

BUSINESS PLANNING

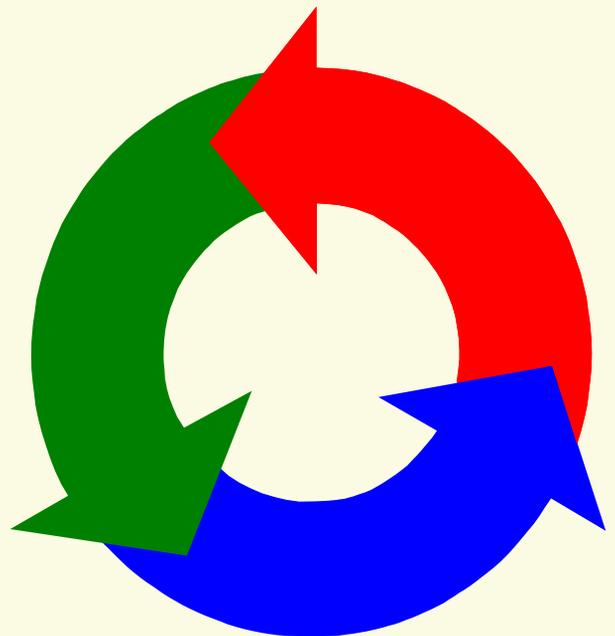
Using the CIE Support Model™

~WORKBOOK~



The Creativity, Innovation, and Entrepreneurship Support (CIE) Model™ provides a simple and logical framework to guide the development or expansion of emerging businesses owned and managed by individual entrepreneurs and for organizations developing businesses to achieve social purposes (social enterprises). The model structures the business development process as an evolving process that moves through three inter-connected layers or levels

- ✓ **Entrepreneurial Core**: qualities of the owner
- ✓ **Internal Operations and Resources**: the basic workings of the business
- ✓ **External Relationships and Activities**: marketing, customers, networks, financing



Focus on the “Self” in Self-Employment

© Griffin-Hammis 2003

□ Important Terms:

- **Person-Centered Business Planning:** *Business planning that fits a person’s capacities, talents and preferences with a viable, ‘bankable’ business idea*
- **Discovery ‘Maps’:** *Charts and/or lists that assemble information about life history, available and necessary personal and business supports, dreams and desires, talents, skills and opportunities used to guide development of potential business ideas*
- **Business Design Team:** *A working collection of friends, colleagues and experienced people to help you formulate a business idea, launch the business and support its growth*

CAPACITY ASSESSMENT

A CLOSE,
HARD
LOOK IN
THE
MIRROR



“If you have experienced a serious disability.....

© Adapted from Mimi Kravitz 1997

- You have strength**
- You can cope**
- You have patience**
- You possess spirituality and hope**
- You have courage**
- You have humility**
- You have imagination**

**“If you have been hospitalized,
you...”**

© Adapted from Mimi Kravitz 1997

- You have survival ability**
- You can tolerate pain**
- You can deal with the
unknown**
- You have interpersonal skills**

“If you have survived the disability benefits determination process...”

© Adapted from Mimi Kravitz, 1997

- You have anxiety tolerance**
- You can organize documentation**
- You can negotiate systems**
- You can persevere**

“If you have taken medication..”

© Adapted from Mimi Kravitz 1997

- You can handle risk**
- You can adapt to adverse conditions**
- You can compensate for induced physical disability**
- You might have gained some knowledge of introductory chemistry**

Discovering Vocational Aspirations

- **The Challenge:**
Creating lasting, satisfying, person-directed, employment beyond the confines of traditional job development



Discovery-*What we're looking for....*

- The Ideal Conditions of Self-Employment
- Strengths, Interests, Gifts, Talents, Supports, Contributions
- Relationships that matter & that help us get lots of business ideas
- Discovery should lead to a solid personal profile that captures the essence of the individual
- We are not here to ask right now “What job or business would be best?”

Why Start A Business?

