

*Options
for
People
With
Disabilities*

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request (1-800-233-1737).
Electronic versions are available at
www.ndmig.com.

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Forward

The North Dakota Medicaid Infrastructure Grant (ND MIG) began January 1, 2002, funded through the Ticket to Work and Work Incentive Improvement Act of 1999. The purpose of ND MIG is to explore, analyze, test, and consider strategies by which benefits and services can be delivered to encourage individuals with disabilities to be gainfully employed. We have written this handbook in order to continue our efforts to encourage and support people with disabilities in securing and sustaining competitive employment in an integrated setting.

North Dakota Medicaid Infrastructure Project

**...Working Together to Remove Barriers to Employment
...for People with Disabilities**



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Heidi Van Arnem's life changed drastically on March 24, 1983, when she was only sixteen years old. A friend of her brother's was playing with a loaded gun and accidentally shot Heidi, severing her spinal cord. Heidi was paralyzed from the neck down. She said she remembers "the feeling of electricity running through her body and then nothing."

Heidi started her life over again with months of rehabilitation and tremendous support from her family. However, her own self-esteem had taken a big hit and it took a lot longer for her to rebuild her psychological outlook. Heidi said, "It was hard to rely on others for everything." She progressed until she regained some movement in her right arm so she could feed herself. She said, "Gaining some level of independence was very important to me."

Over the next few years, Heidi continued her education and graduated from high school and college. She even entered law school but found that she didn't like it. After leaving law school, Heidi began looking for a job. After looking for a year and a half, Heidi still remained unemployed.

Heidi kept a positive outlook. She states, "I felt that if I could go to law school I could do almost anything. I believe that anything is possible if you put your mind to it. I wasn't going to settle for just anything."

At her father's suggestion, Heidi started her own business in the travel industry. She went to school and set up her business which targets travel for people with disabilities. At first business was slow and Heidi needed to learn about business finances and managing employees. She refused to give up and persevered until her business, Travel Headquarters Inc., had sales of close to \$2 million.

Before her accident Heidi felt self-confidence and had just about everything. Now, she feels confident again, just like she did before the accident. She says, "It took me a long time not to feel disabled . . . But now I look in the mirror and say 'God, my hair doesn't look good.' I am comfortable with myself."



Success Story



Small Business

America's economic strength is built on the backbone of small businesses. According to the U.S. Department of Labor, more than one million new businesses are started each year. The 1997 U.S. Census Bureau report notes that "the nation's 17 million small, non-farm business constituted 99.7 percent of all employers, employed 52 percent of private workforce and accounted for 51 percent of the nation's sales." Between 1994 and 1998, small business industries provided 11.1 million new jobs, which was most of the jobs created during that time period. According to the report, "Small businesses are most likely to generate jobs for young workers, older workers and women, provide 67 percent of first jobs and produced 55 percent of innovations."

The U.S. Department of Labor, Office of Disability Employment Policy, notes that thousand of people with disabilities have successfully entered the realm of small business owners. In fact, the 1990 National Census shows that people with disabilities have a higher rate of self-employment and small business experience (12.2 percent) than people without disabilities (7.8 percent). According to the Disabled Businessman's Association, about 40 percent of home-based business are operated by people with disabilities.

A study by the University of Montana Research and Training Center reveals that people with disabilities have been successful in self-employment in the following fields: Accounting Services, Air Conditioner Repair Service, Auction Service, Auto Body Repair Shop, Bakery, Bicycle Shop, Boat Making Shop, Child Care Service, Chiropractic Practice, Contract Services, Counseling Service, Farming, Janitorial Maintenance Service, Piano Refinishing Service, Real Estate Office, Restaurant, Freelance Writing, Used Clothing Store, Weed Abatement Service and Welding Shop. The potential seems to be endless.

The definition of a "small business," according to the U.S. Small Business Administration (SBA), is any business with fewer than 500 employees, including self-employed individuals. In a 1995 report by the Federal Reserve Board, 53 percent of small businesses were home-based and 24 percent of all new businesses began with no outside financing. The remaining 76 percent received funding from traditional sources, such as banks, credit unions, and finance companies, or from family members or credit card advances.

A general belief exists that around 80 percent of small businesses fail within the first five years. However, statistics from the U.S. Census Bureau report that 76 percent of all small businesses operating in 1992 were still in business in 1996. In fact, 17 percent of all small businesses that closed in 1997 were reported bankruptcies or other failures. Other business closure occurred through selling the business or incorporation or the owner's retirement.

Becoming self-employed is not a choice to be considered lightly. It involves a lot of hard work and education. The SBA suggests that all potential entrepreneurs consider the following questions:

- ▶ Am I self-starter?
- ▶ Do I get along well with a multitude of personalities?
- ▶ Am I a decisive decision maker?
- ▶ Do I have the mental and physical stamina to run a business?
- ▶ Do I have good planning and organizational skills?
- ▶ Do I have a strong enough attitude and drive to maintain my momentum?
- ▶ How will being self-employed affect my family?

For potential entrepreneurs with disabilities there are further considerations that include both benefits and drawbacks. Potential benefits for people with disabilities include:

- ▶ Freedom, flexibility, and independence that comes from being self-employed.
- ▶ No need for transportation.
- ▶ Working in a disability friendly environment.
- ▶ Ability to accommodate changing levels of activity.
- ▶ Ability to create a work accessible environment.



Self Employment



- ▶ People with disabilities who receive income support, like Social Security Disability Insurance (SSDI) or Social Security Income (SSI), can increase their income and still stay within the income and asset requirement of those programs.
- ▶ Freedom from disability and access related barriers such as fatigue, inaccessible work environment, and need for personal assistance.

Some potential challenges involved in becoming self-employed range from attitudinal barriers to lack of coordination among Federal programs. Some examples include:

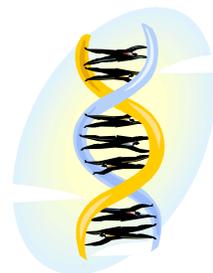
- ▶ Potential loss of support income like SSI and SSDI.
- ▶ Potential loss of health care like Medicare or Medicaid.
- ▶ No access to lines of credit because of poor credit rating.
- ▶ Cash benefit programs that do not provide sufficient funds for both living expenses and savings.
- ▶ Income support programs that limit the amount of assets a person can accumulate.
- ▶ No assets to use as collateral.
- ▶ No access to programs promoting self-employment and small business development.
- ▶ Government disability programs that ignore entrepreneurship as a means to self-sufficiency.
- ▶ Potential loss of housing and other subsidies.
- ▶ Lack of information on how to start a business or write a business plan.
- ▶ Programs for people with disabilities that frequently do not support or encourage self-employment and entrepreneurship.

-
- ▶ Programs promoting self-employment and small business development historically have not been open to people with disabilities.

Other obstacles include unavailability of bonding, inability to obtain insurance, restricted access to a support network, lack of knowledge about bidding opportunities, and discrimination based on misguided stereotypes about the capabilities of people with disabilities. The Ticket to Work Incentive Improvement Act addresses some of these concerns, but there is still room for vast improvement.

The U.S. Department of Labor, Office of Disability and Employment Policy, offers the following resources for Entrepreneurs with Disabilities. Additional resources are also available in subsequent pages of this handbook.

- ▶ Small Business Self-Employment Service (SBSES) - you can obtain information from this service. Their web site (janweb.jcdi.wvu.edu/sbses) includes links to other entrepreneurship sites, including the SBA and state vocational rehabilitation programs. It also provides information on a variety of other technical assistance resources for writing business plans, financing, and other issues specific to developing small businesses.
- ▶ SBA's Answer Desk - a national toll-free telephone service that provide information to the public on small business problems and concerns. This service provides general information about SBA programs and other programs available to assist the small business community. Business Information Assistants are available between 9:00 am and 5:00 pm (eastern time) at 800-UASK-SBA (800-827-5722). Or you can write them at 200 North College Street, Suite A-2015, Charlotte, North Carolina, 28202 or e-mail at answerdesk@sba.gov.
- ▶ The Office of Disability Employment Policy has initiated a range of activities with other Federal agencies to ensure that Federal Employment programs for people with disabilities will promote small business ownership as a career option and that potential entrepreneurs with disabilities know about the process and resource for starting a business. Their web site is www.dol.gov/odep.





Success Story

Russell Jennings, Jr., a Columbus, Oh, resident contracted Guillain-Barre Syndrome, a rare condition that involves weakness of muscles in the upper body and became a client of the Ohio Rehabilitation Services Commission (ORSC).

In late 1995, Russell started Nomad Art Glass from his home. At first, his friends and relatives provided word-of-mouth advertising while ORSC arranged printing of business brochures and cards. Russell's first job was to make five lampshades for a cocktail lounge. The owner of the lounge was so pleased he ordered eight more for another location.

Russell makes Tiffany-style lamps, door panels, signs, and three dimensional window hangings that attest to his talent and creativity. Local newspapers mentioned his work in a review of his business. Nomad Art Glass is growing and making a profit.

You've thought about it. You've looked at the benefits and explored the obstacles. You've taken a good look at your strengths and weaknesses. You've come to the conclusion that you have what it takes to become an entrepreneur. It takes a lot more than just the motivation to start your own business. You must invest your time in research, training, and gaining knowledge about successful business practises.

According to a Bizmove source, *Managing a Small Business*, as you begin to think about the type of business you want to start, there are a few things to consider such as your product, your customer, your competition, your prices, and your marketing. Considering these things will take time and ultimately help you figure out if your business idea will be successful. The following "things to consider" are suggested by Bizmove, a free online business resource.

What is your product? - What are you going to sell? You can begin figuring out your product or service by writing a brief, but specific, description of it. You may have to experiment with writing your description to clarify your thinking. Test out your description on friends and potential customers. Is your description clear and concise? Does it show enthusiasm? This initial stage is one of the most important. Test out your idea and if it doesn't work, try another one.

Who will buy your product or service? - You must have a targeted group of customers who will purchase your product or service. Make a list of potential markets and customers in those markets. Ask friends and colleagues for additional insights into your potential customer market and the uses of your product or services. Potential customers could include individuals, groups, organizations, and other businesses.

