

Supported Self-Employment Development



Facilitated Exploration: Discovering Individual Strengths & Challenges to Self-Employment

Developed by Shannon L. Munn



Workbook 1

A Workbook Designed for People with Disabilities and Their Support Teams

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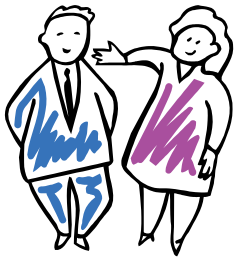
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Introduction

The process of facilitating the creation of an *individualized, gainful and sustainable* micro-enterprise begins by getting to know the prospective business owner. Self-exploration is recognized by customized employment specialists assisting people with disabilities, as well as business planning experts working with the generic population, as being the crucial first step in the business planning process.

The purpose of the facilitated exploration phase in the supported self-employment development process is to:

- assemble the prospective business owner and his/her core planning team,
- gather information about the person's interests, strengths, assets and challenges to his/her self-employment goal, and
- begin to brainstorm the proposed business idea.

Engaging in this initial phase of planning will help everyone involved gather critical information before stepping into the business planning process. These discussions will either help to reinforce a prospective business owner's choice to become self-employed or lead him/her to the realization that he/she would rather not choose self-employment as a vocational option at this time.

It is suggested that two or three meetings be held with the prospective business owner and the planning team in this initial phase. The planning team consists of family members, friends, paid professionals, and any other person(s) who knows the prospective business owner well. These planning team members should be *committed* to engaging in the person-centered planning process by *intentionally* working with the prospective business owner to help him/her reach the goal of starting a micro-enterprise.

It is important for the prospective business owner and team to think through, on a basic level, from start to finish how the product/service will be produced/provided and sold by

the business owner. If the prospective business owner and team members have access to the Internet, looking up similar businesses on-line can be a helpful way to gather some information before these discussions.

When considering a business idea, it is important for the prospective business owner and team members to consider:

- *Does this business idea fit with the person's strengths and interests?*
- *How much does the person hope to earn right away from the business? How much does he/she hope to earn down the road from the business (the ideal amount of income)?*
- *How might products be made or ordered?*
- *How, when and where might products/services be sold?*
- *Is there anything that happens in between?*
- *How might customers find out about the products or services?*

Note: *Not all of the questions listed above can be answered concretely in the exploration meetings. This is where the subsequent months of planning come in! Remember that the entrepreneur and team will be engaged in activities designed to uncover more information, which will further guide the planning process.*

This workbook contains categories and questions that the prospective business owner and team should consider in order to identify a person's interests, strengths and assets, as well as expose the challenges and potential barriers. The questions are not all inclusive and are simply a guide to initiate conversations for information gathering. Conversations about the following topics are *person-centered* and all team members are encouraged to talk candidly about the potential challenges and individual's strengths and assets.

Taking the time to complete this workbook and engage in “whole-life” discussions with the prospective business owner before moving onto business planning will result in more effective and efficient planning down the road. During this exploration phase, listen closely, be open minded and patient. Many prospective business owners and their teams hold a series of meetings over two to three months in order to thoroughly complete this exploration phase.

For each topic, the individual and the team should consider: *Overall, does this challenge or strengthen the self-employment goal? If it is a strength, how can the person utilize this in the business? If it is a challenge, can the person/team address it in a timely manner or create realistic plans to meet the person’s needs without affecting the success of the person or business? If not, should the person/team consider a different business model or idea?*

Sprinkled throughout this workbook are brief stories describing how some business owners with disabilities have utilized their assets or overcome challenges in the process of developing a micro-enterprise. These stories are designed to highlight the possibilities, both big and small.

The second workbook in this two part series on Supported Self-Employment Development focuses on developing a person-centered business plan. Complete with planning activity checklists, resources and questions to initiate person-centered business planning discussions, the second workbook will guide the prospective business owner and his/her business planning team through the following areas: goal validation and business feasibility, business planning, legal considerations, benefits and financial planning, business operations and support planning, and the development of an action-oriented marketing plan. The second workbook is designed with worksheets to document team-based action plans, as well as state and national resources for business planning, assistive technology information, and benefits planning assistance.