Urban Miyares [urban@disabledbusiness.com]

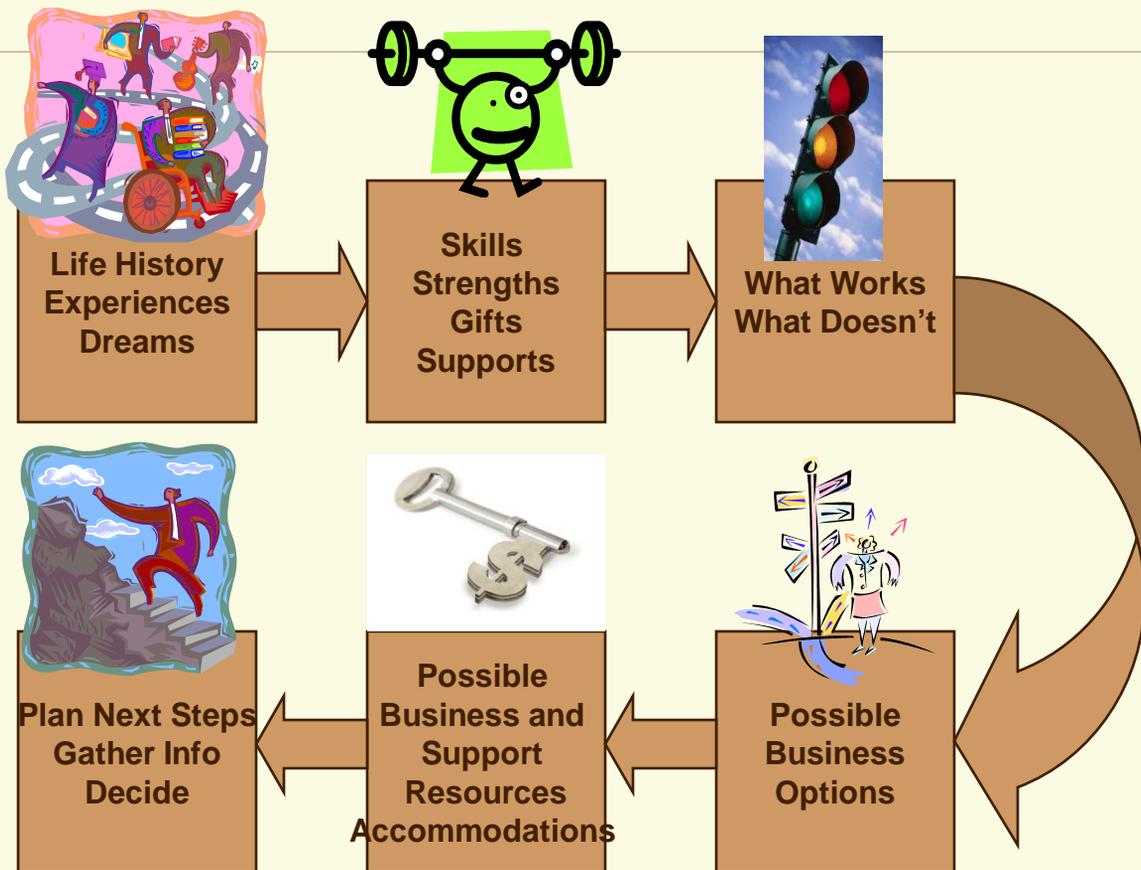
Control?

Money?

Pleasure?

*Can you meet your goal even
if you are in a business that
you hate?*

Person-Centered Self-Employment 'Maps'



“What Works”

Create a list of life and work characteristics and conditions that work for you. These will matter as you examine the demands that a business will make on you and your lifestyle, your associations and places you like or don't like to be, etc.

Examples:

- I am at my best until noon, after that my medication makes me drowsy
- I work best by myself
- I am good at making friends and gaining their trust
- I like driving around in my car

“What Doesn’t Work”

Create a list of life and work characteristics and conditions that do not work for you. These will matter as you examine the demands that a business will make on you and your lifestyle, your associations and places you like or don't like to be, etc.

Examples:

- I dislike going to the grocery store
- Large crowds make me nervous
- I am not good with computations
- Getting up before 7 AM ruins my day