Who is your competition? - You must know your competition so you can plan your marketing strategy, pricing, and product/service to be competitive in the marketplace. "Will your product or service be cheaper or more expensive than that of the major competitions? Will it be more durable? Will you be open during hours that your competitors are closed? What benefits can you build into your product or service that your competitors don't offer? Will you do rush jobs?" Look for a niche in the market that



Starting A Business

your competitor has not covered. Make your product or service more valuable than your competitors. If you learn as much as you can about your competition, you can better position yourself in the marketplace. Good sources for checking out the competition include: newspapers, trade magazines, Chamber of Commerce, County Office of Economic Development, Census Bureaus, and business/professional organizations.

How can I find where the buyers are? - While researching your competition, you should also be gathering information on potential buyers. Are there buyers for your business idea? You will need to do market research to determine the answer to this question. You can begin your research by visiting your local library to accumulate local and county statistics regarding your market size and composition. You can also check out books on conducting market research and other resources like: Encyclopedia of Associates; Ayer Directory of Publications; Thomas' Register; Directory of Business; Trade and Public Policy Organizations; Department of Commerce Publications; and County Business Patterns. Ask your local librarian to help you navigate through these resources. When you have completed your market research you should know who your potential customers will be; their habits, needs, preferences, and buying cycles; and your strategy to tap into this market and create sales.

How do I price my product or services? - According to the Bizmove source, there are four main issues to consider when calculating the price of your product or service: direct and indirect costs; profit you want to make; your competitor's prices; and market demand. Usually there is a price range that you will fall into. Don't charge too much or too little.

The following is a typical pricing formula provided in *Managing a Small Business*:



■ **Direct Material Costs** - “Figure the total cost of the raw materials you have to use to make up your item. Figure the cost of a group of items and then divide by the number of items to find the cost per item. If you can easily and immediately determine the material cost of a single item, fine. Some items are produced in batches, however, and it is easier to get an item cost by dividing the cost of a batch by the number of items eventually produced.”

► **Direct Labor Costs** - “Figure what you pay to employees to produce the item (whether or not you have employees now). You must assign a wage figure, even if you are the only one producing the item. Take the weekly salary you pay someone to produce the necessary number of items and divide it by the number of items. Add this figure to the Direct Material Costs total.”

Materials + Labor = \$ _____



► **Profit** - “Include an amount added to the cost of each item so you won’t end up just breaking even or making the employees’ wages. Check your competition and see what they are charging. (Retailers generally double the wholesale price.) If your product is a little better than the competition, charge a little more. If your product is comparable, price it similarly. Remember you will get the profit from each sale, in addition to the salary figure. Add the profit figure you have chosen to the total cost per item to get your total price per item.”

Profit + Total Cost/Item = Total Price/Item

How do you promote your product or service? - You must develop a long- range plan to promote your product or service. Advertising is part of this plan; however, to develop a comprehensive plan you must consider the following questions:

- What image or message to you want to promote?
- What are the best ways to reach your potential customer?
- How much time and money to you spend on promotion?

You need to decide upon the image you want your business to have. Include this image in your business cards, brochures, advertisements and all other media connected with promoting your business.

Satisfied customers can be among your best promoters as they pass the word to their friends and colleagues. Word of mouth promotion is valuable and can be used through other avenues like speeches and interviews; inviting customers in to a business open house; having recitals or shows; and offering free demonstrations or samples.

Man owes his success to his creativity. No one doubts the need for it. It is most useful in good times and essential in bad.
- Edward de Bono, Maltese-born British psychologist and writer

Advertising can be effective by using several smaller ads instead of a giant one. You can remain in the public eye over time instead of becoming a one shot deal.

As the “boss” of your small business, you will be tasked with more duties than you were used to working for someone else. You are responsible for taxes, billing, management, and many other duties. However, you are not in it alone. There are many resources available to help you develop the skills you need to be a successful entrepreneur.

The Small Business Administration (SBA) Women’s Business Center offers the following frequently asked questions to help you discover information about becoming an entrepreneur.

Q: What is the rate of business ownership among people with disabilities?

A: According to the U.S. Department of Census, people with disabilities are almost twice as likely to start a business as non-disabled individuals. 14% of people with disabilities working are self-employed, compared to 8% of people without disabilities.

Q: Why do so many people with disabilities choose to become self-employed?

A: Because of misconceptions about people with disabilities, 70% of people with disabilities are unemployed. Misunderstandings about disabilities in general and the cost of accommodation have businesses afraid to take chances on hiring people with disabilities.

Q: Is self-employment for anyone who cannot find employment?

A: Definitely not. Starting a business is not for everyone. It is a large undertaking that needs a highly motivated, self-starter who is willing to make sacrifices and devote a great deal of time to the business. They must devote themselves to learning the skills that it takes to be successful in business. They must also have a product or service that is marketable.

Q: Are special programs or services available to assist entrepreneurs with disabilities?

A: Sure there are. The U.S. Small Business Administration provides millions of dollars each year to support the initiatives of small businesses. Also, there are state vocational rehabilitation programs and other government and private organizations that provide a variety of services to aspiring entrepreneurs with disabilities.

Q: Where can you learn what you need to know to be successful in running a business?

A: Most communities have Small Business Development centers that provide small business counseling and training free of charge. SCORE (Service Core of Retired Executives) is also available in many communities. You can also gather information from your local Chamber of Commerce or library. There are also many other resources available.

Starting your own business can offer you the flexibility and work friendly environment that you've always wanted. However, you must be prepared to take on all the added responsibilities that becoming an entrepreneur entails. You need to assess yourself, your product or service, and generate the right planning to make your dream a reality. There are many resources available through different media and organizations that will help you along your way to becoming a small business entrepreneur.





Success Story

Gene Van Grevenhof had been a truck driver for 23 years when serious back injury and arthritis made life on the road impossible. At the age of 42, Gene had problems finding another job and ended up collecting bottles and cans to make a living.

Gene was determined to find a new fulfilling career and tried rebuilding VCRs and writing term papers. These business endeavors ultimately failed, but Gene was still determined to succeed.

A friend of Gene's brought him an empty ink cartridge from a laser printer and asked if Gene could refill it. Gene said, "I didn't even know what it was." But his interest was peaked and he researched it.

The resulting business, Eagle Communications, began in 1995. The business remanufactures printer cartridges for laser and inkjet printers and sells them for 40-50% of the cost of a new cartridge. Eagle Communications also has contracts with Hewlett-Packard and other major brand printers.

Gene started his business in a friend's garage and the business now generates sales in excess of \$187,000. Gene now employs other people with disabilities to work in his company. He says, "The dream isn't money - it is people. I hope to create more employment opportunities. I am proud to have created a business where people with disabilities can work and becomes a part of society again."

In may 2000, the U.S. Small Business Administration and the President's Committee on the Employment of People with Disabilities awarded Gene the Evan Kemp Entrepreneurial Award - to date, the highest national honor bestowed to an entrepreneur with a disability.

Hopefully, you have already created lists of potential clients and tested the viability of your business idea before you decided to go into business for yourself. You analyzed your personal strengths and weaknesses and decided you have what it takes to become self-employed. You've planned for the slow start-up and examined the extra stress of being an entrepreneur. Now, you're ready to go!

After you have decided to become self-employed, you need to focus on creating a business plan. More than just ideas that you have in mind, a true business plan is a written document that reflects your business. Think of it as your businesses' resume.

Robert Krummer, Jr., chairman of First Business Bank in Los Angeles, states, "The business plan is a necessity. If a person who wants to start a small business can't put a business plan together, he or she is in trouble."

Good, solid planning is the foundation for a successful business. Although it may take time and research, writing a business plan will help you focus on defining what your business provides and the need it fulfills; identifying potential customers and why they will purchase your product or service; planning how you will reach your potential customers; and finding financial resources to start your business. Most financial resources will require a written business plan before they will consider backing your business ideas.

By writing a business plan you will be forced to objectively create a strategic plan for your business. You will identify strengths and weaknesses in your business and plan appropriate strategies to build toward your strengths and compensate for your weakness.

According to CCH (Consumer Clearinghouse) Incorporated's *Business Owner's Toolkit*, "a well-developed plan can serve as one of your most important management tools. A good plan will provide a blueprint and step-by-step instructions on how to translate your idea into a profitable marketed service or product."

You will need your business plan, not only to present to potential financiers, but to communicate your business to suppliers. Your business plan is an "essential communication tool." In *Business Owner's Toolkit*, CCH Incorporated suggests the following



Creating A Business Plan

justification for the extra time and energy you will put into creating a written business plan. The plan can be:

- ▶ “a reality check” that forces you to consider everything related to your business idea.
- ▶ “your businesses’ resume” that can be an important tool with all your business dealing relationships.
- ▶ “a timetable for operations” that will help you with the overall operations of your entire business.
- ▶ “a modeling tool” that will help you deal with anticipated changes in the marketplace that will affect your business.
- ▶ “a vehicle for tracking the progress of your business.”
- ▶ “a starting point for future planning.”

As you can see, the benefits of writing a business plan far outweigh the time and energy you will spend on it. Being an organized and prepared entrepreneur will help your business succeed and take some of the risk out of the future. Any new business will benefit from the insights gained through writing a business plan. As your business grows, you will need to adapt your business plan to include new markets, new products, and new business opportunities. Like a roadmap that is continually updated with new streets and highways, your business plan will keep you on the right road toward growth and success.

Now that we have established the importance of a business plan, how do you go about writing your business plan? The format of a business plan is essentially the same for every business; however, the content varies greatly depending upon the business. Each business will have its unique attributes that will be reflected in the business plan. If you are working with your VR or other agency, please be sure to check on their business plan requirements. As you begin to write your business plan, according to the CCH Incorporated’s *Business Owner’s Toolkit*, you must keep the following issues in mind:



- ▶ Who is your audience? Who are you writing the plan for?
- ▶ What timeframe will your business plan cover?

-
- ▶ What type of business do you have? Are you a service provider, product producer or seller, or a mixture of both?
 - ▶ What sources of information do you have available to help you with your business plan?
 - ▶ How can you make “reasonable assumptions” about the success of your business and its future?



According to Dr. Stephen R. Lawrence, College of Business and Administration, University of Colorado, the basic elements of a business plan include the following: Cover Sheet; Table of Contents; Executive Summary; Company Overview; Products and Services; Industry and Market Analysis; Marketing Strategy; Development; Operations; Management; Summary of Financials; Offering; Appendices. These elements may be adapted to the nature of your business. Some sections will be more detailed than others. Generally, these elements appear in the suggested order. Remember that a business plan is unique and there are many different formats for business planning.

