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PREFACE



For the past three years, Rural Institute staff and consultants from Griffin-Hammis Associates have been working with organizations that support individuals with Traumatic Brain Injury (TBI) in Virginia, Kentucky, Utah, and Montana. The goal of this work has been to expand the capacity of these agencies to support people with Traumatic Brain Injury in self-employment enterprises. This manual and exercises evolved from that work.

Anyone—with or without a disability, with or without a brain injury—can benefit from following certain steps as she develops her small business idea. This manual outlines those steps and includes exercises designed to organize the details inherent in small business development. The more elaborate the business, the more elaborate the planning and financial foundation, but the steps necessary to refine the business idea remain the same.

We hope you find this tool useful as you begin to make your self-employment dream come true, or as you support someone with a Traumatic Brain Injury achieve his dreams.

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INTRODUCTION

Introduction by Mikela Aussem, Owner of Phoenix Rising

With a brain injury you have to learn that life is not over. It is not the same. You live it but you live it differently, and that takes time and help. If you are doing what you love, it is easy to stick with it; but it is hard to focus on something you hate. Work needs to be something in tune with you. If you have a passion for it, you can find a way to make it work.

Success is defined by actually accomplishing something and following through, which is really difficult for people with TBI. It gives you a sense of self back. People are identified by what you are and what you accomplish with a brain injury, if you have trouble with the follow-through, you won't finish, get nothing accomplished, and that is how people will define you.

People with TBI have lots of hopes and dreams but people say they will never get them done. With the right help they can get it done. "Getting it done" may just be taking a shower and remembering to wash the soap out of your hair. We know where we need to be, but we need a person to show us the steps, sometimes more than once.





Supports start in your home. It's not just your business life, its your entire life that is flipped upside down. Memory and organization are missing. You have to have life skills in order to achieve everyday life. This works into business life. If you can accomplish it in everyday life, you can accomplish it business life.

Here's a list of supports that people with TBI often need:

- scheduling appointments
- tasks broken down into steps
- check lists to remind you if you have completed a task
- detailed lists
- reminders
- transportation
- Neurological therapies and cognitive behavioral therapies
- learning how to deal with emotions and how to deal with stimulation triggers.

Self-employment can work for people with Traumatic Brain Injury because it is “having it your own way” and “doing it your own way.” You need to learn to think outside of the box when your brain doesn't work. Find something that fits you. Often a brain injury forces you to develop talents you have never used. Because it takes away parts of you, and the only way to put a positive spin on that is to develop talents you already have or unearth new ones.

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STEP ONE: FINDING THE DREAM

Many people with TBI have the talent and desire to return to work after their injury. In our experience working with people with TBI in four states, we have found that most feel that they cannot reenter the workplace as a typical employee working full time. The typical working environment may not accommodate their disability or their employment goal. Because of their disability, some people become goal-driven and regular employment may not satisfy their personal sense of accomplishment. Self-employment is the option for these individuals.

Ultimately, only the individual can determine his employment dream. This is especially true for people with TBI, whose personal sense of success motivates their actions. That person defines what success is, not the vocational system developed to support people with disabilities. Consequently, when helping someone with TBI develop her own business, follow her dream. Her personal goals will drive, or derail, the self-employment process. Never underestimate the power of choice and self-determination in determining success.



The resources to accomplish an individual's employment dream rest within in that individual. To uncover the factors that will shape the business idea and result in the person's success, use one of the many "person centered planning" techniques. These will reveal interests, experience and resources available to help with the design and implementation of the small business.

Another tool is the following exercise. It helps uncover the psychological and emotional reasons why a person wants to start a business and the experience, skills, and supports the will create success.

8 SMOOTH MOVES

Self-Employment Attributes Review



1. Reasons why I want to start a business:

- A.
- B.
- C.
- D.

2. The type(s) of businesses I am thinking about starting:

- A.
- B.
- C.
- D.

3. I have this experience/skills in this type of business:

- A.
- B.
- C.
- D.

4. I have the following business skills that will help me in this business (bookkeeping, sales, etc.)

- A.
- B.



- C.
- D.

5. I have the following family and friends who own or work in businesses and they will help me:

Person:

- A.
- B.
- C.
- D.

6. How each can help:

- A.
- B.
- C.
- D.

7. I have these interests and hobbies that will help me with my business:

- A.
- B.
- C.
- D.

