

Some Quick “How-Tos” for People with Developmental Disabilities Starting Businesses

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Entrepreneurship is booming across America with an estimated 20 million Americans owning their own small business. The small business ownership rate is growing at over 20% annually. Recent census data shows that micro-enterprise (businesses employing 1 to 5 workers) generated 43% of all the new jobs in the United States and in the past decade. Small business ownership offers a promising career and income-generation option to individuals with significant disabilities.

There are some typically recommended steps to starting a business. Even though there are many steps and requirements to starting a business, it is important to “just do it!” and try it out if there is interest. Many businesses start as hobbies as part of figuring out if the idea will be successful at making money. This work is different than the services that are typically provided to people with developmental disabilities. Some businesses start with little planning, while others can take a year or longer to get started. The following is an overview of those steps.

1. Person Centered Business Planning

*Figure out a personal goal, focusing on your passion for what you want to do.
Figure out how much money you need or want to make.*

2. Business Feasibility Study

Figure out if the business idea will work. The planning to figure this out will take:

- *Writing down the business idea*
- *Reviewing your skills and those of the people who will assist you*
- *An industry analysis, including competitors and a market analysis*
- *Thinking about how potential customers will buy your product or service*
- *Thinking about how much money is needed to run your business, how much money the business can charge, and how much money would be made*
- *A schedule of planned business accomplishments*
- *A list of business partners or support staff that you may need*
- *Conditions under which you would decide to start up a business (or not?)*

Many people invite a Business Support Team to assist them with this work. The Business Support Team will often differ from the person’s primary circle of support, including some members, and perhaps adding some with additional business interest and experience.

3. Public Benefits Analysis, Consultation, Planning and Management

Figure out if public benefits, like your Social Security check and Medi-Cal health insurance, will be affected by income from a small business.

Figure out if public benefits work incentives need to be used to help with start-up costs, or to maintain your public benefits, like the Social Security Work Incentives:

- *PASS – Plan for Achieving Self-Support*
- *PESS – Property Essential to Self Support*
- *IRWE – Impairment Related Work Expense*

This very important step requires specialized knowledge, an analysis of present and possible future benefits, reporting requirements, and a plan for either protecting benefits or identifying income to replace the benefits through the business as they reduce or disappear. Without this assistance, the person may go through overpayments which must be repaid, or lose benefits unexpectedly.

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4. Business Plan Creation

Figure out:

- *How your business will be owned*
- *What equipment is needed*
- *What staff and training are needed, and funding sources for them*
- *How much start-up money is needed and how it will be provided*
- *Who will run the business and how*
- *How the business will be advertised*
- *How you envision the business growing in the future*
- *How public benefits will be managed*

The Plan which results from this activity may be very detailed, or only a few pages in length. It is important to address all of the topics. This Plan will serve to guide service providers and funders in supporting the business. The Plan should be reviewed about every three months to keep the business successful.

5. Business Startup Activities

Register your business, file for permits and licenses, open bank account, purchase liability insurance, etc.

Start advertising the business.

It is very important to check all local regulations, zoning considerations and other public benefit items such as HUD Section 8 requirements if your business is to be run from home.

6. Ongoing Operations and Supports for Success

Each day your business needs to assure that the product or service is provided, as well as the daily supports that assure the product or service is provided well.

These are two very different types of activities, typically requiring different skill sets and perhaps pay rates. These activities may happen at different times and in different amounts. When considering staffing for these supports, it is important also to remember that many micro-enterprises operate in the evenings, weekends and holidays, and may be seasonal.

For more information contact:

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Sherry Beamer & Associates are change agents, providing consultation to assure that services assist people with disabilities to be in charge of their lives. Sherry Beamer is the leader of the consulting group, and has 20 years experience working with people with disabilities in a variety of setting, including regional centers and direct service providers. Sherry has owned her own business for over 10 years and has assisted in starting two other businesses. She has assisted 10 individuals with disabilities and service provider organizations to date to start micro-enterprises or provide micro-enterprise development services.

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The D³ team has 30 years experience as a family interacting with California's educational and developmental disabilities systems, personal commitments to current disability advocacy, self-advocacy and self-determination philosophy and practice, along with personal familiarity with current state-of-the art support services, funding mechanisms, quality assurance and quality enhancement measurement techniques. They maintain strong connections to major state and national advocacy and professional groups, as well as their local parent resources and direct service systems.