“JOHN’S” CAPACITY ASSESSMENT: BUSINESS SUCCESS SCALE

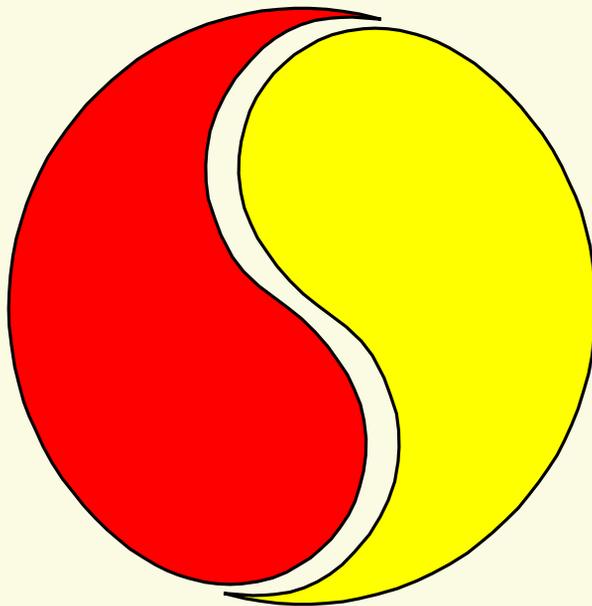
CHARACTERISTICS

EVIDENCE

- I’m a self-starter
- I have good problem solving skills
- I have relevant work experiences
- I can tolerate reasonable risk
- I’m goal-directed & persistent
- I’m well-organized
- I have and use supports
- I’m courageous with good survival ability
- I can deal with ambiguity and adversity
- I’m flexible, adaptable, and patient
- I’m creative, imaginative, optimistic
- I can tolerate anxiety & disappointment
- I can negotiate and advocate for myself

*Last week I fixed
that doorknob
without being asked*

Finding a Good Fit



Capacity = Fit?

CHARACTERISTICS

- I'm a self-starter
- I have good problem solving skills
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- I can negotiate and advocate for myself

RELEVANCE TO MY BUSINESS

I will operate this business by myself without staff and I need to be self-motivated.

Finding a Good Fit

- Where & When are you at your best?
- Where & When do you have the highest support needs?
- Other than your immediate family, who knows you best?
- What gets you out of bed in the morning, besides work?

START-UP  **USA**

Courtesy of Ellen Condon, Rural Institute

Finding a Good Fit

“Possible Business Map”

- What type(s) of business/work have you always been interested in?**

- What businesses take advantage of professional skills and experiences?**
 - **Do my technical or product-related skills match my business idea?**

 - **Does my business need the skills I have developed in supervising and managing staff, contracts, volunteers?**

 - **Does the business idea draw upon my marketing talents?**

 - **Do my life experiences match what I want to do?**

- What businesses take advantage of personal skills and experiences?**
 - **Does having a disability give me a business advantage?**

 - **Does organizing documentation, personal supports and disability benefits information have business relevance?**

 - **What businesses best draw upon my recovery experiences and need to identify new strengths, creativity, talents, etc ?**

 - **Life experience**

- Who will help with the business when needed? (eg. family, friends), what kind of help can they provide, and what are their restrictions?**

Finding a Good Fit

“Possible Business Map”

- Are there any specific features of the product or business that are critically important?**
 - **What type of product or business will I not even consider?**

 - **What are preferences or restrictions regarding location?**

 - **What are preferences or restrictions regarding working hours?**

- What other expectations or needs do you have regarding working conditions? Consider the following:**
 - **Setting (eg. indoors, outdoors, office, retail, etc.)**

 - **Customer contact**

 - **Environmental factors**

 - **Presence or absence of co-workers, associates, or subordinate**

- Any other bottom-line issues?**

- Now, use this information to list select a list of businesses that could fit your profile, needs and aspirations!**

Customized Business Support Teams

Thursday
August 15, 2007

Trainer:

Gary Shaheen
Burton-Blatt Institute

Guest Presenters:

Bob James, Disability Program Navigator
CNY Works

Cindy Boyle, Disabled Veterans' Outreach
Program Specialist CNY Works

Duane Watson, Regional Director
VESID

Developing a Customized Support Team

- Who can help you?
- What role they can play –personal or business supports/both ?
- Will they be on your Team?
- When can they meet?
- How will you guide them?
- How will you use the info?



Remember:

Just Like Home Depot: “*You can do it-they can help*”©

Learn to H.O.W.I !

