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NATIONAL DISABILITY INSTITUTE

GHA TRAINING SERIES

BUSINESS STRUCTURE AND BUSINESS PLAN

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>> CIARA LADROMA: Welcome to today's session titled business structure and business plan. My name is Ciara Ladroma with Griffin ham Associates. You met my incredible colleague, Molly Sullivan. She will be monitoring the chat box. I know that some of you already said hello and let us know where you are tuning in from, but if you haven't already, go ahead and pull up the chat box.

To make sure you can join the conversation by asking questions or leaving questions. There will be a short Q&A at the end of the session with the entrepreneurs on today's webinar.

Just real quick history a Griffin-Hammis Associates. GHA has over 30 years of experience providing training and technical assistance to support individuals across the spectrum of disabilities to become self employed as small business owners.

Lastly, we want to thank the U.S. small business administration and the National Disability Institute and leading the Community Navigator Pilot Program that creates the space for this webinar. While the webinar is funded by the U.S. small business administration, all the opinions, conclusions and recommendations expressed here are those of the authors and do not necessarily reflect the views of the SBA.

At the end of today's session, we will go ahead and share some upcoming events, and the NDI team will share exciting information with you about the small business hub and the resources available to you.

So I am thrilled to introduce you to today's guest speakers. We will go ahead and start with Sherry Wynn. Sherry Wynn is the founder of Just Fix This Mess Inc. Just Fix This Mess organizes lives and assists individuals, families, seniors, along with their caregivers and families and businesses to success fully manage their paper, digital, and financial stuff. Going from being overwhelmed to having peace of minds.

Sherry is a proud member of NAPOP, also known as National Association of Productivity and Organizing Professionals. AADMM, also known as American Association of Daily Money Managers.

And NASA, National Association of Senior Advocates.

Sherry is also a member of Seabring Chamber of Commerce and Toastmasters international.

Just Fix This Mess is a proud vendors of vocational rehabilitation and has helped numerous self-employment clients to set up their Quick Books and back office systems for their small businesses and to learn what they needed to know to maintain them.

In 2022, Just Fix This Mess was awarded the better business bureau approved business membership and is currently working towards meeting the strategic professional development and standards of operation for the business stamp of approval program.

With the assistance of Linda Dafner, VR counselor and Monica Doyle Sherry combined her skill combining 25 + years of experience, navigating life with disabilities and being a caregiver along with her passion for helping others into an opportunity of forming a company that specializes in creating customized, organizing and financial solutions to meet the unique needs of clients while training them in developing new habits to maintain them for long-term success and achievement of organizing their lives and giving them peace of mind.

Welcome, Sherry.

>> SHERRY WYNN: Thank you. I'm so glad to be here.

>> CIARA LADROMA: Our next speaker is Thadeus Brown. Thadeus or Thad Brown founded the Virtual ASL Academy, also known as VASLA, V-A-S-L-A.

His first perennial venture as a labor of love for the Deaf community, he grew up Deaf in the Seattle area and attended Gallaudet University, where he obtained a Bachelor's degree in psychology.

He worked in multiple educational settings as an aide and then as a teacher, which combined with his upbringing gave him the foundational understanding for starting VASLA.

As one of the three founders of VASLA, Thad's focus is on both internal and external business development. He currently resides in Spokane Washington and works as a Deaf interpreter.

Welcome, Thad.

>> THADEUS BROWN: Hello, everyone. Happy to be here.

>> CIARA LADROMA: To Sherry and Thad, thank you so much for being here today. I'm delighted to share energy with you today to learn more about how both of you started your business, how you created your business plans, how you set your goals, how you planned for the future and any and all resources that got you to where you are today.

And lastly, I hope that this conversation serves to inspire and guide those that are tuning in today, and for future viewers.

I am going to go ahead and stop sharing my screen so we can get right into a conversation together.

All right. So Thad and Sherry, my first request, more so request than a question is, can you just tell us about your business? Sherry, would you like to go first?

>> SHERRY WYNN: Sure. What would you like to know? You gave such a great introduction, I don't think there is anything left for me to say except for the fact that I help people of all walks of life, male and female. And a lot of the clients that I have are truly 100 percent overwhelmed when they call me. Some of them are totally in a panic.

And I am not even sure how I help them sometimes. I go in not knowing what I'm going to do. But it just comes to me. And my business got started through vocational rehab, which I am very thankful for.