Dr. Lawrence suggests that the purpose of your business plan is “to serve as an action plan, road map, and sales tool” for your business. By writing the plan you become active in starting your business. The road map will keep you on target. When you approach outside financiers, it will serve as a sales tool.

Dr. Lawrence suggests the following specifics for each segment of your business plan. The suggested questions in each segment are from Dr. Lawrence’s *Outline for a Business Plan*. These questions cover bigger businesses, but it can be adapted to smaller business ventures. Use only what applies to your specific business situation.

Executive Summary

The Executive Summary of your business plan should be written last and range between one and three pages. It comprises the first major section of your business plan. Anyone reading your business plan should be able to understand your business without reading any further. Some questions to answer in this section include:

- ▶ Does your Executive Summary capture the essence of your business plan?

-
- ▶ Does your Summary sell your distinctive competence for executing the plan? Does it sell your strategy for success?
 - ▶ Do you use phrases such as “in this plan we will show that” or “our marketing strategy is described in the plan”? (If so, rewrite the Summary - it should stand alone without reference to the larger plan!)
 - ▶ Is your Summary clear and exciting? Does it make the reader want to wade in to the complete plan for more details?
 - ▶ Do you cover all of the main elements of your plan (company, product, management, marketing and sales, development, operations, and finance)?

Company Overview

In the second major section of your business plan, you will define your business. Are you going to be the sole owner or have a partnership? Are you going to be a corporation? How do you want your business to grow? In the introduction paragraph to this section you should answer the following questions:

- ▶ What is the name of your company?
- ▶ Does your company currently exist, or will it be forming?
- ▶ Where is it located? Where will you grow?
- ▶ How is your company organized (e.g., sole proprietorship, partnership, corporation)?

Within the Company Overview, you also need to create a Mission Statement. This statement is a short inspirational statement about the vision and goals of your company. In addition to your Mission Statement, you need to outline the History and Current Status of your company and answer the following questions in your Market and Products sections:

- ▶ What market(s) needs will your company address?
- ▶ Who are your target customers?
- ▶ What products and services will your company sell?
- ▶ What are your current sales and current products (if any)?

Ah, but a man's
reach should
exceed his
grasp,
Or
what's a heaven
for?
- Robert
Browning,
(1812-89)
British poet

-
- ▶ What are the boundaries of your business?

You will also need an Objectives subsection that addresses the following questions:

- ▶ Where are you going with your company?
- ▶ What are your goals for the company (keep it small, grow it big, franchise it, etc.)?
- ▶ What is your exit strategy for yourselves and for your investors (sell to larger company, go public, by out investors, etc.)?



Products and Services

The third major section of your business plan is the Products and Service Description. This section provides details about the products and services your company will provide. There are several subsections: description; market comparison; proprietary rights; and stage of development. In this major section you need to start selling your ideas and “generate some excitement about your product/service.” The following questions should be answered when addressing each subsection:

Description

- ▶ What exactly is your product or service? What isn't it?
- ▶ Who will purchase it? Why?
- ▶ What is unique about your product/service?
- ▶ What are its features and benefits?
- ▶ How will it be priced? What is your pricing strategy?

Market Comparison

- ▶ Who are your principal competitors?
- ▶ What are their products?
- ▶ Why is your product/service superior to the competition's , and how is it different?

Proprietary Rights

- ▶ Patents, copyrights, trade secrets, non-compete agreements?
- ▶ Other proprietary knowledge or skills?
- ▶ Note: for many products, there are no proprietary rights and this subsection can be deleted.

Stage of Development

- ▶ Where is the product in its lifecycle (early, growing, mature, declining)?
- ▶ Is it ready for the market, or is it in development?
- ▶ If in development, how far along is it?
- ▶ What obstacles remain?

Industry and Market Analysis

The fourth major section of your business plan is the Industry and Marketplace Analysis. This section describes the marketplace that your company will compete in. The subsections in this section include: industry analysis; marketplace analysis; customer analysis; and competitor analysis. The questions you should answer in each of these sections are as follows:

Industry Analysis

- ▶ How do we define our industry? What is its NAIC code?
- ▶ How is the industry segmented? How are the segments defined?
- ▶ What are current trends and important developments?
- ▶ Who are the largest and most important players?
- ▶ What problems is the industry experiencing?
- ▶ What national and international events are influencing our industry?
- ▶ What are growth forecasts?

No one can possibly achieve any real and lasting success or “get rich” in business by being a conformist.
- J. Paul Getty, (1892-1976)
U.S. oil magnate

▶ Note: You can find information to answer these questions at your library. Other sources include suppliers who sell to the industry, equipment manufactures, and brokerage firm analysis.



Marketplace Analysis

- ▶ How do you define your marketplace?
- ▶ How large is it and how fast is it growing?
- ▶ How is your marketplace segmented?
- ▶ What companies currently service this market?
- ▶ What trends are important in your marketplace?
- ▶ Note: You should be describing the larger marketplace that your business will be functioning in. Make sure you point out the voids in this market and how your business will fill them.

Customer Analysis

- ▶ Who are the customers in this market?
- ▶ How is the market segmented?
- ▶ What motivates buying decisions?
- ▶ In what ways are customers dissatisfied with current offerings in the marketplace?
- ▶ Note: You must do research with customers and identify the “unmet need in the marketplace.”

Competitor Analysis

- ▶ Who are your potential customers? Which are direct competitors? Which are indirect?
- ▶ What are the attributes and characteristics of these competitors and their product/services?
- ▶ What is their size, location, target market, and other important characteristics?

-
- ▶ For their products, or services, identify price, quality, features, distribution, and other important attributes.
 - ▶ What problems and concerns to customers have with these competitors?

Marketing Strategy

The fifth section of your business plan is your Marketing Strategy. In this section you will prove that there is a viable market for your product or service. You will fill the unmet needs of the marketplace and show how your product is different from others. You must research your market by exploring the attitudes of current and future customers. Dr. Lawrence suggests that you gather research by “simply talking with potential customers . . . conducting focus groups, undertaking walk-up or mailed surveys, putting up mock demonstrations of your concept and your product idea, soliciting customer feedback, and so on.” The following questions should be answered when addressing each subsection:

Target Market Strategy

- ▶ What segment of the market are you targeting?
- ▶ What characteristics define your target customers?
- ▶ How big is your target market? What share of the market will you capture?
- ▶ Who are your customers? End users? OEM's? Distributors? Retailers?
- ▶ What needs does your product fulfill with your target market?
- ▶ What problems are you solving for these customers?
- ▶ What evidence do you have that potential customers want your product?
- ▶ How will you position your product or service with your customers?
- ▶ What evidence do we have that your target market wants your product?

Much of the success of life depends upon keeping one's mind open to opportunity and seizing it when it comes.

**- Alice Foot MacDougall
(1867-1945)
U.S.
businesswoman**

Product/Service Strategy

- ▶ What specific product/service design characteristics meet the needs of your customers?
- ▶ What differentiates your product in your target market?
- ▶ What are the strengths of your product/service? Weaknesses?
- ▶ Why will customers in your target market buy your product rather than the competitions?
- ▶ How will you differentiate yourself from your competitors?
- ▶ Why will customers switch to or select you?
- ▶ How quickly and how effectively can your competitors respond to your business?



Pricing Strategy

- ▶ What is your pricing strategy? Why?
- ▶ How does your pricing strategy compare with your competition?
- ▶ What evidence do you have that your target market will accept your price?

Distribution Strategy

- ▶ How will you distribute your product or service?
- ▶ What distribution options will you use? Why?
- ▶ How will you gain access to these channels?

Advertising and Promotion Strategy

- ▶ How will you advertise and promote your product or service?
- ▶ How will you communicate with your customers? Advertising? Public relations? Personal selling? Printed materials? Other means of promotion?
- ▶ Why will this strategy be effective in reaching your target customers?

Sales Strategy

- ▶ How will your product or service be sold? Personal selling? TV infomercials? Direct mail?
- ▶ Who will do the selling? An internal sales force? Manufacturer's representatives? Telephone solicitors?
- ▶ How will you recruit, train, and compensate your sales force?
- ▶ How will you support your sales effort? (e.g. internal staff, service operations, etc.)

You will also need to develop marketing and sales forecasts based on your previous customers, competitors, and market analysis.

Operations

The sixth section of your business plan is Operations. This section will help you outline how you will run your business and deliver value to your customers. Dr. Lawrence suggests that you link your marketing strategy directly to operations. Keep the following questions in mind as you develop this section.

Operations Checklist

- ▶ How will you produce and deliver your product/service?
- ▶ What will you do in-house, and what will you purchase (make vs. buy)?
- ▶ How will you use your operations to compete? Cost? Quality? Timeliness? Flexibility?
- ▶ What comparative advantages do you have with your operational design?
- ▶ What will be your relationship with vendors, suppliers, partners, and associates?

Operations Strategy

- ▶ How will you use operations to add values from customers in your target markets?
- ▶ How will you win in the marketplace on the dimensions of cost, quality, timeliness, and flexibility?



-
- ▶ Which dimension will you stress and which will you de-emphasize?

Scope of Operations

- ▶ What will you do in-house and what will you purchase? Why does this make sense for your business?
- ▶ What will be your relationship with vendors, suppliers, partners, and associates?
- ▶ What kind of people will you need to hire?



Ongoing Operations

- ▶ How will your company operate on an ongoing basis? Include details in an appendix, as necessary.

Operations Expenses

- ▶ Include here a description of the operating costs and assumptions that appear in your financial statements.

Development

The seventh section of your business plan is Development. This section is a “roadmap of how you are going to get from where you are now to where you want to be in the future.”

Development Strategy

- ▶ What work remains to launch your company and your products?
- ▶ What factors need to come together to make your concept work?
- ▶ What are you doing to bring them together?
- ▶ What are the risks to the successful implementation of your development plans?
- ▶ Are there technological risks? Cost risks? Competitive risks?
- ▶ How will you mitigate these risks?

Development Timeline

- ▶ What is your timetable for launching your company and your products?

Development Expenses

- ▶ Include here a description of the development costs and assumptions that appear in your financial statements.

