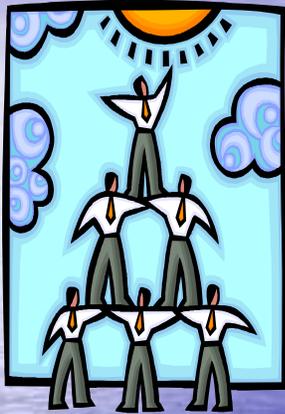


Micro-Enterprise:  
Realizing the Dream  
or  
Making Money and  
Having Fun!

# Session Outcomes

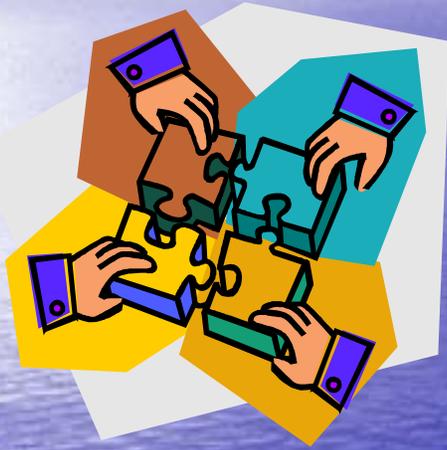


- Introduction to micro-enterprise/small business development and self-employment practices and unique terminology
- Motivation to create supports necessary to assist people with disabilities to be self-employed



# Critical Elements in Micro-Enterprise Development and Support with People with Developmental Disabilities

# Critical Elements of Micro-Enterprises



- Person Centered Business Planning
- Feasibility Study
- Benefits Analysis & Counseling
- Business Plan Creation
- Startup Activities
- Ongoing Operations & Supports

# Self-Employment With Supports

We need  
business  
coaching!

How do I  
know if this  
is for me?

What is the  
Franchise Tax  
Board?

What about  
my SSI?

Will I  
lose  
medical  
benefits?



# Person Centered Business Planning

- Determine Personal Goal
  - Identify the "Passion" (s?)



- Determine Income Generation Goal
  - How much \$ do I really want and/or need?

# Defining the Personal Goal



Identifying what a person  
"really wants to do"  
as a money-making  
activity  
is key to creating  
a successful business.

# Defining the Personal Goal



Investing time to detail the "passion" for the work of the business should greatly reduce "re-placement" and vastly increase consumer satisfaction.

# Determining the Financial Goal

Figuring out how much money a person wants or needs to make will effect how the business is developed.



The financial goal for the business income will determine the amount of time, energy and resources needed to create the business.

# Business Feasibility Study

- Determine if business idea is feasible/viable

## Elements:

- Business concept
- Qualifications of the founding team
- Industry analysis/market analysis/competitors
- Product or service development plan



# Business Feasibility Study



- Financial assessment:
  - Profit and Loss Statements & Projections, Break-Even Analysis
  - Conditions under which startup would be “go/no-go”
  - Timeline
- Determine needed supports and identify a Business Design Team

# Feasibility Study



It is important to make sure that we can sell enough product or service - given the support and resources available - to achieve the financial goal.

# Feasibility Study

This step is often overlooked and/or simply included with the Business Planning step.



This is important to do as it can lead to a decision that the idea is not as good as was originally thought!

# Business Design Team

The Business Design Team (BDT) will often differ from the person's primary circle of support

by including members with business interest and experience.



# Consumer's Benefits Analysis, Consultation and Planning

- Identify the person's various benefits and how they will be impacted
- Determine the need, and/or content for PASS, PESS, IRWE, 1619a&b, etc.



# Benefits Counseling

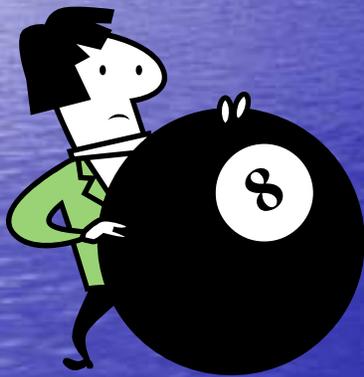


This requires specialized knowledge in:

- an analysis of present and possible future benefits,
- the effect of additional wage and/or non-wage personal revenue,
- reporting requirements, and
- a plan for either protecting benefits or identifying income to replace the benefits as they diminish or disappear.

# Benefits Counseling

Without this assistance,  
the person may experience  
overpayments which must be  
repaid,  
or lose benefits unexpectedly!



# Benefits Counseling



Benefits counseling is increasingly available in many communities, and can help with timely submission of necessary SSI paperwork and reports.

# Business Plan Creation



- Business aspects:
  - Business concept, description, structure, equipment and training requirements
  - Founding team
  - Industry analysis
  - Operations/management plan

# Business Plan Creation

## *Business aspects continued:*

- Financial plan – including startup funding sources, i.e. Department of Rehabilitation, Individual Development Accounts (IDAs), revolving loan funds, PASS plans, grants, cash, etc.
- Marketing plan
- Plan for growth

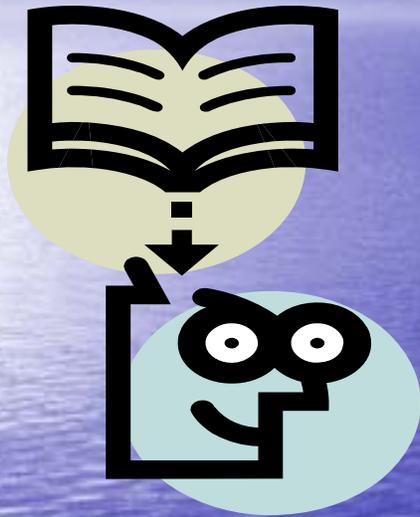


# Business Plan Creation



- Disability aspects
  - Benefits plan
  - Supports plan
  - Roles of Business Development Team

# Business Plan



- Business plans vary in length.
- All plan aspects should be addressed.
- The Plan can be a simple proposal.
- Funding from PASS or loans requires more detail.