So what else would you like to know?

>> CIARA LADROMA: That's wonderful. What about sharing with us how it came about, how did your business happen?

>> SHERRY WYNN: Hmm. I actually went to Linda Dafner. She was my counselor at VR. Between the two of us, she actually seen this skill in me that I did not see. I actually did not think I had anything that could be self-employment.

When she mentioned self-employment, I literally looked at her like she had two heads and went: Yeah, right.

And I was in a very, very bad state of mind and physical at the time. So I did not have a very good outlook and did not think anything was possible.

But when she mentioned it to me, I trusted her and agreed to go through the process for the business owners' program through VR and then she connected me with Monica Doyle and I worked with Monica Doyle which seemed like forever.

But it actually, I think, took 100 percent until I was on my own, 14 months. And I wouldn't trade it for anything. But I will say that the beginning of the process was very, very difficult and very challenging, going through all the steps for the building the business plan.

Each step was hard, challenging. Pushed me outside of my box. But I don't even know how to express the gratitude that both Monica and Linda was there for me throughout every step of the way. They were my cheerleaders. Still to this day if I needed them I could call them and ask them for their advice. I'm very grateful for that.

>> CIARA LADROMA: Thank you for sharing.

>> SHERRY WYNN: That's how I got started.

>> CIARA LADROMA: I would love to go back or to touch more on the conversation of someone seeing a skill that you had and then helping you shape a business around that. More to come on that topic.

>> SHERRY WYNN: Okay.

>> CIARA LADROMA: Thad, can you please tell us about VASLA?

>> THADEUS BROWN: Yeah. So VASLA is a wrap around educational service platform providing everything in ASL.

For Deaf people. So academics, academia talks a lot about Deaf education. And how we should best approach Deaf education. But no one has really looked at support services or touched support services around education. Like tutoring services. Mentoring, coaching, course curriculum content.

So that's one of our niche focus areas. So we really tapped into that.

VASLA, that is VASLA emission.

So how we see VASLA, what the purpose of VASLA is is because of COVID, the Deaf community has several common issues that they see that happen. So it is no secret, everybody knows that most Deaf people as they are growing up in school, they tend not to have access to Deaf adult role models.

That has a huge impact on self-esteem and self-advocacy, on the ability to feel like one can do things independently. Which leads to now what we are seeing is 45 percent of Deaf adults in the U.S. are unemployed or under employed.

And that goes back to those language gaps that education, educational inequities.

When COVID hit, everybody shifted focus to Zoom. I worked in education. So I realized that hang on, wait a second, there's a whole lot more to this solution. There's a lot more capability here.

So I went to work setting about to find that solution by connecting Deaf children to Deaf adults who are experts in their field, who can support those children with whatever they may need in academics.

>> CIARA LADROMA: Thank you so much. I think personally at least I never realized how much the pandemic might have hit multiple demographics and communities when it came to figuring out how can we still learn? How can we still connect? Because we were all trying our best.

I love that you saw a need that maybe sounds like it would have been there for a long time already, but thank you for creating VASLA.

So this session we want to talk a little bit about business plans and Sherry, when we talked before you have shared that business plans are great, but you have kind of gone through a couple of them.

I would love to hear.

(Captioner lost audio.)

>> MOLLY SULLIVAN: Ciara, this is Molly. We lost your audio.

Could you say a few words again?

>> CIARA LADROMA: Can you hear me?

>> MOLLY SULLIVAN: Yes!

>> CIARA LADROMA: Perfect. I'm so sorry about that. Thank you, Molly.

>> SHERRY WYNN: I didn't get all of the question. I got half of it.

>> CIARA LADROMA: Let me get reacquainted here.

Okay. So we had previously chatted about how your business plans have changed throughout time. But I would love to know, what was that first business plan like for you? Whether you were working with -- who was that again? Linda and Monica in first creating your business.

Can you tell us what it was like to create your first business plan?

>> SHERRY WYNN: Wow, yeah. Creating the first business plan was challenging through each step, like I said earlier.

But Monica, being the CV tech, walked me through each and every step. One step built on the last step. So going through step 1, 2, and 3, you could not skip to step 4 without completing steps 1, 2, and 3 because step 4 built off of those steps.

Some of them were a little challenging. I know that we butted heads on a couple of things, especially whenever it came to pricing of my services, because I did not think that my services were worth anything. Because what I had seen is, I can do this. But can't everybody do this?

