

# Skill, Passion, Self-Employment

Ciara Ladroma & Molly Sullivan  
Griffin-Hammis Associates

Community Navigator Pilot Program | SBA | NDI

---



# Welcome!

- Introductions
- Join us in conversation!
  - Zoom chat
  - Cameras & Mics
  - Recorded
- Self-Employment
- Q&A



# What is Self-Employment?

- Fastest growing career option in the U.S.
- In December of 2021 there were 32.5 million small businesses in the U.S. That's 99.9% of all businesses!
- Most businesses in the U.S. are classified small.
- Most self-employed people operate the simplest type of business, a micro business with no employees.



Community Navigator Pilot Program | SBA | NDI



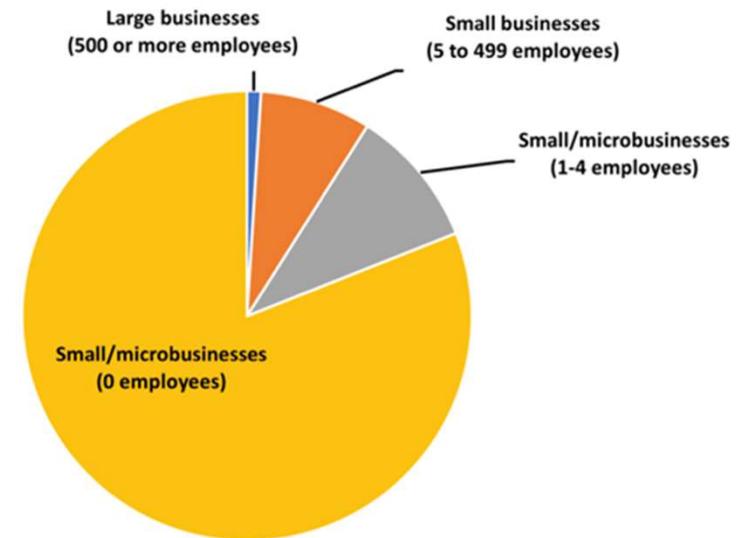
Resource(s):  
SBA Office of Advocacy

# What is Self-Employment? (categories)

## Three Categories of Business

1. Large Businesses = 500+ employees
2. Small Businesses = 5-499 employees
3. Microbusinesses = 1-4 Employees or 0 Employees

81% of businesses in the U.S. are microbusinesses with no employees.



# Why Self-Employment?

Three main reasons why people choose self-employment

Nature of Industry



Opportunity



Benefits



# Self-Employment Benefits

## Universal Benefits

- Potential to work from home
- May lead to more money
- More flexibility with work schedule
- Potential to focus on tasks that fit strengths
- More control over work environment
- More autonomy performing work

## Disability Specific Benefits

- Provides a way for people getting benefits to build wealth
- Potential to adjust schedule to accommodate stamina
- Ability to accommodate work environment

# Characteristics of a Small Business

Business ownership is much more flexible than having a building or storefront



1. Microenterprise
2. Home-Based Business
3. Commercially-Based Business
4. Business within a Business

# Example

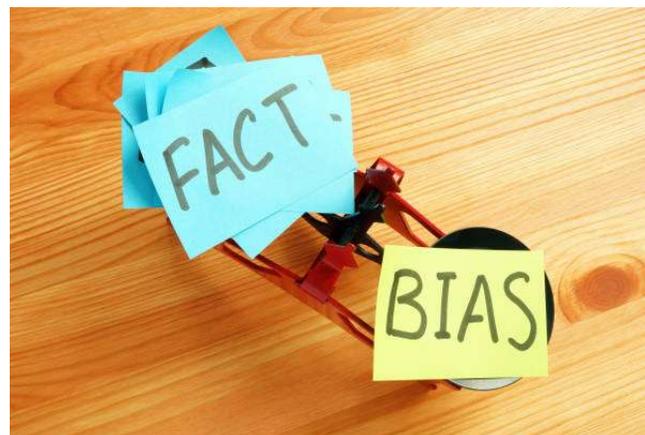
## Business within a Business

Rob is an incredible car detailer but needs help with scheduling appointments, dealing with money, and moving cars. Rob creates a relationship with a car shop who is happy to host his car detailing business. The car shop sends customers and any of their own inventory to Rob knowing they're going to receive great service. Rob refers his customers to the shop for all routine maintenance and services. Rob and the car shop have created a business proposal in which Rob will pay rent based on his percentage of income from detailing. A win-win situation for both the car shop and Rob!