Management

In the Management section of your business plan you must convince your readers that your business will be managed by strong leadership. The purpose of this section, according to Dr. Lawrence, is to “convince the reader that you have a great management team to complement a great business concept.” Keep the following questions in mind whether your business is small or large.

Company Organization

- ▶ How will you be organized? What does your organization chart look like?
- ▶ What is the ownership structure of your company?
- ▶ Will you have a board of directors? Who will be on it? What will be their role?

Management Team

- ▶ Who are the key managers?
- ▶ What will be their duties and responsibilities?
- ▶ What unique skills do they bring to the venture?
- ▶ How will they be compensated?
- ▶ What additions to the management team do you plan? When?

Administrative Expenses

- ▶ Include here a description of administrative expenses that appear in your financial statements.

**Innovation,
everyday
entrepreneurship,
and creativity
are the aims of
collaboration
- Peter Keen,
U.S. business
executive**

Summary of Financials

In the Summary of Financials section of your business plan you should discuss and describe your financial projections. You should place actual spreadsheets in the appendix of your plan.

Additionally, you should describe the time and amount of investment that you will require to implement your plan. Keep the following questions in mind as you write this section of your plan.



Financial Assumptions

▶ What assumptions have you made in putting together your financial forecasts? Summarize here and include details in an appendix, if required.

Financial Forecasts

▶ Summarize your financial forecasts. Include detailed statements in appendices, including cash flow and income statements, and balance sheets.

Capital Requirements

▶ How much new capital do you need? What is the timetable for new capital infusion? How much do you need?

Financial Risks

- ▶ What financial risks are inherent in your plan?
- ▶ How do you plan to minimize these risks?
- ▶ How will you avoid financial pitfalls?
- ▶ What is the worst-case scenario and how will you respond?

Exit Strategies

- ▶ What is your preferred exit strategy? Go public? Sell out? Operate and grow?
- ▶ What is your exit strategy if the business does not develop as you hope? How can you get out?

Offering (Funding Request)

In this section of your business plan, you actually make a “pitch” for funding. You must be specific with your funding needs. Make sure your potential investors understand how they will make a profit from investing in your business. Keep the following questions in mind.

Investment Requirements

- ▶ Using your cashflow analysis, what investment do you require to achieve your plan? What is the timing?

Valuation of Business

- ▶ What is the value of your company?
- ▶ How do you calculate this value?

Offer

- ▶ What is the structure of the deal you are offering or seeking?
- ▶ How much money do you want?
- ▶ How much of the company are you willing to give away?
- ▶ How much interest are you willing to pay?
- ▶ What collateral do you have for a loan?
- ▶ What is the planned exit strategy for investors?
- ▶ What is the anticipated return on investment for investors?

Appendices

In this final section of your business plan, you should have all accompanying documents that support your plan. Include financial statements, research data, letters of interest, and any other relevant information that supports your business plan. Keep the following checklist in mind.



Appendices Checklist

- ▶ Do you have support for your assumptions, trends, and comparisons?

-
- ▶ Do you have support for your development plan?
 - ▶ Have you included relevant financial projection? Cash flow statement? Income statement? Balance sheet?
 - ▶ Have you included any other documents needed to support your plan?



As you can see from Dr. Lawrence’s details regarding a business plan, it takes a lot of thought and research to develop. Although the thought may seem daunting, there are a lot of sources available to help you craft a business plan that fits your needs.

The Abilities Fund, an organization dedicated to helping entrepreneurs with disabilities, offers some additional tips about business planning. They suggest the “5 C’s of Business Planning” that might shed some light on the process.

The 5 C’s of business planning are: Concept, Capacity, Customers, Competition, and Cashflow. The 5 C’s build on Dr. Lawrence’s views on business planning, but they offer a simplified version.

Concept

Your concept is a detailed description of your business. It should be concise and clear. You should address the following questions:

- ▶ What is the name of your business?
- ▶ What products/services are you offering?
- ▶ What makes your business special or unique?
- ▶ Why is your business the “right business”?
- ▶ What are your business goals and how will you achieve them?
- ▶ Where will your business be located and why?

Capacity

You’ll need a variety of skills to become a successful business entrepreneur. You need to demonstrate that you have what it takes to run a successful business. Keep the following questions in mind:

- ▶ Do you have the appropriate staff to carry out your business venture and reach your goals?

-
- ▶ Do you have the right skill sets in your personnel to successfully operate your business?
 - ▶ Does your plan look realistically at least two years into the future?

Customers

You should have a solid understanding of who your customers are and what they want. Some questions to keep in mind here are:

- ▶ Who are your customers? Where do they live? What is their age, gender, income, interests, buying decisions and other defining characteristics?
- ▶ Does a strong customer base exist? How do you know?
- ▶ What will your customer's expect?
- ▶ Who will you attract, hold, and expand your market share?
- ▶ What national, regional, and local industry trends, market trend, and other forces will impact the business?

Competition

You need to show your knowledge of your competition and how they do business. Keep the following questions in mind:

- ▶ Who will your business be competing against?
- ▶ How does your competition compete?
- ▶ What are the strengths and weaknesses of your competition?
- ▶ What is your competitive edge? What makes you different?
- ▶ Is there room in the market for a new entrant?

Cashflow

Take a realistic look at how money will flow in your business. Be careful that you plan to have enough money to cover start-up costs plus operating expenses until the business begins to generate income. You should have enough capital to cover at least nine months without running out of money. Keep the following questions in mind as you plan cashflow:

- ▶ What is your break-even point?
- ▶ Do cash flow projections demonstrate that you can be self-sufficient with income generated from the business venture?
- ▶ Is the business adequately capitalized?
- ▶ What have you personally invested in the business?
- ▶ How much money are you requesting and how will it be used?

The heart of
managing a
business is
managing its
processes.
- Michael
Hammer, U.S.
author and
academic

-
- ▶ Are the costs reasonable and consistent with business necessity?
 - ▶ Are cost estimates based on competitive quotes?
 - ▶ If there is more than one source of funds, include letters of commitment.



The Abilities Fund offers some tips for staying afloat during the start-up of your business. You'll have to cover your living expenses while you wait for your business to generate income. Here are some strategies that may help you during this phase:

- ▶ *Moonlight* - keep your day job and start your business on the side. Work during your off hours, evenings, and weekends. You may want to look into negotiating flexible hours with your employer so you can fit in your own business activities.
- ▶ *Part-time It* - you can take a part-time job to help cover expenses while you begin your business. With part-time work, you can cut your hours back as your own business grows.
- ▶ *Use Your Nest Egg* - if you have been saving for a rainy day, use this "nest egg" to help offset your living expenses. You should have a least one year of living expenses saved before you begin your business venture.
- ▶ *Turn Your Employer Into Your First Customer* - talk with your current employer about becoming an independent contractor. You can build a solid foundation for your business while you gain independence and flexibility in your work.
- ▶ *Cut Back* - try to reduce your living expenses so you can live off of less income. You'll have to make temporary sacrifices, but as your business grows the dividends will emerge.

Business planning gives you a heads up in attaining your dream of becoming an entrepreneur. You don't have to go it alone.

Later in this manual, there is a separate section of resources specifically about business planning. You can tap into these resources to gain insight into the how to's regarding business planning.

Once you have a business plan created, you can use it as an important tool to begin your life as an entrepreneur.



Success Story

Julie Eaton identified a niche market in her hometown of Anchorage Alaska. In 1980 she started her business, Eaton Equestrian Centre, to take care of the excess number of students interested in taking horseback riding lessons.

As this single mother was building her business, in 1984, she had a horseback riding accident that left her paralyzed from the chest down, with little movement in her arms and hands.

Now that Julie has to use a wheelchair, her 10,500 square-foot Equestrian Centre was no longer accessible to her. To make the necessary accommodations, it will cost about \$180,000. Julie went to the Alaska Division of Vocational Rehabilitation for some help. They agreed to finance the accommodations so Julie could continue her successful career.

Some accommodations included covered walkways and ramps that connect Julie's house to the ring and a raised walkway around the parameter of the ring so she can observe her students. Julie now teaches more than she did before her accident.

Julie also has the love and support of her daughters in her business endeavor. One daughter trains beginning students and helps with the heavy lifting and the Julie trains the intermediate and advanced students. Another daughter returns from graduate school to help with the family business during competitions.

Julie has also created a non-profit organization - the Alaska Therapeutic Riding Clinic - that provides horseback riding therapy to Alaskans with disabilities. Julie also has plans to add more assistive technology to her business endeavors. She wants to install an elevator and buy a golf cart so she can be closer to her students when they go to competitions. She also wants a headset, like football coaches, to wear so she can communicate more easily with her students.

Julie says, "It is important to figure out how you can improve what you do. It is also important that you help others along the way."

According to the United States Small Business Administration (SBA), a “business plan is a tool with three basic purposes: communication, management, and planning.” You can use your completed business plan as a communication tool to sell your business potential to investors, future employees, customers, and other business partners. Through your business plan, you communicate your solid business ideas by illustrating well thought out ideas and alternatives to possible problems.

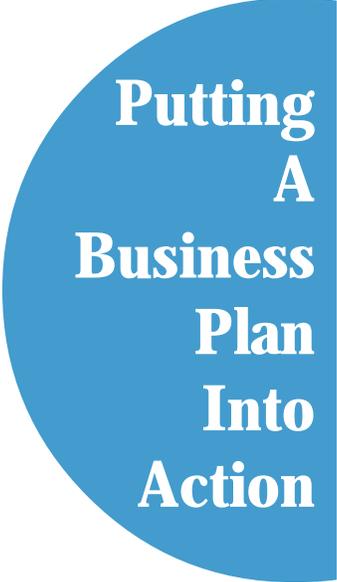
Using your business plan as a management tool helps you stay on track. It’s a “living document” that changes and evolves as you gain business knowledge and experience. You should use your business plan to determine achievements and timelines. You can gauge your progress and compare your projections to actual accomplishments.

Using your business plan as a planning tool guides you through the various phases of your business. An effective business plan anticipates problems and specifies alternatives. As a business owner, you can share your business plan with your employees to help them gain a united vision of where the business is going.

According to the CCH Incorporated *Business Owner’s Toolkit*, the benefits of the time invested in developing your business plan will garner “substantial benefits” because you now have a document that you can use to communicate with both internal and external audiences. By creating the document and going through the process, you will have the following benefits:

- ▶ your business plan provides a “blueprint” for action to help you manage your operations. It will help you keep focused on your goals and evaluated alternatives.
- ▶ you can use your business plan as a tracking and evaluation tool by “interpreting your actual operation results.”