And when she asked me what was I going to charge and I gave her a low -- I mean, I had been self-employed so $20 an hour was like winning the lotto to me. She went oh, no, no, no, no.

You know, that is not going to, you know, pay your bills and your business expenses, et cetera. She said let's try 45 to start. I went 45! Nobody is going to pay me $45.

So we butted heads a little bit. I actually did it without -- I did the opposite of what she said and I did it for $20 an hour because I really did not have any self-confidence at all at that time. Nothing, not in myself, not in my business, not in my skills, nothing.

And then I confessed to her that I did it. She asked me if it was worth it. I went no. I worked really hard behind the scenes. My business side of it, plus working with the client. And no, $20 an hour wasn't worth it.

So, you know, I had to admit with gritted teeth, I still had to admit that she was right.

(Chuckles.)

>> SHERRY WYNN: But once the business plan was completed, I actually sat there and read it like it was -- it was like reading about somebody else, not about me. And I sat there and bawled. I cried like a baby. I could not believe that was my business and that this was a business that I actually could do.

So Monica helped -- Monica and Linda helped pull out the skills within me that I really and truthfully did not realize were there.

I'll go ahead and touch on your question that you wanted to point out. The skill that Linda seen in me that I did not see because I thought everybody could do it was that I could organize anything and anyone.

And that I have done it most of my adult life, and whenever I tell people that I am ADHD and that I'm a professional organizer, they look at me like with this deer in the headlight look like: Whoa, wait a minute, ADHD people are not organized.

I'm like no, but organization is a learned skill. And I had no choice but to learn it if I wanted to function and raise a child who also had ADHD.

Going through the process opened my eyes as to what I personally could do, and that I did have skills. And it built my confidence. I love my business. I can't imagine doing anything else.

>> CIARA LADROMA: Sherry, I really like that you pointed out that your confidence wasn't really there when you first started the business. Especially when the conversation of hey, you should do this!

But it also kind of sounds like your business plan, at least your initial one, was the foundation of your confidence. Maybe that is what business plans are really meant to do as well, to serve as a roadmap but also to say you have this great plan, you've got this. Let's go do the work.

>> SHERRY WYNN: Uh-huh.

>> CIARA LADROMA: So thank you for sharing that.

Thad, can you tell us what it was like creating your first business plan?

>> THADEUS BROWN: Sure. So I was working in education. So my initial focus was, that was my initial focus. And the vision never changed. It has never changed. I want to give back to the Deaf community.

I want to see the Deaf community thrive. So that has always been the mission.

And I want my services to align with that.

When it came to the mission, we were working with K-12 and that was the only demographic that we were focused on. But as we grew, as we moved forward -- wait, let me back up a little.

We were also relying on Deaf adults that we knew in the community to provide our services. So we wanted to make sure that we were getting students connected with experts in the field through adults that we knew.

So when I put out a call for tutors, we had over 100 people sign up on our roster. And it was in the blink of an eye, just like that.

Thanks to networking, the three of us -- that the three of us developed as a team, I spent nine years at Gallaudet just to mention some of my backgrounds. I don't recommend that, but it did work in my favor. So I did build that network and the vision was always there to give back to the community. And the target population, we ended up broadening because we realized that our platform was applicable to VR services as well as most of our contracts used VR, or went through VR.

So the initial vision has stayed the same. But now we are serving everybody from birth to death really. Because we actually initially didn't realize what our platform was capable of at the beginning.

>> CIARA LADROMA: That kind of leads me into the next question, which Thad, maybe you could share more about. You started with an initial idea. So that was your initial plan. Then you grew your services to a large range of people.

How did you go about taking and organizing those changes and having them in a working, flowing business plan so that everyone can stay in that same organization as they grow together?

>> THADEUS BROWN: The three of us are really behind social justice. We are big proponents of social justice. That means for us that we know that people who need educational justice the most are the people who live the farthest and cannot afford our services or may not be able to afford our services.

So we structured our businesses in a way to provide our services for free. Which means that we contracted with VR. We contracted with some communities colleges, we contracted with some K-12 districts.

But how we ended up being able to broaden our services was due to having a lot of people who taught ASL contracted on our roster. We were contacted by, I think it was Idaho. Idaho VR to provide ASL tutoring to one of their DDR clients.