Exploring Employment History

1. List the jobs or volunteer work you have had in the past. Which ones did you like the most and least? Why?
2. What were the successful experiences? Why were they successful?
3. What were the not-so-successful ones? Why? How did these jobs end?
4. Describe the environments you like to work in.
5. What work-related skills are transferable to the business idea? Explain.
6. Has the proposed business idea been a hobby for you? Describe.
7. What new skills will you need to develop for the business? How will you do this? (classes, mentor, practice, research, etc)
8. Why do you want to be self-employed, rather than having a wage job?

Amy wanted to start a jewelry making business. However, all of her jobs in the past were restaurant and cleaning jobs and she had limited experience with jewelry making. To help Amy build her skills and develop a successful product line, her vocational support staff connected her with a professional jewelry maker who agreed to become Amy's mentor. Amy and her mentor began to meet weekly. With the assistance of her business planning team, Amy visited local bead shops and boutiques, and researched jewelry making books and magazines so that she could develop her own unique style.

Summarize the Discussion:

My employment experience strengths/assets are:

Challenges that I might face are:

Action steps my team members and I will take to begin to address this challenge are:


Ideas and resources discussed at the meeting:

Unknowns or areas to explore:



Exploring Educational Experiences

1. Describe your educational experience. Where did you attend school? Did you graduate? When?
2. What do you like to learn about?
3. What is your learning style? How do you learn best?
4. Are there particular educational strengths that you want to utilize in the business (i.e. bookkeeping, entering customer contact info into computer, handwriting "Thank You" notes to customers, etc)?
5. Does the proposed business idea pose particular challenges for you regarding reading, writing, computer use, math skills? If so, how will these challenges be addressed?



When Sarah started exploring self employment ideas with her team, it was noted by her case manager that Sarah likes to send greeting cards to her family and friends. Sarah frequently talks proudly to others about the recognition she was given while in high school for neat penmanship. Upon discovering this asset, the team set about to help Sarah create a business in which she could incorporate these interests and skills. Now Sarah owns a gift basket business. With each gift basket, Sarah writes the customer's personal message on a company made greeting card. This gives Sarah great pride in her business.

Summarize the Discussion:

My educational strengths related to my self-employment goal are:

Educational challenges that I might face are:

Action steps my team members and I will take to begin to address this challenge are:

Ideas and resources discussed at the meeting:

Unknowns or areas to explore:



Exploring Transportation

1. What form(s) of transportation do you use on a day-to-day basis?
2. How is transportation paid for? Who is responsible for making transportation arrangements?
3. Does the proposed business model require a lot of driving or specialized transportation?
4. Given your available transportation, is the proposed business model feasible? Explain.
5. Might transportation be considered a business expense? (If so, the costs for transportation should be included when pricing the product/service).
6. What potential challenges might unreliable transportation have on the business (i.e. not able to attend sales events on weekends, late to customers, cancellations, etc)? Describe.

Sam is eager to start a lawn mowing business but does not have a driver's license. He has been working with his DVR counselor and case manager to get his license reinstated, which might take a few months. Once Same does get his license, he will need to start saving for a car; further delaying his business start-up. Sam really wants to start his business as soon as possible but has no way to haul lawn care equipment. To address this barrier, Sam's team helped him brainstorm ways that he could start providing mowing and gardening services to busy homeowners within the city bus limits who have the equipment but not the time.

Summarize the Discussion:

Strengths/assets regarding transportation and my self-employment goal are:

Transportation challenges that I might face are:

Action steps my team members and I will take to begin to address this challenge are:

Ideas and resources discussed at the meeting:

Unknowns or areas to explore:



Exploring Housing

1. Describe your housing picture (e.g. rent/own, subsidized housing, roommate(s), support services, rural, with family, etc)? Is your housing stable, or do you move often?
2. List your monthly housing expenses? Do you have difficulty paying your bills? Explain.
3. Will you operate your business from home? Describe.
4. Will your home address be used for business purposes? If so, how?
5. If you plan to operate your business from home, have you considered the use of part of your home as a business expense? If so, will you need to gather information about tax considerations for home-based businesses?
6. Will you store business equipment in your home? Do you have rental or homeowner's insurance that would cover your equipment and inventory?
7. Describe any other particular challenges relating to housing that might impact your self-employment goal?