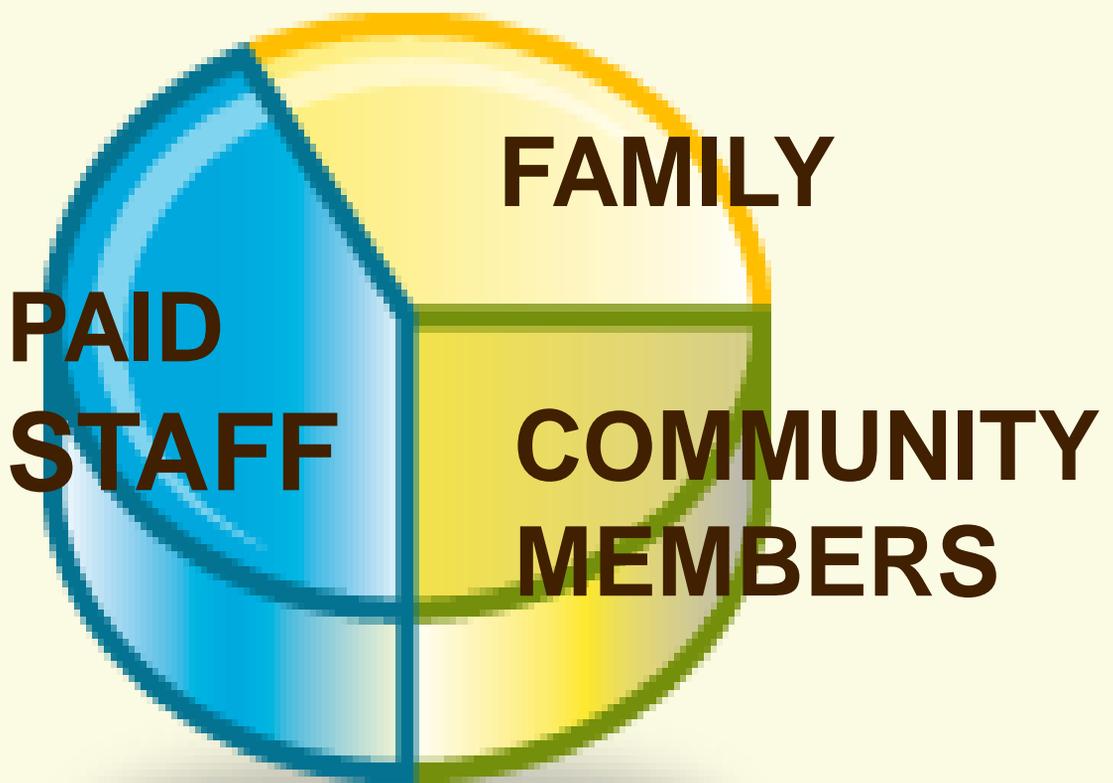
(Hang Out With Intent)

Tips for Discovery

- Part of the discovery process is direct observation and experience*
- Members of your team can also help gather information to help you make better business decisions*
- The more folks involved, the more diversity of activities & locations*
- The more activities & locations, the more diversity of thought*
- The best way to get a great idea is to get lots of ideas*
- Then....**test** your assumptions and preferences against your goals and profile*

Relationships Map

List the people in your life that can help you get information needed to develop your business and help you address any of the disability-related barriers you may encounter in starting and running and growing your business. Update this map as needed and as your circle widens



Skills and Needed Supports

Business Skills	I Can Do This	I Need These Supports	Who Can Help
Bookkeeping			
Managing Inventory			
Ordering Supplies			
Producing the Product/Service			
Customer Service			
Record Keeping			
Sales			
Marketing & Promotion			
Establish and Maintain a Work Schedule			
Managing Cash and Checks			

Skills and Needed Supports

Business Skills	I Can Do This	I Need These Supports	Who Can Help
Hiring and Interviewing Staff			
Supervising Staff			
Meeting with Lenders			
Presenting or Public Speaking			
Developing a Website			
Using Software (EXCEL, Quickbooks, etc)			
OTHER			

ONLINE RESOURCES

Veterans Administration Vocational Rehabilitation & Employment,
Entrepreneurship, Self-Employment and Small Business
Development website:

<http://www.vba.va.gov/bln/vre/smbus.htm>

Center for Veterans Enterprise (website for veteran entrepreneurs):

<http://www.vetbiz.gov/>

US General Services Administration Office of Small Business
Utilization:

[http://www.gsa.gov/Portal/gsa/ep/channelView.do?pageTypeId=8199
&channelId=-13325](http://www.gsa.gov/Portal/gsa/ep/channelView.do?pageTypeId=8199&channelId=-13325)

