope. I had to accept my disability and still needed to make a living so I could support my children. What I didn’t realize is that it’s incredibly tough to make a living as a disabled person in the construction business. There are obstacles I didn’t even think about before my accident. I eventually had to swallow my pride and seek TANF assistance and food stamps. But, it was the best choice for my family and I don’t have any regrets.”

James attempted to start another business with a friend in 2003. They opened Pro Painting and Construction Services retail shop on 26th and Welton in Denver. Not long after it was established, it was broken into, looted and set on fire.

At this point, James wanted to make a living doing something he could be in control of. He remembered a button machine he previously purchased for one of his children. “I wanted to start my own button making busi-



James is affectionately referred to as “The Button Man” in the community.

ness – do all the labor myself from home and not have to worry about anyone trying to take advantage of my disability.”

“ When things happen we aren’t in control of, we have to be strong and continue to move forward. At Mile High United Way, they treated me as an equal and really wanted to help me do this. ”

James needed seed money to get started, so he went to his bank for a small business loan. “I had been a customer at this bank for years and years and they treated me like an unwanted stepchild when I went through the loan process. I had a business plan, was professional and had vision. I was treated like a non-credible, inexperienced person.”

Through good fortune, James discovered Mile High United Way’s Individual Development Account program. The program is part of Mile High United Way’s Adult Self Sufficiency initiative, which helps struggling individuals and families build assets and attain

the skills they need to live a financially stable life. The IDA program provides financial literacy training, asset building, and a 4:1 match savings account.

James was inspired. He applied to the program and presented a 3-year business plan for his button making business that focused on specialized merchandising and referrals.

Today, he is well on his way to a path of a financially self-sufficient parent and is affectionately known in the community as “The Button Man.”

James said Mile High United Way didn’t just help him start his own business, but also taught him the importance of saving money. He’s adjusted his spending habits significantly and puts the money he saves into *CollegeInvest* for his 16-year-old daughter, and a youth IDA account for his 12-year-old son. James leads by example and continuously educates his children on the importance of good savings habits.

“When things happen we aren’t in control of, we have to be strong and continue to move forward. At Mile High United Way, they treated me as an equal and really wanted to help me do this. I’m just ecstatic that I was given another chance in life to make a living on my own.”

For more information about our Adult Self Sufficiency Initiative, please visit our website at www.unitedwaydenver.org.

We can do more together.



Mile High United Way