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8. I have the following financial resources to help me start and/or expand my business:

- A. Social Security/SSI/PASS Plan
 - B. Vocational Rehabilitation:
 - C. Workforce Investment/Department of Labor:
 - D. Grants:
 - E. Loans:
 - F. Savings/Cash/Trust:
 - G. Wages:
 - H. Other:
- Total Available: \$

9. I have these questions about starting my business:

- A.
- B.
- C.
- D.



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STEP TWO: DEVELOPING SUPPORTS AND ACCOMMODATIONS

As Mikela Aussem said in the introduction to this manual, when you have a Traumatic Brain Injury, “it’s your entire life that is flipped upside down. Memory and organization are missing.” Creating tools (check lists, color coding items, recorded reminders, notebooks for keeping track of information, etc.) that replace organizational and memory structure that the person is missing are the primary support individuals will need. Some experimentation may be necessary to determine what works for each person with a brain injury. And these supports may need to be in place for an extended period.

One reason self-employment works for people with brain injuries is because it allows them to work full-time or part-time at their business, providing the scheduling flexibility necessary to accommodate their disability. Self-employment also allows people more time than conventional employment to achieve success, because the business owner is her own boss.



Many people benefit from a business design team, selected by the person, that helps sculpt the supports and accommodations the individual may need. These teams vary in membership, but typically include an employment specialist, a Vocational Rehabilitation Counselor, a resource coordinator, family members, and various consultants such as Small Business Development Center (SBDC) staff, and personnel skilled in benefits analysis.

Training for prospective business owners can also be critical. This includes training to refine a skill required for the production of goods and services in the business, such as attaining a welding certificate, or earning a Chef's diploma. Training also includes attending classes in business ownership, many of which are available at no cost or low cost through local SBDCs. Folks who do not read or write might also benefit from such classes because they provide networking opportunities; a chance to meet potential suppliers, customers, and mentors. Professional staff can also attend and benefit.

The following exercise will help determine the kinds of supports the business owner will need.

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Personal Business Skills & Supports Inventory



Instructions: Consider the list of general business skills below. If you feel you can perform this skill with little or no help, move to the next skill. If you need some support to understand or perform this skill, list the types of support you need, and in the final column list the person(s) or systems that might help

BUSINESS SKILL	I KNOW THIS	I NEED THESE SUPPORTS	WHO MIGHT HELP
Bookkeeping			
Managing Inventory/ Ordering Supplies			
Making the Product			
Delivering the Product			
Recordkeeping			
Sales			
Marketing/Promotion			
Following the Work Schedule			



Managing Cash & Checks

Managing Personnel

Other:

Other:

Other:

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STEP 3: THE PRODUCT



The product or service that is the center of any business. What *exactly* are you selling to make money? A small business owned by a person with a Traumatic Brain Injury is typically formed around the person's interests and the product is developed based on the individual's goals and interest. The individual and the product that inspires him will help him focus and succeed. The existence of a market does not in itself drive the process. Rather, the person's aspirations and talents take precedence in designing an enterprise. This employment option seeks a fit between the individual and the marketplace.

To help the potential business owner refine what she wants to sell, use the following exercise.



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Product, Price, Placement, Promotion



Instructions: Product development is grounded in the Four Ps: Product, Price, Placement, and Promotion. Below, list the critical issues and tactics your company considers as you develop your product or service.

1. Our primary product/service is:

2. Other complimentary products/services are:
 - A.
 - B.
 - C.
 - D.
 - E.

3. This is how each complimentary product/service adds value:
 - A.
 - B.
 - C.
 - D.
 - E.



4. What is the anticipated market position for the primary product/service (i.e., is it high quality/high price; low price/moderate quality, etc.)? Are you seeking an upscale, average, or discount-seeking buyer? Explain:

5. Who is the likely buyer (e.g. young, old, male, female, rich, poor)? Where would they look for this product or service? Explain:

6. Will the buyer need to purchase this product/service more than once? How often? How does this effect the marketing approach, packaging, volume discounts (e.g., If this is a lawn mowing service, can customers who sign up for 6 mowings get a \$10 discount)? Explain your strategy:

7. How will you know if your product/service is over- or under-priced? (What do other similar products/services sell for?):



8. Where will you sell this product or service (i.e. other people's store shelves, your own store front, door-to-door sales, in magazines, over the Internet?). List specific outlets:

A.

B.

C.

D.