# Clearing Our Bias

- We must recognize any bias we have about can be self-employment possibilities
- No Experience, A Negative Professional Experience, A Negative Personal Experience



# Debunking Myths (1 of 2)

- **Myth 1:** It takes too much work to become self-employed.
- **Fact 1:** Wage employment is a lot of work and money!
  
- **Myth 2:** It's too risky to be self-employed, most businesses fail.
- **Fact 2:** Nearly 70% of new business survive their first 2 years.
  
- **Myth 3:** A person must be able to work more than 40 hours per week and complete all the tasks in the business.
- **Fact 3:** Business owners can work part-time. All business owners have some type of support. What does the person need to succeed?

# Debunking Myths (2 of 2)

- **Myth 4:** Characteristics of the "entrepreneur type".
- **Fact 4:** A business idea that is based on a person's strengths, interests, and conditions for employment and strategies to ensure success.
- **Myth 5:** \$100,000 or more to start a business.
- **Fact 5:** Most microbusinesses need only a fraction of that amount.
- **Myth 6:** People with disabilities are less likely to be self-employed.
- **Fact 6:** People with disabilities pursue self-employment at a higher rate than people with no disability! (9.6% compared to 6.4%)
- **Myth 7:** Artisans vs. MBA
- **Fact 7:** Most small business owners are artisans, not business professionals

# Three-Legged Stool

After determining that business ownership could be a reasonable employment option, there are three factors that need to be explored for self-employment success

1. Must be a good fit
2. Must be feasible
3. Support available

All three legs of the stool need to be present for the stool to maintain its upright position



# 5 Core Steps of Self-Employment

1. Business Concept and the Person
2. Business Feasibility
3. Business Planning
4. Launch the Business
5. Maintain the Business



# Business Concept and the Person



- Identify a business concept and determine whether it fits the *person*
- Draw on strengths and provide the opportunity to work to their full potential
- Designing a business around the owner's strengths, conditions, and needs is one of the biggest benefits of self-employment for people with disabilities
- Effectively identify strengths, interests, and conditions in order to brainstorm and determine fit
- Standard entrepreneurial aptitude tests

# Business Concept and the Person Example

Joe makes well-known, specialty popcorn and owns a business doing exactly that – making delicious popcorn. Joe receives supports from his job coach, his sister supports him with general operations and sales, and he pays a bookkeeper to keep his money organized.



# Business Feasibility



Make sure the business has potential customers and the ability to make a profit

## Three Steps to the Business Feasibility Process

1. Gather necessary industry information
2. Conduct market research
3. Evaluate the results = viable and meets the prospective business owner's ideal conditions for employment?

# Business Feasibility Example



Camila is fluent in Spanish and English. She is interested in becoming a self-employed Spanish tutor for adults. Camila's VR counselor hired a business expert to help Camila gather information about the market. Camila and her team conducted interviews and surveys to learn from Spanish language instructors. All of them reported that there is a need for more Spanish tutors and confirmed the feasibility of Camila's business.



# Business Planning

Develop a business plan. Why?

1. Cohesive plan and roadmap for running the business
2. Funding



# Business Plan Example

Tiara is a certified massage therapist and wants to start her own business. She is working with VR and her counselor supports her by referring her to a business plan class through a business resource organization. Tiara's VR counselor brings on a business coach to assist Tiara in gathering ideas, creating operation plans, and completing her financial projects.



# Launch the Business

Launch the business and implement business plan



## Business Launch Activities

1. Business License, Insurance, and other requirements to operate a business
2. Business bank account
3. Startup equipment, inventory, etc.
4. Marketing activities
5. Make, sell, provide products and/or services
6. Bookkeeping system
7. Support system

# Launch the Business Example



Rachel is an aspiring business owner and is using a team approach to launch her one-of-a-kind sandwich business.