Summarize the Discussion:

Housing assets related to my self-employment goal are:

Challenges related to housing that I might face are:

Action steps my team members and I will take to begin to address this challenge are:

Ideas and resources discussed at the meeting:

Unknowns or areas to explore:



Exploring Assistive Technology

1. Do you have any physical limitations that might present challenges to your self-employment goal?
2. What kinds of adaptations, rehab technology or assistive devices do you currently use? Describe.
3. Have you worked with an Occupational Therapist (OT)? If so, who and when?
4. Are there new tasks in the business that you might need to consult with an OT about?
5. How might new devices or technology be paid for? (Medical Assistance, Division of Vocational Rehabilitation, County, Care Management Organization, other?)

Carrie makes unique, high quality scarves. She has physical limitations and uses a small, portable knitting machine. When Carrie started using this machine, her staff would need to assist her by holding it in place. One of Carrie's team members is an Occupational Therapist. She had a simple solution; adapt the knitting machine so that Carrie could be more independent making her scarves. Carrie's Occupational Therapist has since been dubbed "Operations Manager" by Carrie and her business planning team.

Summarize the Discussion:

Assistive technology assets related to my self-employment goal are:

Challenges related to my self-employment goal are:

Action steps my team members and I will take to begin to address this challenge are:

Ideas and resources discussed at the meeting:

Unknowns or areas to explore:



Exploring Benefits & Financial Resources

Self-Employment Work Incentives Worth Talking About!

Plan to Achieve Self-Support (PASS)
Property Essential to Self-Support (PESS)
Un-incurred Business Expense
Unpaid Help

To find out more go to www.ssa.gov or contact your local benefits specialist by calling:

SSA Work Incentive Planning and Assistance (WIPA)

1-877-242-1357

Wisconsin Disability Benefits Network (WDBN) Information & Referral Line

1-800-710-9326

1. Are you concerned about reducing or losing benefits with self-employment earnings? Explain.
2. Benefits Counselors can help you determine how income will affect your benefits. Have you had a benefits summary completed before? If so, when and by whom?
3. What do you receive each month for SSI (state and federal), SSDI, and any other cash benefits? List sources and amounts. Do you have earned income? If so, how much?
4. What form of Medical Assistance are you on (from SSI, MAPP)? Do you receive Medicare?



Benefits & Financial (continued)

5. Do you know about PASS planning? Might a PASS Plan be feasible?

6. How much money do you have in personal savings? Are you willing to invest some personal money into the business? If so, how much?

7. What other potential funding sources for business start-up do you have?

8. Do you have a financial guardian? If so, have you consulted with them about your goal to start a micro-enterprise?

9. Do you have extra money to open a business checking account? If not, how much can you set aside each month to do so?

10. Will you need assistance to open the account? If so, who will help you with this?

11. If needed, who will help you manage your business account? How will this person help you?



Benefits & Financial (continued)

12. Will you need assistance with money management for sales transactions or monthly billing to customers? What might the bookkeeping systems and supports look like for this?

13. Will you (or someone on your team) need to learn about business income/ expenses and tax preparation? If so, what might be the plan for this? How will you connect with a resource person, if needed?

John wanted to start a business providing video conversion, digital scrap booking and event production video services. To start this business, he would need a considerable amount of equipment and software. Since he received both SSI and SSDI cash benefits, he decided to write a PASS plan. With PASS, John was able to set aside his SSDI payment to pay for these start-up items. While he set this payment aside for business purposes, he continued to receive a higher SSI payment each month. Over the next 18 month time period, John will have invested \$16,000 into his business, allowing him to grow the business over the next 18 months so that he can earn enough profit from the business to eliminate the need for his monthly SSI payment.

Summarize the Discussion:

Strengths and assets related to finances/benefits and self-employment are:

Challenges related to benefits/financial matters are:

Action steps my team members and I will take to begin to address this challenge are:

Ideas and resources discussed at the meeting:

Unknowns or areas to explore:



Exploring Legal Considerations

1. Do you anticipate the need for a business partner(s), employee(s) or contractors? (Sometimes for back-up purposes?)

2. What legal structure will your business have (Sole Proprietor or Limited Liability Company)? Do you feel you need to explore this?