9. How will the product be packaged? What will it look like? Explain:

10. Will there be multiple products in each package? Will the product be bundled with other complimentary products from your company? Will you bundle complimentary products from other companies? Explain:



11. What is the image you seek for this service (i.e., is it convenient for customers; is it cheaper than other similar services; does it add-value or complement another product or service the customer is likely to use; are you pledging high quality customer service; does it have “snob appeal”; is it for the do-it-yourselfer)? Explain:

12. Does this service complement another company’s service? What makes your service better? Does the opportunity exist to bundle this service with the product or service of another company? Explain:

13. What is the overall promotional strategy for your product/service? What “look” or image do you want?

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14. How will you use advertising (i.e., is this a major strategy; what outlets will you use; how often will you use this means)?



A. Print Advertising (Newspapers, Yellow Pages):

B. Direct Mail:

C. TV:

D. Radio:

E. Word of Mouth:

F. Business Cards & Brochures:

G. Novelties:

H. Signage:

I. Classified Advertising:

J. Telemarketing:



K. Press Releases & PSAs:

L. Sales Staff:

M. Other:

15. How will you measure the effectiveness of your promotions?

16. How much do you propose to spend on marketing and advertising every month? How will you know if it's enough or too much?

17. Other issues of Product, Price, Placement, & Promotion

STEP 4: THE MARKET



You can make a million widgets, but until you sell one, you don't have a business. Finding and nurturing the market for a product goes hand in hand with product development. Very few products or services sell themselves. One of the first steps a prospective business owner, or rehabilitation staff offering support, must do is to identify her customers. Identifying customers and developing a marketing plan are two essential aspects of any good business plan.

Small businesses grow or die. Profitability is determined by reaching customers, satisfying them, and then attracting more customers. The Pareto Principle that 80 percent of a company's business comes from 20 percent of its customers is true, but it's also obvious that the other 80 percent is important, too. People with Traumatic Brain Injury are continually seeking more efficient ways of doing everyday tasks. This same idea applies when searching for a market for their product or service. Many of their initial customers will be people or organizations that currently supply some of their personal supports. Their secondary customers may come from their experience in the larger community. Once a new market is targeted, the small business owner with a



Traumatic Brain Injury will pursue it persistently. It is important not to ignore the initial market while pursuing new markets. Supports may be needed to maintain focus on the larger market picture while developing new customers. Focus and follow through, always important when working with people with brain injuries, are doubly true here.

Typically, a business has both primary and secondary users of their product or service. For instance, most coin-operated carwash patrons use the facility to clean the family sedan. Advertising and promotion is most likely geared to this crowd, with typical approaches being discount coupons, signs on the building or placed along the major routes nearby, and perhaps some local television or radio ads. Once a customer base is established and growth slows, new advertising pushes are needed to battle a new competitor in the market, or to attract those new to car ownership.

Another potential income producer often overlooked though by business owners is the secondary customer. A secondary customer is someone who has a different need or use for the product/service being offered. In the case of the carwash, for instance, secondary customers may be tractor-trailer drivers who need to clean their big rigs. Another secondary user is fleet managers for the local school bus concession, or the police and fire depart-

ments, the local cable TV company that owns 30 pickups, the phone or public utility companies that keep a hundred trucks and vans in service around the clock, or even the local cattle ranchers who need to clean out trailers with the high pressure equipment found in car washes. Perhaps boat owners need to wash down their units after a day of fishing on the local lake.



Advertising campaigns as simple as the direct mailing of discount coupons to these user-groups is enough to attract new customers. And certainly a lot of business can be done by putting fliers under windshield wipers in the parking lots at cattle auctions and truck stops. A personal visit or a letter of introduction to the local phone company manager or the Chief of Police might also bear fruit.

Marketing is not generally a passive activity. It must be planned and budgeted for and made an essential function of the business operation. A business that is not adding new customers is at risk of dying



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Target Market & Positioning Worksheet



Instructions: This worksheet is designed to identify and isolate both primary and secondary customer niches. A primary customer is one that is most likely to buy from you. A secondary customer is one that will buy after (and probably in less volume than) the primary customer. For instance, a coin-operated car wash has typical car owners as its primary customer. A secondary customer may be the used car lots down the street that bring in their cars before putting them up for sale. Field work, research, and study will result in the demographic information important to the business owner in designing the product/service, establishing a pricing structure, and in determining distribution and promotional approaches.