To utilize your business plan to its fullest, you must use it as a “monitoring tool.” You must have a system in place to help you gather information that will help you assess how your business is doing. Make sure this system gets correct information to you quickly.



Putting A Business Plan Into Action

As you implement your business plan, use it to monitor your progress. By defining your goals and objectives, you have specific, measurable outcomes. CCH Incorporated states that “it may project a certain level of sales by a give date, the acquisition of a certain number of clients, or any of a number of other objective measures of success.” Whatever you have defined as “success” in your business plan must be monitored so you can gauge your successes and get back on track if you stray from your goals.

In the CCH Incorporated’s *Business Owner’s Toolkit*, the following questions are posed in regard to monitoring your progress:

- ▶ Which aspects of your business’s performance should you look at and what information will best establish how you’re doing?
- ▶ How will you gather, compile, and analyze performance information?
- ▶ How often should you look?

To look at aspects of your businesses’ performance, you will need to select performance measures to help you gauge your success. The decisions you made about marketing your product or service will help you select effective performance measures. By setting goals and objectives, you have already defined your performance measures.

CCH Incorporated share the following example:

Assume that for valid business reasons your plan calls for a certain number of units to be sold in order to achieve a particular level of profit. If your pricing policy involves matching competitors who reduce their prices below yours, selling the projected number of units won’t necessarily generate the level of income you projected. So what do you track? If your competitors don’t try to undercut your prices, tacking units or revenues would provide the same information. But if the price at which you sell each unit varies, tracking revenues may be a more important indicator.



The same consideration apply to expenses. Let’s assume that a manufacturing company employes several processes to turn raw materials into several types of finished goods. The cost of each process

varies because some processes require more highly skilled (and paid) people. Also, some of the products require more processing than others. To get a true picture of production costs, you would be better off tracking labor costs and labor hours.



According to CCH Incorporated, almost every aspect of your business can be measured against some objective yardstick of success.

- ▶ You can gather, compile, and analyze performance information by creating a system to track performance. CCH Incorporated suggests you collect information based on the following considerations:
- ▶ You must gather useful information that will help you with decision making and moving your business in the right direction.
- ▶ You must not use excess time and effort to gather and process the information.
- ▶ You must gather the information in a timely manner so it is still relevant to your objectives and goals.

You can rely on the systems you already have in place to measure your performance. Try to integrate all of your performance measures into your daily business routine. For example, if your banker requires monthly income and expense statements, use these statements to monitor your performance. Also, try to create performance measures that aren't directly related to finances. For example, a local pizza place set up its cash register so that it keeps a running count of how many times a particular customer has placed an order. Using that information, the pizza place can measure how effective they are at keeping customers.

You should monitor your business performance based on preset objectives that are timed. As you run your business, you will get a feel for how you are doing when you pay your monthly bills and make your bank deposits. In addition to this, you need to set periodic business check-ups to coincide with your daily activities. The timing of monitoring your business performance should be infrequent enough so information can accumulate, but timely enough to be of value.

When things go according to plan in your business, you can take that time to extend you planning out further in time. You can move forward and “firm up” your numbers for periods beyond you initial planning window. You can begin to look for ways to improve what you have accomplished. You can now expand, refine, and renovate your business ideas. Consider long-term goals and be aggressive in keeping your business on track.

When things go wrong in your business, you should review your contingency plans that identified and evaluated the factors the impact your business. If you spent the time anticipating future problems and possible solutions as you drafted your business plan, you already have a good start toward getting back on track. Use the same planning process you did as your created your business plan to create the foundation for assessing your businesses adversity and determine how to best respond to it.

In both good times and bad, you need to keep your plan current. It is a living document that changes to fit the constant needs of your business. Your plan can serve you by providing a baseline for measuring performance and anticipate changing in your market and the economy. Your written business plan can be important for unexpected events. Keeping it current enables you to react quickly if you need extra financing or more business partners.

Because you invested so much time and energy into the initial creation of the business plan, you need to keep it current. If you don't, you'll have to go back to square one and repeat the entire business planning process. It's much easier and more time efficient, to invest in periodic updates of your business plan. These updates will reflect changes in “actual business, results, changes in assumptions, and other adjustments to your initial plan.” It is much easier to edit a document than to create it from scratch!

**Ninety percent
of inspiration is
perspiration. -
Proverb**

You should adjust your planning at least annual, within the context of a five-year business plan. If the market dictates that things are changing more quickly that anticipated, you'll need to adjust planning more frequently. A business plan needs to be used and not stored in a drawer until the next year. Use your plan as a daily guide and track your results. You will be a better informed entrepreneur and create a truly successful business.

Success Story

With the help of his Vocational Rehabilitation Counselor, Charles Montenaro from Columbus, Ohio, was able to transform his hobby into a profit-making venture. As a boy, he collected rocks and fossils. His father, who repaired watches, introduced him to his acquaintances in the jewelry business. Charles's interest in rocks and stones, couple with his familiarity with jewelers, evolved into a lapidary business.

Now Charles facets precious and semi-precious gems out of rough blocks of quartz, topaz, garnet, and ruby. "Each stone has a life of its own," he says. From the work area in his basement, he communicates via fax with suppliers and dealers in Thailand, Israel, and Africa. His hobby is now a full-time business which provides a profitable livelihood.





The Abilities Fund

As you can see, taking an initial idea for a business venture from the brainstorming stage, through development of a business plan, and finally into actual business practice is a complicated process. Don't despair! There are many organizations that exist to help you navigate the turbulent business waters. One such organization is The Abilities Fund.

The Abilities Fund is an organization that advances entrepreneurial opportunities for people with disabilities nationwide. They deliver training, technical assistance service, and advisory support to entrepreneurs with disabilities. The goal of this organization is to promote “sustainable economic independence through business ownership.”

Through a nationwide network of microenterprise development organizations, rehabilitation agencies and disability-focused nonprofits, the Abilities Fund helps people with disabilities to create sustainable businesses.

The Abilities Fund can help you identify local resources for training and loans. Note that the Ability Fund does not grant loans directly. They provide a resource for information and knowledge about processes. They work with a variety of lenders across the nation to help entrepreneurs with disabilities.

The following frequently asked questions are from The Abilities Fund and may help illustrate exactly how they can help you.

Q: Can the Abilities Fund grant or loan me money to start or expand your business?

A: The Abilities Fund is not a direct lender; however, sometimes they make loan guarantees in some areas and there are a few small grants available for those who qualify. For more information check out their web site: www.abilitiesfund.org.

Q: Will you need a business plan?

A: Yes, every business, no matter what size, needs a business plan. The Abilities Fund can help you write your plan or they can send you some training guides to assist you.

Q: If you are a client of Vocational Rehabilitation what should you do?

A: Talk with the Abilities Fund and they can guide you in working with your counselor to explore whether self-employment is right for you.

Q: How does self-employment work, with your benefits?

A: The Social Security Administration has developed some wonderful work incentives that can apply to self-employment. The Abilities Fund can help you look at the options that are best for you.

Q: How much does help from The Abilities Fund cost?

A: The Abilities Fund is a public and privately funded nonprofit organization. They assist you at no charge. There are no obligations, contract, or requirements. It is a service designed to assist entrepreneurs with disabilities.

Q: How can you contact The Abilities Fund?

A: Email: marknolte@abilitiesfund.org
Fax: 319-338-2528
Mail: 332 S. Linn St. Suite 15
Iowa City, IA 52240

To get started with The Abilities Fund you can download a form from their web site and return it to them.

Q: Why do you need the information on this form?

A: They use the information to find appropriate service based on where you live, your status with Vocational Rehabilitation and any SSA benefits you may be receiving. Your information is held in strict confidentiality and will not be shared with any individuals, businesses, organizations, or government offices.

The Abilities Fund is just one organization among many that are available to help you become a successful entrepreneur.





Success Story

Tim Schwender is one of New York's leading entrepreneurs with a disability. Tim and his wife run Totalily Water Gardens, a Spencer, New York-based water garden supply store.

Through his company, Tim offers customers a full line of water garden supplies, including pond liners, eight varieties of fish, and 160 varieties of plants. He also offers seminars to amateur and professional alike. Tim says, "The seminars are a service to our customers and a great marketing tool."

Totalily Water Gardens is a seasonal business, open from April through October. Tim employs one full-time and two part-time employees. The business, over three years, grew "ten-fold."

Tim contracted Lyme disease that ended his first career as a fish and wildlife technician. He had a life-long interest in landscaping and some experience in that field as a young man. He developed an interest in water gardens about 15 years ago.

Before Tim started his business, he spent a year and a half researching the potential market and creating a business plan. "Most people don't do enough research," he says. "They don't know their business or its market. They don't take the time to write a business plan and they are usually out of business in six months or a year."

Tim has been named an Entrepreneur of the Year by VESID and has been recognized by the Spencer, New York Chamber of Commerce. He says, "Be persistent. Resources exist, but you need to seek them out. You also need to do your homework."

Business and marketing planning may seem daunting; however, there are many resource available to help you. Some of these resource require fees and memberships while others are free. Marketing tips, sample business plans, kits, and toolkits in these websites offer a wide variety of information about marketing and business planning. These are just a few of the numerous resources that can help you start your business through effective planning and marketing. Take advantage of these resource to begin your journey as an entrepreneur!