We were like: Okay. People gave us a form for signatures and that was that. All of a sudden we were serving VR clients.

It is just something that happened.

So it is not like we intentionally went looking for that. But when it happened we realized oh, we are really on to something here.

>> CIARA LADROMA: I am not sure if the two of you remember, but the word "pivot" was used a lot in 2020. And it kind of sounds like both of your businesses, and many small business owners, you said it just right. You might not be intentionally going towards that, but when opportunities come to you that align with what your goal and mission is, you often have to pivot to what is best for you and for the customer you are serving.

Thank you so much for sharing that, Thad.

Sherry, I know that your business has gone and has shaped its focus towards digital services. I would love to have you share a little bit more of how your business plan kind of transitioned or even transformed into what you are doing now. Because I know you weren't just doing one business plan. A couple that you have been working on.

>> SHERRY WYNN: Yes, I actually am on my second one. The first one was awesome. It gave a great roadmap. It served its purpose.

It got my business started. And it helped me learn who I was and that I could actually do something. It gave me control of my life back.

However, my first business plan really did not do me justice. It had nothing to do with the business plan. The business plan was awesome, just like I said. The fact is, once it was done, I set it on a shelf and I forgot about it.

And I went on about my day. I did whatever came my way. I did it, I focused on -- I did all of the organizing, everything you can think of from closets to kitchens to pantries to garages to attics to even a storage unit.

But the more that I went around to the different clients' homes -- if I speak too fast, please let me know because that is part of my disability. I will start rattling fast.

And I seen that people were overwhelmed with stacks and stacks and stacks of paper. And a lot of people did not know what to do with it. The more people that I spoke with, they also were losing track of passwords. Login information. And photos. I have one client who has a whole lot of digital photos. She had, she would sit there for an hour searching through those photos to find the one photo that she wanted. She did a lot of genealogy stuff. That became a very strong frustration for mer. And I found a solution for that and helped her with that. The more I got into it, the more and more I seen that there was a very special niche and that I was really good at it. Really good at it. And did not realize that I was that good and that I could have fun doing it.

A lot of people would look at me like I'm crazy when I tell them that I am ADHD, sitting in a chair -- a comfortable chair because I have a bad back -- and surrounded by boxes and boxes of paper and I will sit there for hours and I have to remind myself to get up.

They are like: Oh, that's so boring. No, it's not. I have found great, great grandmothers birth certificates. I've found really unique things that the families have totally enjoyed.

I am getting off the subject. I love my job. But the way that I transformed or pivoted from the first business plan to the second business plan was a whole process, a learning process in itself. I actually coached myself the same as I would coach one of my clients in reaching their goals.

And the first thing that I did was contact small business administration and got teamed up with the person to help me with my second business plan. I created it with my new way of thinking, and my new way of processing that I have learned throughout the last eight years or six years at that time. Was to get very, very crystal clear on what I wanted to do. And what I did not want to do.

And what my body, my disabilities would allow me to do and what they would not allow me to do. So I created the second business plan in a step-by-step process, the same as I actually coach my clients. And I am not sure how detailed you want me to go in that because I could go on for hours and I don't think we have that.

(Laughter.)

>> CIARA LADROMA: No. This is perfect, Sherry. Thank you so much.

You said something that reminded me of a good friend of mine who was asked by her parents to take all of their just memories via like photo albums and old videotapes, transfer all of them into a digital file of some sort. And it took her weeks if not months to do so.

>> SHERRY WYNN: Yes.

>> CIARA LADROMA: But this organization has now given that family that library of memories that they can access so easily instead of just kind of collecting dust in their garage.

>> SHERRY WYNN: Uh-huh.

>> CIARA LADROMA: This is such a valuable service and resource that you provide. I love that when you were creating your second business plan you also learned and said this is not going to work for me but these are the things that I need and I want.

>> SHERRY WYNN: Uh-huh.

>> CIARA LADROMA: I really enjoy what you shared.

You also mentioned in there that you contacted the Small Business Administration for help with the second business plan?

>> SHERRY WYNN: Yes.

>> CIARA LADROMA: I wanted to ask both of you as the next question: What resources in the community or in your personal networks did you lean on and rely on for help as you started your business?

Sherry, you can go ahead and continue on.

>> SHERRY WYNN: In the beginning it was vocational rehab and the Small Business Administration here locally.