DEMOGRAPHICS: PRIMARY AND SECONDARY CUSTOMERS

Location (city/county/particular part of town/cyberspace)

Age Range

Male and/or Female



Income

Education Level

Career Type (Professional, Blue Collar)

Marital Status

With/Without Children

Pet Owner

Particular Hobbies/Interests

Religious/Political Affiliations

They know they need your product or service?

They need your product or service but don't know it yet?

STEP 5: PRICING



People with disabilities frequently undervalue their time and contribution to production and development because their self worth may reflect society's undervaluation of people with disabilities. How much are they really going to make in an hour? The personal success of getting the product into their customer's hands gets in the way realistic pricing. It feels successful when your product is done and pricing takes a back seat. Plus, you want to share your wonderful service or item with everyone, and profit slips your mind. A complete list of the costs, not just materials, but energy, space, insurance, accounting services, and time invested need to be factored into what you charge. The personal value of your time should not be undervalued.

The following exercise illustrates costs associated with all phases of product manufacture and distribution and will help you determine how much you should charge per unit to break even.



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Pricing & Break-Even Exercise

Instructions: Your business is making Gourmet Dog Biscuits. Another competitor makes a similar product that sells for between \$6 and \$9 per package. Your pricing strategy puts your retail price at \$8. Determine how many packages of dog biscuits it takes to pay both your fixed and variable expenses and to break even.

ALL EXPENSES FOR EARL'S EAT 'EMS

Biscuit Ingredients	\$ 2.00 per package
Kitchen & office rent	\$ 600.00 per month
Hourly labor	\$.75 per one package of biscuits
Sales commission/sales rep fee	\$.50 per one package of biscuits
Insurance	\$ 35.00 per month
Packaging & Shipping	\$ 1.00 per package
Accounting services	\$ 75.00 per month
Loan payment	\$ 200.00 per month
Telephone, Website, E-mail	\$ 80.00 per month

Determine which costs are variable and which are fixed:

VARIABLE EXPENSES	COST	FIXED EXPENSES	COST
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
TOTAL VARIABLE EXPENSE	\$	TOTAL FIXED EXPENSE	\$



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STEP 6:

FUNDING YOUR DREAM

Many people with TBI need expensive supports to live their lives and develop businesses. The publicly financed system of supports for people who acquire their disabilities as adults often falls short of meeting their needs for case management, independent living services, and vocational rehabilitation. In our experience helping people with Traumatic Brain Injury start their own businesses, public funds are rarely available. When they are available, the rigorous requirements for business plans, vocational plans, and readiness training may frustrate the individual. Consequently, we have encouraged individuals to use personal resources to finance their small business idea or alternative sources for goods and services for their business start-up.

Funding for small businesses is available from numerous sources. The Social Security Administration (SSA) provides work incentives, such as Plans for Achieving Self Support (PASS) that can provide cash for business development and operations. A PASS leverages individual Social Security payments for use in pursuing a career goal, and is one of the few financial options providing actual operating cash to businesses. Although the de-



velopment and approval process can be cumbersome, PASS remains a critical complement to other financial resources.

Family support is traditional in small business and should be cultivated whenever possible. Family involvement takes the form of loans and cash gifts, transportation, assistance with production, networking, housing the operations, bookkeeping, et al.

Many microloan programs exist nationwide for those who can qualify for and afford the payments. The disability services system also provides numerous opportunities for financing that do not load the individual down with debt. The PASS Plan from SSA is certainly a critical ingredient for anyone qualifying.

The following three exercises will help you assess your financial resources and research other financing sources.

Personal Credit Affordability



INTRODUCTION: Financial planners suggest that no more than 15% to 20% of your net pay should go toward credit payments (*interest and principal*).

To calculate a safe credit debt level, first determine the expenses for your basic needs; subtract this cost from your take-home pay (net wages); the result is your discretionary or spendable income, of which no more than 20% should be used on credit payments.