Business and Marketing Planning Resources

Online Resources

Griffin-Hammis Associations, LLC
www.griffinhammis.com

Business 2.0 Web Guide
www.business2.com/webguide

Small Business Plan Guide
www.smallbusinessplanguide.com

Small Business Administration (SBA)/Developing Your
Business Plan
www.sba.gov/start_business/planning/basic.html

Online Women's Business Center (SBA)/Developing Your
Business Plan
www.onlinewbc.gov/docs/starting/bus_plan.html

Online Women's Business Center/Marketing Mall
www.onlinewbc.gov/docs/market/

BizPlanit.com
www.bizplanit.com/vplan.html

CCH Business Planner's Toolkit
www.toolkit.cch.com/text/Po2_0001.asp

Elements of a Complete Business Plan/University of
Colorado at Boulder Center for Entrepreneurship
[www-bus.colorado.edu/faculty/lawrence/documents/
BUSPLAN.HTM](http://www-bus.colorado.edu/faculty/lawrence/documents/BUSPLAN.HTM)

Virtual Business Plan
www.bizplanit.com

Business Plan Basics
www.entrepreneur.com

Planning Your Business
www.toolkit.cch.com

Planning Resource Center
www.bplans.com

The Entrepreneurship Web
www.eweb.slu.edu

Canada/British Columbia Business Services Society
www.smallbusinessbc.ca

Starting Your Own Business
www.sbaonline.sba.gov

Start-Up Kits
www.entrepreneur.com

How to Develop a Good Business Plan
www.smartbiz.com

Writing an Effective Business Plan
www.deloitte.com

Small Business Guide to Effective Marketing
Communications
www.morebusiness.com

Sample Business Plans

Sample Business Plans
[www.regent.edu/acad/schbus/ags/Coleman/
Tempbusiness.html](http://www.regent.edu/acad/schbus/ags/Coleman/Tempbusiness.html)

Montana Department of Commerce NxLevel Entrepreneur
Business Plans
www.nxlevelmontana.org/Bus_Plans.html



You Belong in Connecticut - Department of Economic and
Community Development Sample Business Plans
www.youbelonginct.com/user-cgi/pages.cgi?dbkey=107



Montana Community Development Corporation/MCDC
Online Business Success Kit
www.mtcdc.org/bus_plan.html

University of Colorado at Boulder/Center for
Entrepreneurship - Business Plan Templates
[www-bus.colorado.edu/faculty/lawrence/documents/
templates.htm](http://www-bus.colorado.edu/faculty/lawrence/documents/templates.htm)

SBA - Discover Business!
[www.sba.gov/young/columgiacollege/k-12.nsf/
vwHTMLPages/develop.html](http://www.sba.gov/young/columgiacollege/k-12.nsf/vwHTMLPages/develop.html)

SBA - Sample Business Plans
www.bplans.com/samples/sba.cfm#

Books

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Bangs. *The Business Planning Guide: Creating a Plan for Success in Your Own Business*, 1998.

Bewsey. *Home Cleaning Business: Your Step by Step Business Plan*, 1999.

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Eglash. *How to Write a .com Business Plan: The Internet Entrepreneur's Guide to Everything You Need to Know about Business Plans and Financing Options*, 2000.

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Griffin, Cary and David Hammis. *Making Self-Employment Work for People with Disabilities*, 2003.

Horan, Horna, Peters and Shaw. *The One Page Business Plan; Start with a Vision, Build a Company!*, 1998.

Kapron. *BizPlan Express: Provides the Tools to Write a Winning Business Plan*, 1998.

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William and Thompson. *The New York Time Pocket MBA Series: Business Planning*, 2000.

Software

BPlans.com
www.bplans.com

BRS
www.brs-inc.com/index.asp

Business Planning Freeware
www.planware.org/freeware.htm

Quicken Small Business Cneter
www.quicken.com/small_business

Business Plan Software
www.bizplanit.com

Every generation has underestimated the potential for finding new ideas. . . Possibilities do not add up. They multiply.
- Paul M. Romer, U.S. academic



Success Story

John McKinney was one of the first graduates of Maryland's Reaching Independence Through Self-Employment (Project RISE) initiative. With 16 years of experience in maintenance and yacht repair, John had attained the position of foreman, supervising a staff of 28. A serious workplace injury left him with a severe back injury and unemployed.

Project RISE assisted John by identifying the need for marine consultants specializing in the maintenance, repair, purchase, and use of both recreational and commercial marine craft. John now operates Fishtales Marine Consultant with special emphasis on the 3,7000 + registered vessels and 30 marinas in Southern Maryland along the Chesapeake Bay.



Government and State Resources

In addition to resources that specifically address writing business plans and marketing, there are government resources that can help you with legal questions, financine, and much more. The following is a list of governmentand state resources that will help you with your search for information and become an informed entrepreneur.

Business Advisor
www.business.gov

Legal and Regulatory Information for America's Small Business
www.businesslaw.gov

Department of Agriculture/Small Business Opportunities
www.usda.gov/da/smallbus

Department of Commerce
www.home.doc.gov

Department of Defense/Business Opportunities
www.dodbusopps.com

Department of Housing and Urban Development
www.hud.gov

The Office of Small and Disadvantaged Business Utilization (OSDBU)
www.hud.gov/offices/osdbu/index.cfm

HUBZone Empowerment Contracting
www.eweb1.sba.gov/hubzone/internet/

Department of Labor/Office of Small Business Programs
www.dol.gov/osbp/welcome.html

Department of Transportation/Doing Business with DOT
www.dot.gov/business.html

Disadvantaged Business Enterprise (DBE) Program
www.osdbuweb.dot.gov/business/dbe/

Department of the Treasury/Office of Small and Disadvantaged
Business Utilization (OSDBU)
www.ustreas.gov/sba

Department of Veteran Affairs/The Center for Veterans
Enterprise (OOVE)
www.vetbiz.gov

Center for Veterans Enterprise/Frequently Asked Questions
www.vetbiz.gov/library/faq.htm

DisabilityInfo.gov
www.disabilityinfo.gov

Federal Trade Commission/Business Guidance
www.ftc.gov/ftc/business.htm

FIRSTGOV for Workers/Connecting American Workers and
Their Families to Government Services and Information for
America's Workforce
www.firstgov.gov

FIRSTGOV for the Self-Employed
www.firstgov.gov/Business/Self_Employed.html

General Service Administration/GSA Office of Enterprise
Development
www.gsa.gov/oed

Internal Revenue Service/Small Business/Self-Employed
www.irs.gov/businesses/small/index.html

Small Business Self-Employed Online Classroom
www.irs.gov/businesses/small/article/0,,id=97726,00.html

Small Business Resources
www.irs.gov/businesses/small/content/0,,id=98864,00.html

Office of Personnel Management (OPM)/Federal Employment of
People with Disabilities
www.opm.gov/disability/





Postal Services/Small Business Tools
www.usps.com/smallbiz/welcom.html

U.S. Equal Employment Opportunity Commission (EEOC)/
Small Employers and Reasonable Accommodation
www.eeoc.gov/fact/accommodation.html

WomenBiz.Gov/The Gateway for Women-Owned Businesses
Selling to the Federal Government
www.womenbiz.gov

Women Entrepreneurship in the 21st Century
www.women-21.gov/

Social Security Administration (SSA)
www.ssa.gov

Social Security Office Locator
www.ssa.gov/regions/regional.html

Social Security Disability Program
www.socialsecurity.gov/disability/

SSA - Employment Support Programs
www.ssa.gov/work

Employment Support Representative
www.ssa.gov/work/esr.html

Work Incentives
www.ssa.gov/work/ResourcesToolkit/workincentives.html

Detailed Work Incentives Information
www.ssa.gov/work/ResourcesToolkit/workincentiveschart.html

Ticket to Work Program Information Section
www.ssa.gov/work/Ticket/ticket_info.html

Benefits Planning, Assistance, and Outreach (BPAO) Program
www.ssa.gov/work/ServiceProviders/bpaofactsheet.html

2003 Red Book on Employment Support
www.ssa.gov/work/ResourcesToolkit/redbook.html

SSA - Questions and Answers on Extended Medicare Coverage
for Working People with Disabilities
www.ssa.gov/work/ResourcesToolkit/Health/qaextendcare.html

Plan for Achieving Self-Support (PASS)
www.ssa.gov/work/ResourceToolkit/pass.html

SSA - PASS Cadre Map and Telephone Numbers
www.ssa.gov/work/ResourcesToolkit/cadre.html

Social Security Online: Representing Clients
www.ssa.gov/representation

Medicaid Buy-In States for Working People with Disabilities
www.ssa.gov/work/ResourcesToolkit/Health/states.html

National Organization of Social Security Claimants'
Representatives
www.nosscr.org

Federal Information Center
www.pueblo.gsa.gov/cic_text/fed_prog/fedinfo/fedinfo.htm

Federal Trade Commission's Business Guidance Page
www.ftc.gov/ftc/business.htm

House of Representatives' Small Business Committee
wwwc.house.gov/smbiz

OSHA Homepage
www.osha.gov

U.S. Government Blue Pages
www.usbluepages.gov/gsablupepages/default.aspx

Federal Yellow Pages
www.info.gov/Info/html/fed_yello_pags.htm

**Being good is
good business.
- Anita
Roddick,
British
business
executive**

U.S. Patent and Trademark Office
www.uspto.gov

North Dakota Resources

North Dakota Vocational Rehabilitation
www.crisnd.com/cris/program.html?program=1046

North Dakota Disability Services Division
www.lnotes.sate.nd.us/dhs/dhsweb.nsf/ServicePages/DisabilityServices

The Abilities Fund
www.abilitiesfund.org

Dakota Certified Development Corporation
www.dakotacdc.com

Economic Development and Finance
www.growingnd.com/default.asp

Lake Agassiz Regional Council
www.lakeagassiz.com

North Dakota Career Resource Network
www.necrn.com

North Dakota Center for Technology & Business/Women & Technology
www.techwomen.org

North Dakota Department of Commerce/Economic Development and Finance Division
www.ndcommerce.com



North Dakota Extension Service
www.ext.nodak.edu

Northern Great Plains Inc.
www.ngplains.org

Independence, Inc.
300 Third Avenue Southwest, Suite F
Minot, ND 58701-4308
701-839-4724
TTY: 701-839-6561 or 800-377-5114
Fax: 701-838-1677
E-mail: agency@independencecil.org

North Dakota Department of Human Services
www.state.nd.us/humanservices

North Dakota Protection & Advocacy Project
www.ndpanda.org

North Dakota Benefit Consultant
www.minotrehabservices.com

North Dakota Advocacy Consortium
www.nddcc.org

Interagency Program for Assistive Technology (IPAT)
www.ndipat.org

Legal Assistance of North Dakota (LAND)
www.legalassist.org

Center for Independent Living
www.independencecil.org

North Dakota Department of Human Services
Developmental Disabilities, Suite 1A or
Vocational Rehabilitation, Suite 1B (please specify area)
600 S Second Street
Bismarck, North Dakota 58504-5729
TTY: (701) 328-8968
Fax: (701) 328-8969
dhsds@state.nd.us