US Small Business Administration:

<http://www.sba.gov/smallbusinessplanner/index.html>

Veterans Corp (website for veteran entrepreneurs):

<http://www.veteranscorp.org/>

Senior Corp of Retired Executives (SCORE):

<http://www.score.org/>

Small Business Development Centers (SBDC):

<http://www.sba.gov/aboutsba/sbaprograms/sbdc/index.html>

START-UP USA (Self-Employment Technical Assistance and Training
Center):

<http://www.start-up-usa.biz/about/about.cfm>

Abilities Fund (website for entrepreneurs with disabilities):

<http://www.abilitiesfund.org/>

More Resources

'Making Self-Employment Work for People with Disabilities' Griffin, C. Hammis, D. 2003

Business Feasibility Resources

- **The Abilities Fund** <http://www.abilitiesfund.org>
 - Information on loan programs, training and small business development

- **Association of Small Business Development Centers** <http://www.asbdc-us.org>
 - Information on local resources, training and loan programs

- **Entrepreneur.com** <http://www.entrepreneur.com>
 - Articles on business trends and operations

- **FirstGov** <http://www.firstgov.com>
 - A portal to all of the government websites

- **Forum for Women Entrepreneurs** <http://www.fwe.org>
 - Information on local resources, training and loan programs

More Resources

'Making Self-Employment Work for People with Disabilities' Griffin, C. Hammis, D. 2003

□ Business Feasibility Resources

- **Griffin-Hammis Associates, LLC** <http://www.griffin-hammis.com>
 - Full-service consultancy providing training and technical assistance
- **INC Magazine** <http://www.inc.com>
 - Articles on business trends and operations
- **Job Accommodation Network** <http://www.jan.wvu.edu>
 - Information on small businesses and disability, assistive technology, training programs, and local resources
- **National Association of Women Business Owners Center** <http://www.nawbo.org>
 - Information on local resources, training and loan programs
- **Office of Women's Business Ownership** <http://www.sba.gov/womeninbusiness>
 - Information on local resources, training and loan programs

More Resources

'Making Self-Employment Work for People with Disabilities' Griffin, C. Hammis, D. 2003

□ Business Feasibility Resources

- **Online Women's Business Center**
<http://www.onlinewbc.gov>
 - Information on local resources, training and loan programs
- **The Rural Institute at the University of Montana**
<http://www.ruralinstitute.umt.edu>
 - Information on training events, publications on self-employment and disability
- **US Department of Agriculture** <http://www.usda.gov>
 - Information on business resources, loans, grants, and local resources
- **US Department of Education** <http://www.ed.gov>
 - Information on special education, rehabilitation, grant programs, research findings, and local resources
- **US Department of Labor** <http://www.dol.gov>
 - Information on Workforce Investment Act services, grant programs and local resources
- **WorkSupport.com** <http://www.worksupport.com>
 - Information on work place supports training and technical assistance in rehabilitation

Tools and Supports for Sustaining Your Business

Friday
August 17, 2007

Trainer:

Gary Shaheen
Burton-Blatt Institute

Guest Presenters:

Larry Lantinga, Ph.D.
Co-Manager Behavioral VA Care Line
Dan O'Brien-Mazza
Co-Team Leader VA Community Care Center

Recognizing and Addressing Obstacles that Affect Sustainability

- Obstacles can include:**
 - **Circumstances**
 - **Disability**
 - **Living Situation**
 - **Medication**
 - **Finances**
 - **Family Situation**
 - **Fear of Failure**
 - **Other**



Identifying and Preparing to Address Obstacles

- Part of your business development plan should be a *sustainability plan*

- Identifies what ‘can get in the way of success’

- Confer with your team to
 - Identify present or future obstacles
 - Evaluate their impact upon yourself-employment goal
 - Develop a strategy to anticipate and address them

Identify Obstacles and Impact

Source	Obstacle	Impact on Self-Employment +/-	Supports Have/Need
Circumstances			
Disability			
Living Situation			
Medications			
Finances			
Training or Education			
Family			
OTHER			
OTHER			
OTHER			

Determining Obstacles' Impact

- Not every obstacle interferes with a person's life or work goal**
- Discuss past or present strategies for managing obstacles**
- Identify 'triggers' that can affect success**