# Business Plan



This Plan will serve to guide the support providers and funding sources in supporting the business.

The Plan will be revisited and revised as experience with the business expands.

# Business Startup Activities

- Business Registration, Licensing, Permits, Banking, Insurance, etc.
- Initial marketing and delivery of products or services.



# Important Startup Activities

Check:



- ✓ all local regulations,
- ✓ zoning requirements, and
- ✓ other public benefit rules, like HUD Section 8, if the business is to be run from home.

# Startup

Finally,  
"just do it!"

gain some experience with

- the day-to-day work required,
- the schedule of activity, and
- other effects on program activities, benefits and life in general.



# Ongoing Operations and Supports for Success



- **Professional/Technical** - Business Management, Manufacturing & Marketing expertise
- **Operational and/or daily supports** – the routine work involved in the particular business.

# Ongoing Support

The kinds of supports the business and owner need require different:

- Skills sets
- Pay rates
- Schedules
- Amounts



# Ongoing Support



Consider staffing the micro-enterprise may happen

- in the evening
- on weekends
- on holidays

The work may also be seasonal!

# And Finally...



The critical elements reviewed  
are different  
for each  
business  
and  
owner.

# Now for Some Examples



**Let your mind "soar"  
as you think  
of some consumers  
you know!**

# Taking Care of Business— Matthew Medina and Associates



Affordable, quality, reliable, flexible assistance for business owners:

- Mailings
- Organization of work and office
- Office supplies
- Errands, e.g. office supply shopping
- Recycling
- Copying
- Bringing coffee and/or lunch

# Eric's Recycling



- Contracts with local businesses.
- Hobby 1 day a week turned to 5- day per week business.
- Left job at work activity center.
- Drops by center to visit friends.



# Beads Galore



- Business mentor helps decide what jewelry designs are marketable.
- Business income supplements income from job at Veterinary clinic.

# Dusty's Puppets



- Following her passion to be  
"on stage" and  
work with children,  
Dusty performs at:
- local community events,
  - child care centers, and
  - children's parties.

# The Business Shop



Custom Cards and Stationery

# Some Business Card Samples

**Ray Castillo**  
**a.k.a. Pa!**



Phone # 800-555-8511  
Cell 702-555-9854  
E-mail Email@usa.net

**Nancy Castillo**  
**Nana on the run**



Home (408) 555-4321  
work (408) 555-1234

**THE BUSINESS SHOP** **Ed Geer**  
OWNER

**SPECIALIZING IN:**

- Business Cards • Letterheads • Labels
- Pamphlets • Flyers • Signs • Banners
- Certificates • Invitations • Greeting Cards

Ph# (408) 255-8059 Pgr. (408) 815-1840  
Call Anytime E-mail Htwheelz63@frys.com

**CHEROKEE**



STONE & IRON WORKS

**CLOVER**

ARTISAN FOR HIRE

J.Todd Forbes  
408-555-1234

# Elvis Lives!

John started "The King and Us!" band  
as the leader singer  
two years ago,  
with players on bass, guitar and  
drums.



**BOOK NOW!**

The band performs at:

- Schools
- Nonprofits
- Restaurants
- Nursing homes
- County events

# Meet the Folks at the All Star Cafe



A Micro-Enterprise "Incubator",  
where students  
with self-employment interests  
learn both business and  
professional skills.



Tracy

Manager  
All Star Cafe



Dan

In Training  
All Star Cafe

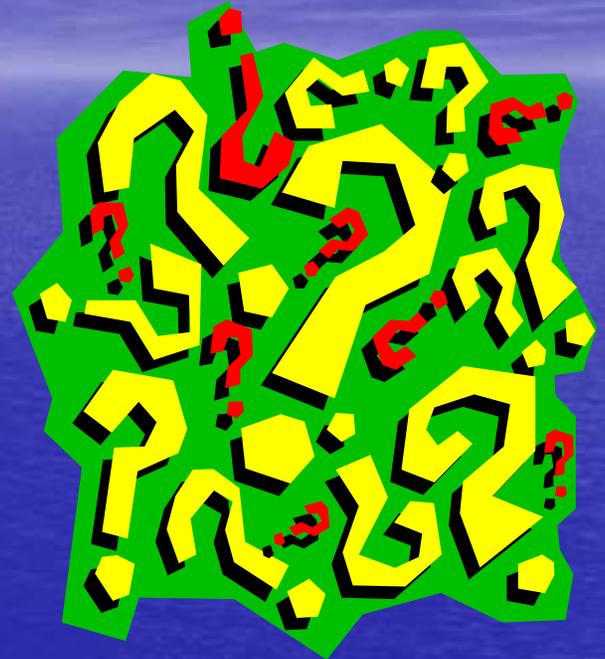


# Other Successes and Works in Progress

- Computer Repair Contractor
- Personal Assistant
- Vending Machine Business
- Arts and Crafts
- Word Processing
- Yard Maintenance
- Gift Wrapping
- Paper Shredding
- Pet Watching
- Day Care Referral Service
- Jewelry Design

# Your Questions?

Many thanks for your  
interest and attention...



# For More Information

## **After we are gone!**



Dale Dutton, D<sup>3</sup> Associates  
758 Old Quarry Road  
Larkspur, CA 94939  
Ph: 415.461.7218  
Email: [DuttonCube@aol.com](mailto:DuttonCube@aol.com)