**All businesses,
from potato
chips to
washing
machines to jet
engines, is
about people
selling to
people.
- Tom Peters,
U.S.
management
consultant and
author**



Developmental Disabilities Regional Offices

Northwest Human Service Center
316 Second Avenue West
PO Box 1266
Williston, ND 58801
Phone: (701) 774-4600
Fax: (701) 774-4620
TTY: (701) 774-4692
Toll Free: (800) 231-7724

North Central Human Service Center
400 22nd Avenue NW
Minot, ND 58703-1089
Phone: (701) 857-8500
Fax: (701) 857-8555
TTY: (701) 857-8666
Toll Free: (888) 470-6968

Lake Region Human Service Center
200 Highway 2 SW
Devils Lake, ND 58301
Phone: (701) 665-2200
Fax: (701) 665-2300
TTY: (701) 665-2211

Northeast Human Service Center
151 South 4th Street Suite 401
Grand Forks, ND 58201-4735
Phone: (701) 795-3000
Fax: (701) 795-3050
TTY: (701) 795-3060

Southeast Human Service Center
2624 9th Avenue SW
Fargo, ND 58103-2350
Phone: (701) 298-4500
Fax: (701) 298-4400
TTY: (701) 298-4450
Toll Free: (888) 342-4900

South Central Human Service Center
520 Third Street NW
PO Box 2055
Jamestown, ND 58402
Phone: (701) 253-6300
Fax: (701) 253-6400
TTY (701) 253-6414
Toll Free: (800) 639-6292

West Central Human Service Center
600 South Second Street, Ste 5
Bismarck, North Dakota 58504
Phone: (701) 328-8888
TTY: (701) 328-8802
Fax: (701) 328-8803
Toll Free: (888) 862-7342

DD Program Administrator
Badlands Human Service Center
200 Pulver Hall
Dickinson, ND 58601
Phone: (701) 227-7500
Fax: (701) 227-7575
TTY: (701) 227-7574
Toll Free: (888) 227-7525

Protection and Advocacy Offices
512 4th Avenue East
Room 220
P.O. Box 2472
Williston, ND 58802-2472
Phone: 774-4345
Fax: 774-4302
<mailto:panda@state.nd.us>

900 North Broadway
Suite 210
Minot, ND 58703-2379
Phone: 857-7686
Fax: 701-857-7687
<mailto:panda@state.nd.us>

Find out how
they like it,
when they
want it, and
how they want
it---then give it
to them and
you'll have no
trouble.
- Ethel Waters,
U.S. blues
singer, actor,
and songwriter



1401 College Drive
Devils Lake, ND 58301
Phone: 701-662-9026
Fax: 701-662-9009
<mailto:panda@state.nd.us>

311 S 4th St.
Suite 112
Grand Forks, ND 58201-4792
Phone: 795-3800
Fax: 795-3803
<mailto:panda@state.nd.us>

1351 Page Drive
Suite 303
Fargo, ND 58103-3551
Phone: 239-7222
Fax: 239-7224
<mailto:panda@state.nd.us>

311 1st Avenue South
Jamestown, ND 58401-3373
Phone: 253-3295
Fax: 253-3245
<mailto:panda@state.nd.us>

Wells Fargo Bank Building
400 East Broadway
Suite 409
Bismarck, ND 58501-4071
Phone: 328-2950
Fax: 328-3934
Toll Free: 1-800-472-2670
<mailto:panda@state.nd.us>

135 Sims
Suite 206
Dickinson, ND 58601-5141
Phone: 227-7444
Fax: 227-7443
<mailto:panda@state.nd.us>

Centers for Independent Living (CILS)

Dakota Center for Independent Living
3111 East Broadway Avenue
Bismarck, ND 58501
(701) 222-3636
TTY: (701) 222-3636
FAX: (701) 222-0511
EMAIL: dcil@dakotacil.org

OPTIONS Interstate Resource CIL (Satellite)
Revel Sapa
P.O. Box 761
Cavalier, ND58220
(701) 265-4618; (800) 726-3692
TTY: none
FAX: (701) 265-4618
EMAIL: options@myoptions.info

Dakota CIL (Satellite)
Kim Johnson
40 First Avenue, West, Park Square Mall, Suite 203
Dickinson, ND 58601
(701) 483-4363
TTY: (701) 483-4363
FAX: (701) 483-4361
EMAIL: dcil@ndsupernet.com

OPTIONS Interstate Resource CIL (also serves North Dakota)
Randy Sorensen
318 Third Street, Northwest
East Grand Forks, MN 56721
(218) 773-6100; (800) 726-3692
TTY: (218) 773-6100
FAX: (218) 773-7119
EMAIL: options@myoptions.info

FREEDOM Resource CIL (also serves Minnesota)
Nate Aalgaard
2701 Ninth Avenue, Southwest
Fargo, ND 58103
(701) 478-0459
TTY: (701) 478-0459
FAX: (701) 478-0510
EMAIL: bobbif@freedomrc.org

The thing I am proudest of in my whole business life is that I do not, that I never took in all my life, and never, never! will take, one single penny more that 6% on any loan or any contract.
- Hetty Green, business executive.



Freedom RCIL (Satellite)
Donene Feist
Jamestown Mall, Suite 208A
Jamestown, ND 58401
(701) 252-4693
TTY: (701) 252-4693
FAX: (701) 252-4697
EMAIL: donenef@freedomrc.org
URL: none

Independence, Inc.
Steven Repnow
300 Third Avenue Southwest, Suite F
Minot, ND 58701-4308
(701) 839-4724
TTY: (701) 839-6561 or (800) 377-5114
FAX: (701) 838-1677
EMAIL: agency@independencecil.org

**Interagency Program for Assistive Technology (IPAT)
(A Unit of the Central Vocational Rehabilitation Office)**

Staff providing AT services are:

Judie Lee, IPAT Director
Director (interagency relations, funding, training regulations,
subcontractors)
Technology Access Center
3509 Interstate Blvd.
Fargo, ND 58103
(701) 239-7247 Voice
(701) 239-7229 FAX
(800) 895-4728 Voice
e-mail to jlee@polarcomm.com

Jeannie Krull, MS/CCC-SLP, IPAT Coordinator
Assistive Technology Coordinator, Eastern Region Technology
Access Center
3509 Interstate Blvd.
Fargo, ND 58103
(701) 239-7228 Voice
(701) 239-7229 FAX
(800) 895-4728 Voice
e-mail to jmkrull@integraonline.com

IPAT
200 Bjornson Drive
P.O. Box 743
Support Staff
Connie Rawls
Cavalier, ND 58220
(701) 265-4807 Voice/TTY
(701) 265-3150 FAX
(800) 265-IPAT (4728) Voice/TTY
e-mail to crawls@polarcomm.com

Peggy Shireley, IPAT Coordinator
Assistive Technology Coordinator, Southwest and South Central
Region
4007 State Street #101
Bismarck, ND 58501
(701) 328-9544 Voice
(701) 258-6299 FAX (800) 265-IPAT (4728) Voice/TTY
e-mail to shireley@riverjordan.com

Assistive Technology Coordinator, Northwest and North Central
Region
North Central Human Service Center 400 - 22nd Avenue North-
west
Minot, ND 58703
(701) 857-8630 Voice
(701) 857-8555 FAX
(800) 265-IPAT (4728) Voice/TTY

**There is
commodity in
human
experience. If
it's happened
to one person,
it has
happened to
thousands of
others.
- Oprah
Winfrey,
businesswoman**



Client Assistance Program (CAP)

Dennis Lyon, director
600 S. Second St. Suite 1B
Bismarck, ND 58504
Phone: 701-328-8947
Toll free: 1-800-207-6122
FAX: 701-328-8969
Email: solyod@state.nd.us
Website: www.state.nd.us/cap

North Dakota One Stop Centers

Beulah Job Service

119 E Main
Beulah,ND
58523
877-268-5437

Bismarck Job Service

1601 East Century Avenue
Bismarck,ND
58503
800-247-0981

Devils Lake Job Service

301 College Drive South
Devils Lake,ND
58301
800-247-0982

Dickinson Job Service

66 Osborn Drive
Dickinson,ND
58601
800-247-0983

Fargo Job Service

1350 32nd Street South
Fargo,ND
58103
800-247-0985

Grafton Job Service
927 12th Street West
Grafton,ND
58237
701-352-4450/1-800-321-7416

Grand Forks Job Service
1501 28th Avenue South
Grand Forks,ND
58201
800-247-0986

Harvey Customer Service Office
119 9th St West
Harvey,ND
58341
(701) 324-4552

Jamestown Job Service
429 2nd Street SW
Jamestown,ND
58401
800-247-0988

Minot Job Service
3416 North Broadway
Minot,ND
58703
800-482-0017

New Town Job Service
204 Main St
New Town,ND
58763
701-627-4390

Oakes Customer Service Office
517 Main Avenue
Oakes,ND
58474
(701) 742-2546

**Nothing is
harder on your
laurels than
resting on
them.
- Modern
Proverbs**

Rolla Job Service
103 East Main Avenue
Rolla,ND
58367
877-516-0600

Valley City Job Service
250 South Central Avenue
Valley City,ND
58072
800-831-6374

Wahpeton Job Service
524 2nd Avenue North
Wahpeton,ND
58075
888-671-9229

Williston Job Service
422 1st Avenue West
Williston,ND
58801
800-247-0989





Success Story

Ed Terranova of Kettering, Ohio was an award-winning master sign maker who hand painted his designs. A stroke left him with limited movement in his arm and hand and therefore no business he could return to. After becoming a customer of Ohio Rehabilitation Services, Ed was referred to a self-employment program, where he developed a business plan for a computer-based design firm. Ed learned how to create everything from simple text signs to sophisticated designs. Outgrowing his home, he moved his business, called Nova Sign & Design, into commercial space and plans on training and hiring persons with disabilities.



General Resources

The following resources cover numerous associations, organizations, small business administrations, consumer protection, health insurance, and credit counseling web sites. Through researching these sites, you will be able to accumulate relevant information about becoming self-employed. Learn as much as you can so you can make your entrepreneurial dreams come true!