Obstacles' Impact

Domain	Obstacle	Impact +/-	Current Support	Needed Support
Residential				
Educational				
Vocational				
Social				
Spiritual				
Personal				

‘Business Viability’ Worksheets

**Additional Resources you May
Find Useful in the Business
Planning Process**

VIABILITY

The 'Nuts and Bolts' of Starting a Business



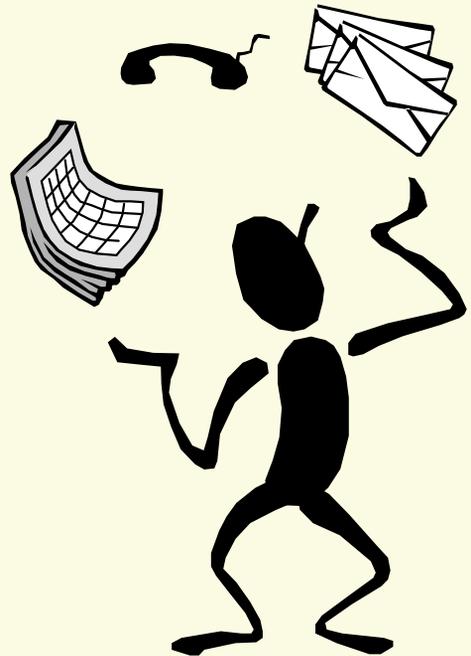
Business Planning: Getting Started

**Business
Description**

**Market
Strategy**

**Financial
Worksheets**

**Operations
Plan**



Problem Statement

What customer problem or unmet need will this business address?

Describe the product or service.

What is the market niche?

What will provide the competitive advantage?

Why should customers buy this product/service from you at this time?

Marketing Plan

- **Customers: Who are they, specifically?**
 - **How do they perceive the need?**

 - **What are their buying habits?**

 - **Where are they located?**

 - **If individuals, provide demographic descriptions as appropriate (income, household size, ethnicity, etc)**

 - **If other businesses, describe them.**

Marketing Plan

Competitors:

Who are the specific current and potential competitors? For each, answer:

- How long they have been in business?
- Is their business thriving, surviving, or failing?
- How can you beat their price, quality, and or service?
- What are their strengths?
- How are they vulnerable?
- Any possibility or reason to work together?

Marketing Plan

Communication: How will customers be reached?

- **What is the advertising strategy? (media, internet, word of mouth, yellow pages?)**
- **What form of marketing is generally effective in this industry?**
- **What marketing materials will be used (include packaging, signs, portable menus, etc in addition to advertising.**
- **How will you measure the impact of marketing efforts?**

Financial Worksheet: Start-up Expenses

Develop a list of items that will have to be on the start-up budget, with ballpark estimates of costs (may include the following items):

	TOTAL
• Business purchase and/or franchise	
• Site acquisition or initial lease payments during development	
• Site fit-up costs (renovations)	
• Permit costs	
• Equipment	
• Furnishings	
• Supplies	
• Telephones, computers, etc.	
• Initial inventory	
• Insurance	
• Advertising, printing, and signs	
• Employee wages and fringe benefits (prior to opening day)	
• Vehicle purchase	

Financial Worksheet: Start-up Resources

Develop a list of potential resources that will have to be on the start-up budget, with ballpark estimates of amounts (may include the following items):

	TOTAL
• VA disability benefits	
• SSI	
• SSDI	
• Savings from PASS	
• Personal savings and/or trust funds	
• Personal family resources	
• Personal home/property equity	
• Individual development account (IDA)	
• Bank, credit union, SBA, other loans	
• Vocational Rehabilitation	
• Private investors/equity financing	
• Business partners equity investment	
• Other	

Financial Plan: Operations

- What is the monthly gross revenue projection?**

- What is the cost per unit for the business? (unit = product or hour of service)**

- How many units will have to be produced to achieve this projection?**

- In this industry, what is the standard percentage of net income to gross?**

- What is projected for this business?**

- What expenses will be hardest to control? Why? How will this be planned for?**

Production/Service Strategy

- What will be the productivity standards?**

- What technical resources will be needed?**

- What regulations apply?**

- What kinds of equipment and supplies will be needed on an ongoing basis? Are there price trends?**

- Are there seasonal fluctuations in this business? If so, what additional business activity can supplement “down time” in order provide a regular source of income?**