To find out more about business structures and permits, contact the **WI Small Business Development Center**

1.800.940.7232

3. Are there special permits required for this business (food license, sellers permit, etc)? Are these “unknowns” at this point?

4. What is the risk associated with this business (consider accidental damage to property, food handling, etc)? Will you want to get business liability insurance?

5. Might bonding be necessary for this type of business? Do you have a criminal background that might pose a challenge to becoming bonded?

Summarize the Discussion:

Strengths and assets related to legal matters are:

Challenges I might face related to legal matters are:

Action steps my team members and I will take to begin to address this challenge are:

Ideas and resources discussed at the meeting:

Unknowns or areas to explore:



Exploring Health

1. Describe your health.
2. How might health concerns impact your ability to carry out the day-to-day functions of the business? Or is health an asset to your self-employment goal? Explain.
3. Are there particular times of the day, week or year that you are able to work or not able to work?
4. If needed, can a back-up plan be put in place so the business will not be in jeopardy?
5. What might that back-up plan look like? Who might be in charge of implementing the back up plan if you are not able to?

Summarize the Discussion:

Strengths and assets related to my health and self-employment are:

Health-related challenges I might face are:

Action steps my team members and I will take to begin to address this challenge are:

Ideas and resources discussed by the team:

Unknowns or areas to explore:



Exploring Supports

1. What paid supports exist in your life? List how many hours a week or month you are supported and how they help you?
2. List the members of your planning team and how often you typically meet with them.
3. Are these team members willing to meet monthly to help you through the business planning phase?
4. What kinds of support might you need to operate your business?
5. What “natural supports” (friends, networks, family) do you currently have? How do they support you? Do they have particular skills or interests that will compliment your business idea?
6. Are there particular business services (*not job coaching or personal supports*) you would want to purchase with your business revenue? (examples include: bookkeeping, tax preparation, graphic design, website help, marketing help)
7. Is there an identified lack of support in your life? What impact might this have on the business?
8. Are there ways to engage current supports differently, so that they are more supportive of your self-employment goal?
9. Who on the team will be responsible for facilitating the on-going planning with you to ensure that the business remains profitable and sustainable? Explain how this person will help you.

Summarize the Discussion:

My support assets/strengths related to my self-employment goal are:

Support challenges I might face are:

Action steps my team members and I will take to begin to address this challenge are:

Ideas and resources discussed at the meeting:

Unknowns or areas to explore:



Discovering Community Connections

1. Who do you know that would be an asset to the business planning efforts? Might these people be willing to come to a team meeting or give input?
2. Who do the team members know? Might these people be willing to come to a team meeting or give input?
3. How might you connect with more people in the community? What businesses, organizations or associations exist in the community (or beyond) that might be good to make contact with?
4. Who or what businesses in the local community (or beyond) can you (and your team) contact to ask for an “informational interview”?
5. What networking or mentoring opportunities can you (or your team members) tap into?
6. When you are ready to begin your business plan, are you (and your team) willing to contact SCORE, Small Business Development Center Counselors, or other professional business planning help? What services for business planning exist in your community?

While in High School, Andy had become connected with almost a dozen businesses in his community through work experiences and volunteer positions. To help Andy determine his business feasibility, his team members reconnected with some of these business owners for information and guidance. Andy joined the Chamber of Commerce and is launching a document destruction business serving the local business community.

Summarize the Discussion:

My community strengths and assets are:

Community challenges that I might face are:

Action steps my team members and I will take to begin to address this challenge are:

Ideas and resources discussed at the meeting:

Unknowns or areas to explore:



Exploring Communication

1. Describe your communication style.
2. Are you able to use the phone and/or email? Explain.
3. If you have communication challenges, how might business communications with customers be handled? If needed, what role will your staff or support person(s) have in communicating with customers?
4. How might customers find out that the business exists and how to patronize it? (ads, website, mailing, word of mouth)
5. How will you be involved in marketing your business? What might the team roles be in helping you market your business?
6. How will customers contact the business to make orders or request service?
7. Is a website necessary upon start-up or can it wait? Explain.
8. Will you need to establish an email address for the business? Will you need help to do this? If so, who will help with this?
9. Will you use your home phone for the business? Or, if you work with a vocational agency, will the vocational agency use its number on business materials? Is this the best way to go (or will it confuse or deter customers)? Is a business cell phone or separate line a better option? Describe.