Rachel's sister is helping her with marketing through social media platforms. Her brother-in-law is helping her remodel a sandwich cart and the team has hired on a bookkeeper to assist with money management. Rachel's team is made up of professionals, family, and friends.

Together, Rachel and her team regularly review her business plan to make sure everything is on track.



# Small business and Microenterprise Resources

- Small Business Development Center
- SCORE
- Women's Business Center
- Office of Native American Affairs
- Minority Business Development Agency
- Veterans Business Outreach Center
- Microenterprise development organizations
- University/college business resource centers



# Maintain the Business

Ongoing work to maintain business



## **Business Maintenance Activities**

1. Producing the product or delivering the service to meet customer demand
2. Monitoring inventory or supplies and ordering as needed
3. Completing marketing activities
4. Monitoring monthly profit and loss statements to ensure the business is on track to make a profit
5. Filing quarterly and annual business taxes
6. Renewing the business license, insurance, etc.

# Maintain the Business Example



Eric started his landscaping business six months ago. He meets weekly with Rose, his employment specialist, and goes over business maintenance tasks. Eric has a bookkeeper and mentor through SCORE that he also meets with monthly to help him with staying on track with his business plan, build sales, and general guidance.



# Wrap Up

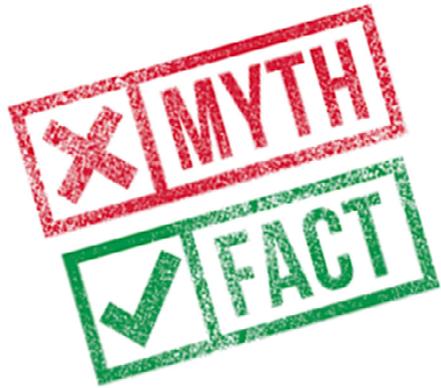
10 ways you can expand the possibilities and remove barriers to employment when you include self-employment as a strategy

# Strategy 1: Recognize that Self-Employment is an Option

This may sound easy but it's one of the hardest strategies. Our bias can get in the way.

## Example





## Strategy 2: Counter Common Myths

We play a critical role  
in countering myths.  
Speak up & educate!

### Example

Myth: It takes too much work to  
become self-employed

Fact: People with disabilities are self-  
employed at a higher rate than people  
with no disability

# Strategy 3: Facilitate Early Conversation about Self-Employment

Facilitate a conversation about self-employment with a person who is early in the process.

Example

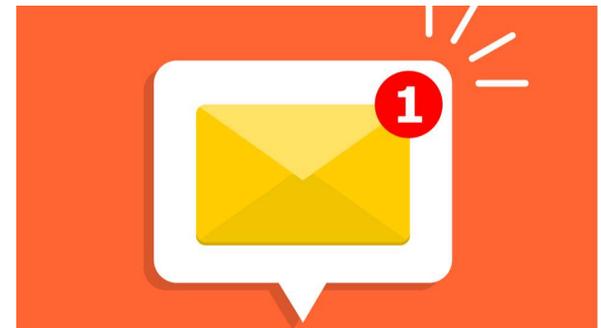
- Strengths, interests, conditions for employment
- Brainstorm ways to learn
- Build a team
- Information & resources



# Strategy 4 and More

Strategy 4: Provide referrals for self-employment support

5. Contact self-employment resources & connection
6. Research other self-employment programs
7. Attend a business start-up class
8. Grow your social capital
9. If you work for a provider, read your agency's policies and identify your subject matter expert(s)
10. Listen & learn from webcasts



# Let's Chat!

Thank you for attending today's webinar! Questions?

Ciara Ladroma, [Cladroma@griffinhammisassociates.com](mailto:Cladroma@griffinhammisassociates.com)

Molly Sullivan, [msullivan@griffinhammis.com](mailto:msullivan@griffinhammis.com)

Griffin-Hammis Associates