MONTHLY NET PAY: \$ _____

MONTHLY BASIC NEEDS:

Mortgage/Rent: \$ _____

Utilities: \$ _____

Food: \$ _____

Clothing: \$ _____

Transportation: \$ _____

Child Care: \$ _____

Medical: \$ _____

TOTAL BASIC NEEDS EXPENSES: \$ _____



Discretionary Income
Pay minus Basic Needs Expense:

\$ _____

REASONABLE CREDIT DEBT
Multiply Discretionary
Income by 20% (.20):

\$ _____

Personal Financial Statement



<i>ASSETS</i>		<i>LIABILITIES</i>	
Cash on Hand (Checking Accounts)	\$	Personal & Household Expenses (Bills)	\$
Cash (Savings Accounts)	\$	Credit Card Debt	\$
Certificates of Deposit	\$	Short-Term Installment Loans	\$
Accounts Receivable	\$	Accounts Payable	\$
Securities (Stocks, Bonds)	\$	Taxes Due	\$
Life Insurance (Cash Value)	\$	Other Loans (e.g., college) Due	\$
Other Current Assets	\$	Other Current Liabilities	\$
	\$		\$
	\$		\$
Total Current Assets	\$	Total Current Liabilities	\$
Real Estate - Market Value	\$	Mortgage/Other Real Estate Debt	\$
Vehicles - Market Value	\$	Other Non-Current Liabilities	\$
Boats, RV's, Tractors, etc	\$		\$
IRAs/Retirement Holdings	\$		\$
Household Property	\$		\$
Other Personal Property (Artwork, Coins, Jewelry, etc.)	\$		\$
Other Assets (Please Itemize):	\$		\$
		\$	
\$			
Total Non-Current Assets	\$	Total Non-Current Liabilities	\$
Total Assets (Current + Non-Current)	\$	Total Liabilities (Current + Non-Current)	\$
<i>ASSETS - LIABILITIES = NET WORTH</i>			\$



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Small Business Research & Resources



Instructions: Determining business feasibility has as much to do with knowing the market and the resources available to you as knowing the product or service. Answering the following questions will help you design your business plan, refine your marketing approach, discover possible customers and suppliers, unearth resources, and prevent you from missing a critical regulation or opportunity.

1. What is your industry sector (i.e., is this clothing retail, tourism, violin repair?):

2. Is there a professional trade association for your business? Is there a local chapter? Is there a Chamber of Commerce committee focused on this sector? Are there trade journals or newsletters you can read? Do they offer training, certification, or technical consultation? List phone numbers, contact names, web site addresses below:



3. Are there government publications available on your specific business? Check www.sba.gov and www.onlinewbc.org to locate federal, state, and local resources. List publications and other materials you find below:

4. Is there a local Small Business Incubator? What's the director's name and phone number? What services do they offer? Is an Incubator appropriate for your business? Make an appointment for a meeting and a tour and list the time and resources available below:

5. Is there a local Small Business Development Center (SBDC); a local Women's Business Center (WBC); a Tribal Business Information Center (TBIC)? Find out the directors' names, make appointments and meet with them to discover their resources. The resources you found are:

6. Are there local civic groups you can join to make contact with potential customers, suppliers, or mentors? List what you found along with contact names and numbers:



7. Is there a local Vocational Rehabilitation office? Is there a local One-Stop office? Get their phone numbers and make appointments to meet with them about small business and disability support. List the contact names and numbers you found:



8. Call the local Social Security office or Benefits Planner. Make an appointment to discuss the use of SSA Work Incentives for financing a small business. List the contact names and numbers you found:

9. Identify suppliers of the materials or services you need for your business. These people not only provide products to you, they understand the business sector. Who seems most appropriate to talk with? What questions will you ask? List this information and the contact names and numbers you found:

10. Are there marketing or trade representatives for your product/service (these are people who create distribution channels and sell your products/services for a fee)? Do they understand your particular business niche? Can they help? What are their cost and sales projections? List this information and the contact names and numbers you found:



11. What are the recent and future growth projections for your industry sector? Who can help you determine this? Write down the information you found:

12. Are there other businesses like yours nearby or operating in the same market area? Who are they? Can you visit them; talk to the owners? Talk to or identify their customers? Write down what you discovered:

13. How well are the above businesses doing financially? Do the owners have advice to share; what is it? How do they find customers? Who are their suppliers?

14. What do the customers of the above businesses think of the product or service? How can you best approach them (on-the-street interview, phone or written survey, observing them buying or using the product/service)? Are they looking for higher



quality, lower cost, more variety in this product/service? Is there enough business left for you? Write down what you found out and what you think:

15. Is this going to be a long term company or are you planning to capitalize on a specific, time-sensitive market niche (cigar bars, pet rocks)?