Summarize the Discussion:

My strengths and assets related to communication are:

Challenges I might face related to communication are:

Action steps my team members and I will take to begin to address this challenge are:

Ideas and resources:

Unknowns or areas to explore:



Exploring Business Equipment & Supplies

1. What equipment is needed for business start-up? List items and potential costs.
2. What equipment or supplies do you already own?
3. What supplies might be needed initially and on an on-going basis? List items and potential costs.
4. What kinds of marketing materials might be needed? List.
5. Who will create the marketing materials? Will the skills of a graphic designer or web designer be needed? If so, do you or someone on the team have connections for this?
6. List potential suppliers for equipment, supplies, printing, etc?
7. List potential funding sources for start-up items.

Summarize the Discussion:

Equipment assets to my self-employment goal are:

Challenges with equipment that I might face are:

Action steps my team members and I will take to begin to address this challenge are:

Ideas and resources discussed at the meeting:

Unknowns or areas to explore:



Discovering Personal Interests & Outlook

1. What makes you happy about the idea of being self-employed?
2. What are the attitudes of your team members about your choice to pursue self-employment?
3. Do you like *continuity and stability* or *challenges and changes*? How does this fit with your business idea?
4. Do you or your team members have any concerns about risk? Explain.
5. What plans does the team have to balance these opinions and minimize these fears?
6. How much money do you hope to make with the business?
7. What other personal goals do you want to achieve with your business? List both short and long term goals?
8. Are there any other specific concerns that you or your team members have that might need addressing during the planning phase?

Summarize the Discussion:

My assets related to outlook are:

My challenges related to outlook are:

Action steps my team members and I will take to begin to address this challenge are:

Ideas and resources discussed:

Unknowns or areas to explore:



Creating the Planning Framework

Business Goal:

Planning Team Members:

Existing Supports (paid and unpaid):

Potential gaps in support and additional supports needed:

Greatest Strengths/Asset(s):

Primary Challenge(s):

Ideas/Recommendations generated by the team in the exploration meetings:

Potential resources and connections identified by the team:

Unknowns/Areas to Explore:

Use this planning outline to summarize the conversations you have had with your team. This summary will be the guide for you and your team from which you will develop action plans for the coming months. This framework can also be used by the vocational planning professional on your team to create a written report of the exploration phase for your DVR counselor.

What is next?

The next part of the planning process involves creating a series of actions steps that will help you to validate your self-employment goal and determine the feasibility of your business. Planning activity lists and resources to develop this action plan are found in the second planning booklet entitled “***Supported Self-Employment Development: Team-Based Business Planning.***” During this next phase of the process, it is important that you continue to meet with your team on a regular basis. In these meetings you will rely on your team members to help you strategize, create action plans and uncover resources.



Shannon Munn of Progressive Community Services, Inc, has been working in the field of Supported Employment and Person-Centered Planning for people with physical, developmental and psychiatric disabilities for 15 years. Her experience includes program management of a supported employment agency, as well as training development for direct service professionals in the areas of outcome measures for employment plans, systematic training, and SSA Benefits. In most recent years, Shannon was involved in implementing the Vocational Futures Planning process and has also worked as a Support Broker for people with developmental disabilities in Dane County, Wisconsin.

In 2004, Shannon began the Supported Self-Employment (SSE) Planning Program with the Wisconsin Division of Vocational Rehabilitation and Dane County Human Services. The strategy used in this program incorporates basic person-centered planning techniques with traditional business planning to assist people with significant disabilities in the development of an *individualized, gainful and sustainable micro-enterprise*. In 2007, Shannon partnered with the Wisconsin Department of Health Services' Pathways to Independence initiative to increase opportunities and build capacity throughout the state of Wisconsin to support people with disabilities in micro-enterprise development. This two workbook series on the process of Supported Self-Employment Development was developed by Shannon Munn to provide the basic foundation and critical resources for people with disabilities and their planning teams in the self-employment planning process.