Associations and Organizations

AARP Small Business Center
www.aarp-smallbiz.com/index.cfm

Accion International
www.accion.org

The Angel Capital Electronic Network (ACE-NET)
www.ace-net.sr.unh.edu/pub

The Aspen Institute
www.aspeninst.org

Association for Enterprise Opportunity
www.microenterpriseworks.org

The Association for Service Disabled Veterans
www.asdv.org/index2.cfm

Association of Small Business Development Centers (ASBDC)
www.asbdc-us.org

Bizy Moms
www.bizymoms.com

BusinessFinance.com
www.businessfinance.com

The Catalog of Federal Domestic Assistance
www.cfd.a.gov/

Center for Entrepreneurial Leadership/CELCEE
www.celcee.edu

Center on Economic Development and Disability
www.wid.org/

Consortium for Entrepreneurship Education
www.entre-ed.org

Corporation for Enterprise Development
www.cfed.org

Count Me In for Women's Economic Independence
www.count-me-in.org

Disability and Business Technical Assistance Centers (DBTACS)
www.adata.org/dbtac.html

DisabilityResources.Org
www.disabilityresources.org

Disabled Businesspersons Association
www.disabledbusiness.org

Economic Development Directory
www.ecodevdirectory.com

Edward Lowe Foundation
www.lowe.org

Employee Assistance Referral Network (EARN)
www.earnworks.com

The Entrepreneurial Parent: Links
www.en-parent.com/links.htm

eSight Careers Network
www.esightcareers.net

Ewing Marion Kauffman Foundation
www.emkf.org

Federal Statistics and Resources
www.census.gov:80/csd/mwb





FindLaw
www.smallbiz.biz.findlaw.com

The Foundation Center
www.fdncenter.org

The Foundation for Enterprise Development
www.fed.org

Griffin-Hammis Associations, LLC
www.griffinhammis.com

Home Based Working Moms
www.hbwm.com

Homes and Communities
www.hud.gov/economicdevelopment/index.cfm

Idea Cafe's Small Business Grant Center
www.businessownersideacafe.com/business_grants

Independent Means Inc.
www.anincomeofherown.com

Institute for Social and Economic Development
www.ised.org

Job Accommodation Network - Points of Interest
www.jan.wvu.edu/links

Microcredit Summit Campaign
www.microcredisummit.org

MicroMentor
www.micromentor.org

Midwest Institute for Telecommuting Education (MITE)
www.mite.org

Mining Company Telecommuting Site
www.telecommuting.miningco.com

Montana University Affiliated Rural Institute on Disabilities
www.ruralinstitute.edu

National Association for the Self-Employed
www.nase.org

National Association of Blind Entrepreneurs
www.accesstechnologyinstitute.com/lists/nfbnet/nabentre.html

National Business Association
www.nationalbusiness.org

National Business Incubation Association
www.nbia.org

The National Commission on Entrepreneurship
www.ncoe.org

National Federation of Community Development Credit Unions
(NFCDCU)
www.natfed.org

National Federation of Independent Business (NFIB)
www.nfibonline.com

The National Foundation for Teaching Entrepreneurship
www.nfte.com

National Foundation for Women Business Owners (NFWBO)
www.nfwbo.org

National Internet Community of Hispanic Entrepreneurs
Network
www.matrixes.com/niche/nichenet.htm

National Telecommuting Institute
www.ed.gov/offices/OPE/FIPSE/99ProgBk/fLAAPp230.html

NC State University Small Business Primer on Legal Issues
www.ces.ncsu.edu/depts/fcs/business/welcome.html

**If you want to
succeed you
should strike
out on new
paths rather
than travel the
worn paths of
accepted
success.
-John D.
Rockefeller,
U.S.
industrialist
and
philanthropist**



New Freedom Initiative
www.disability.gov

Office of Disability Employment Policy
www.dol.gov/odep/welcome.html

Oxygen Small Business Resources
www.oxygen.com/specials/buildyourownbusiness/default.aspx

Partner America Small Business Resource Initiative
www.partneramerica.com

Partnership Development Group, Inc.
www.mtranen.com

Research Institute for Small & Emerging Business, Inc.
www.riseb.org

The Roberts Enterprise Development Fund
www.redf.org

The S.E.E.D. Institute (Self-Employment for the Enterprising Disadvantaged)
www.remote-ability.com/seed/seed.html

Smart Business Network
www.sbnonline.com

Telecommuting for Persons with Disabilities:
A Compilation of Useful Information and Resources
www.rcep6.org/telecomm.htm

U.S. Patent and Trademark Office
www.uspto.gov

VSA Arts
www.vsarts.org

Women's Growth Capital Fund
www.womensgrowthcapital.com

Small Business Administration Resources

U.S. Small Business Administration
www.business.gov

Women Entrepreneurship in the 21st Century
www.women-21.gov

SBA Microloan Program
www.sba.gov/financing/sbaloan/microloans.html

SBA - Financing Programs
www.sba.gov/financing

SBA Solutions Newsletter
www.sba.gov/sbasolutions

Government Contracting and Business Development
www.sba.gov/gcbd/

Small Disadvantaged Business
www.sba.gov/sdb

8(a) Business Development Program
www.sba.gov/8abd

Office of Veteran's Affairs Small Business Administration
www.sba.gov/VETS/

Department of Veterans Affairs VETBIZ
www.vetbiz.gov

Office of Women's Business Ownership (OWBO)
www.sba.gov/financing/special/women.html

Small Business Development Centers (SBDC)
www.sba.gov/gopher/Local-Information/Small-Business-Development-Centers/

Office of Native American Affairs (ONAA)
www.sba.gov/naa/

**In the end,
you're
measured not
by how much
you undertake
but by what
you finally
accomplish.
- Donald
Trump, U.S.
real estate
developer**



Tribal Business information Centers
www.sba.gov/naa/tribes/#tbics

Financing Your Business
www.sba.gov/financing

The Service Corps of Retired Executives (SCORE)
www.score.org

Online Women's Business Center
www.onlinewbc.gov

The University of Texas at San Antonio
www.sbdnet.utsa.edu

The Small Business Classroom
www.classroom.sba.gov

BusinessLinc
www.businesslinc.sba.gov

Small Business Administration Library
www.sbaonline.sba.gov/lib/library.html

Consumer Protection, Health Insurance and Credit Counseling Resources

Association of Independent Consumer Credit Counseling Agencies (AICCCA)
www.aiccca.org

Better Business Bureau
www.bbb.org

Consumer world
www.consumerworld.org/pages/agencies.htm

Center for Health Services Research and Policy
www.medicaidbuyin.org

Federal Trade Commission, Bureau of Consumer Protection
www.ftc.gov/ftc/consumer.htm

Institute for Health Care Research and Policy - Health Insurance
Information Georgetown University
www.healthinsuranceinfo.net

National Association of Insurance Commissioners
www.naic.org/1regulator/usamap.htm

National Foundation for Credit Counseling
www.nfcc.org

State, County, and City Government
Consumer Protection Offices
www.pueblo.gsa.gov/crh/state.htm

United States Consumer Gateway
www.consumer.gov

Miscellaneous Resources

Half the Planet
www.halftheplanet.org/departments/entrepreneurs

Riley Guide
www.rileyguide.com/self.html

Welfare Information Network
www.financeprojectinfo.org/WIN/self.asp

North Peak Publishing “Unlikely Entrepreneurs: A Complete
Guide to Business Start-ups for People with Disabilities and
Chronic Health Conditions.”
www.iih-net.com/startbiz

Disabled Businesspersons Association
www.disabledbusiness.com

Word Institute on disabilities
www.wid.org

Bold Business consultants
www.ec8i-us.com/bold-owners/

**Opportunity
seldom knocks
twice.
- Proverbs**



Safety Net Work from Home
www.doleta.gov/homebus.htm

Score Steps to Set Up a Home Business
www.score.org/bp_10.htm

American Association of Home-based Businesses
www.jbsba.com/content/suites

Business At Home
www.gohome.com

Small & Home Based Business Links
www.bizoffice.com/index.html

U.S.A. Home Based Business
www.usahomebusiness.com

Women in Business
www.sbaonline.sba.gov/hotlist/women.html

Woman Owned Workplace
www.womanowned.com

Field of Dreams for Women in Business
www.bizjournals.com/bizwomen/

Business Resource Center
www.morebusiness.com/getting_started/

Forms of Business Ownership
www.onlinewbc.org/docs/finance/org_form.html

Small Business Administration Ownership Forms
www.sba.lgov/gopher/Business-Development/Success-Series/Vol2/Legal/

U.S. Treasury Tax Information
www.irs.ustreas.gov/bus_info/index.html

American with Disabilities Act
www.adata.org

Code of Federal Regulations from the national Archives and
Records Administration

www.access.gpo.gov/nara/cfr/cfr-table-search.html

Thomas Legislative Information

www.thomas.loc.gov/home/thomas2.html

GPO Access

www.gopaccess.gov/index.html

Metlife Consumer Education Center and SAV

www.pueblo.gsa.gov/cic_text/smbuss/start-business/strtbiz.htm

**All men dream;
but not
equally. Those
who dream by
night. . . wake
in the day to
find that was
vanity: but the
dreamers of the
day are
dangerous
men, for they
may act their
dream with
open eyes, to
make it
possible.
- T.E.
Lawrence,
British
adventurer,
soldier, and
writer**



Glossary

ACE-NET - Angel Capital Electronic Network

AICCCA - Association of Independent Consumer Credit Counseling

ASBDC - Association of Small Business Development Centers

BPAO - Benefits Planning, Assistance, and Outreach

CCH Incorporated- Consumer Clearinghouse Incorporated

DBE - Disadvantaged Business Enterprise

DBTACS - Disability and Business Technical Assistance Centers

EARN - Employee Assistance Referral Network

EEOC - Equal Employment Opportunity Commission

GSA - General Service Administration

MITE - Midwest Institute for Telecommuting Education

NFIB - National Federation of Independent Business

NFWBO - National Foundation for Women Business Owners

ONAA - Office of Native American Affairs

OOVE - Center for Veterans Enterprise

OPM - Office of Personnel Management

OSDBU - Office of Small and disadvantaged Business Utilization

OWBO - Office of Women's Business Ownership

PASS - Plan for Achieving Self-Support

SBA - Small Business Administration

SBDC - Small Business Development Centers

SBSES - Small Business Self-Employment Service

SCORE - Service Core of Retired Executives

SSA - Social Security Administration

SSDI - Social Security Disability Insurance

SSI - Social Security Income





Your Notes

Here's some space for notes you might take as you use the resources in this handbook. Have fun with your research!