16. Is your business seasonal in nature? How do other seasonal businesses do locally? Can you capitalize on changing seasons in other geographic locations (e.g., can you sell swimming trunks over the internet during the winter to buyers in the Southern Hemisphere)? Can you adapt your product or services to changing seasons (e.g., ski resorts rent mountain bikes in the summer)? List your ideas here:

17. Will your business be especially dependent upon ups and downs of the local or regional economy? Have the local business

experts predicted economic cycles you should be aware of? List the issues and how you plan to deal with them:



18. What are the licensing, environmental, zoning, and other government regulations for your business? Check with the Secretary of State, the SBDC, et al., and your local city/county government. List what you find out below:

19. Are there tax issues you need to investigate? Check with the local SBDC, your accountant if you have one, the State Department of Revenue or Taxation (especially in state with sales taxes) and the IRS and list what you find out below:



20. What did you find out that surprised you? What else now seems critical to know as you develop your business? List what else you need to find out below:

STEP 7:

THE BUSINESS PLAN



Businesses do benefit from formal business plans. (It should be noted however, that over 80% of small businesses are successful in the U.S., and since the majority of those do not have business plans, some flexibility in planning is recommended). The process of planning is as important as the plan itself, and of course, a plan is an absolute requirement if you are asking either the Vocational Rehabilitation system, the Social Security Administration, financial institutions such as bank or foundations for funding.

The Business plan doesn't have to be a fancy document, but it must address certain questions. Below is a form to help you develop a business plan. Your Small Business Develop Center can also provide you with an outline to help you write your plan. One example is in the Appendix of this manual.



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Refining Your Business Idea



Instructions: The following concerns help to refine the business idea, identify established or potential markets, and point out areas of concern for further exploration in the business planning process.

1. My business idea is:

2. The possible names for my business are:

Name A:

Name B:

3. I like this business idea because:

Reason A:

Reason B:



4. This business makes sense for me to own because:

Reason A:

Reason B:

5. My business will provide the following services/products

Service A:

Service B:

Service C:

Product A:

Product B:

Product C:

6. My business is UNIQUE because:

Reason A:



Reason B:

7. Customers will buy my Product/Service because:

Reason A:

Reason B:

8. I KNOW who my customers are; they bought the following from me:

Services Sold:

Products Sold:

9. I THINK I know who my customers are because they will buy the following from me:

Services people want:

Products people want:



10. I don't know who my customers are; here's how we'll find out:

Method #1:

Method #2:



APPENDIX 1: OTHER INFORMATION

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APPENDIX 2: WEBSITES OF INTEREST

Griffin-Hammis Associates, LLC
www.griffinhammis.com

FirstGov
www.firstgov.com

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

Association of Small Business Development Centers
www.asbdc.net

Forum for Women Entrepreneurs
www.fwe.org

On-line Women's Business Center
www.onlinewbc.org

National Association of Women Business Owners
www.nawbo.org

Office of Women's Business Ownership
www.sba.gov/womensbusinesscenter.org

Entrepreneur.com
www.entrepreneur.com

Inc Magazine
www.inc.com



U.S. Dept. of Agriculture
www.usda.gov

Senior Corps of Retired Executives (SCORE)
www.score.org

The Rural Institute at the University of Montana
<http://ruralinstitute.umt.edu/training>
<http://ruralinstitute.umt.edu/transition>

Rural Institute Pass Plans on-line
www.passplan.org

U.S. Dept of Labor
www.dol.gov

U.S. Dept. of Education
www.ed.gov

Job Accommodation Network
www.jan.wvu.edu

Virginia Commonwealth University Research & Training Center
www.worksupport.org



APPENDIX 3: BUSINESS PLAN OUTLINE

The following information should be included in every business plan.

Executive Summary

- convince the audience that this business is worthwhile.
- opening argument
- specific purpose.

Business Description

- describes the business
- history
- owners
- owners' experience in the field
- the "industry" or business field
- industry trends.

Marketing Plan

- about the opportunity exists
- how the business will take advantage of the opportunity
- market demands
- market trends



competition
customers
business's products and services
business's location,
advertising and promotion strategies

Operations Plan

how the work will be done
how the business will be managed
business's location
facilities
operating costs
licenses, permits, zoning, insurance
capital equipment
methods of production
types and number of employees
outside services used by the business.

Financial Plan

investment required
sources of funds for the business
financial statements
equipment list
break-even analysis
cash flow projections

other supporting documents

Attachments





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