Also NAPO, I took classes and I still rely upon them for more seasoned organizers that specialize either in the field that I had questions about or that I needed the training because they offer a lot of specialized training.

Other than that, it was more of just networking with people. But as far as writing the business plan itself, it was Monica Doyle.

>> CIARA LADROMA: Wonderful. Thank you, Sherry. Thad, what about you? What resources did you use to grow VASLA? Whether it be similar to the Small Business Administration or your years of network and community from Gallaudet?

>> THADEUS BROWN: Well, honestly, I never contacted SBA. What happened in my region, I was talking with one of my best friends, my co-founder. And we were talking about particular issues or ideas about what it is we can do to make sure these kids are safe. What is the underlying issue?

And we were like, well, we know these are really good ideas. We know these are good issues. How do we speak to our other friend? That would be our third co-founder.

We already had set a business prior, it was running for about two years before COVID. It was doing real and of course, COVID destroyed his entire business plan, but he had an actual physical business. He actually was going into college campuses and institutions. Unfortunately that had to be shut down due to COVID.

Because of his experience with actually setting a business, we were able to start the steps that was needed to get our business started.

I was also talking with a few of my professors and my grad school studies and my Deaf Ed program. A few of us, a few colleagues were all talking about different place that is they worked and where the needs are, where there are resources that can be utilized. That was readily available to us.

I don't think we really used a lot of resources per se. We were just depending on our own personal networks, who we knew. A lot of the encouragement that came from that community. The initiative that was needed to get the business started.

>> CIARA LADROMA: I love that you pointed that out about community and your own networks. I think some something that people who want to become entrepreneurs are often hesitant about with starting the first step is maybe they will feel alone. But as an entrepreneur, you are essentially surrounding yourself with people who want to help you. Whether it be paid resources or resources like the ABA or even -- SBA or even your own colleagues and friends and community who believe you and say hey, I believe you, let's do this. I'm glad that both of you shared perspectives when it comes to resources and starting your businesses.

I would love to talk briefly about business structures. Did you have any assistance in selecting what kind of structure you wanted to file your businesses as? Thad, you can go first, if you like.

>> THADEUS BROWN: The other resources I was utilized, I just remembered, was the accelerate program. I believe it was last year with the DGI system organization. They were focused on disability individuals and how to actually create a business.

There was a lot of resources and technology and knowledge there that they already had their program running. I just wanted to put that plug out there.

Now, on to business structure. It actually started with an LLC. I think it is the most cheapest option for most small businesses. I believe the goal at that point, you can do a B Corp. Because as far as a B Corp. it mostly focuses on data. Of course it gives you the opportunity to socialize with different networks and you can change the structure in the future if needed to better fit your business needs.

>> CIARA LADROMA: Perfect. Thank you so much.

Sherry, do you want to share on your business structure and how you went about choosing that?

>> SHERRY WYNN: Yeah. Very briefly I will share. I decided to incorporate mine because I wanted to, I did not have the assistance of disability and Social Security and other things that would limit any incomes. Therefore, I just decided to do an S Corp. so that my business and my personal are separated in case I decide that I would like to bring on partners in the future, or divisions or franchise.

>> CIARA LADROMA: Wonderful. Thank you. So a question I have for both of you is, we've kind of talked a little bit about this. Thinking back to when you first started your businesses, was there any change in how you thought the business was going to go versus what actually happened?

For example, let's say you wanted to start off with a product or service type but you find yourself doing something completely different.

Sherry, you want to go first?

>> SHERRY WYNN: Sure. When I first started I originally thought that all I was going to be able to do was the houses because people did not see the need for a personal organizer or business organizer. And as I went through the business, as I said earlier, I started seeing the need for the paper, the digital, and even the financial. That's how my business pivoted and why because there was a need for it.

So I tell everybody whenever I say I'm a professional organizer, so for the first thing they automatically think of is: Oh, oh, my kitchen needs to be organized! I'm like that's awesome and I have somebody who can do that. However, what I specialize in, I am not your average organizer. I help people with their paper, their digital, their financial. Of course, I have to then explain what I mean by that. It also opens up a lot of doors for conversations.

>> CIARA LADROMA: I want to take this opportunity to ask you, how did you get them to see that need?

>> SHERRY WYNN: The paper, the digital, and the financial?

>> CIARA LADROMA: Yes.

>> SHERRY WYNN: I start asking questions like, okay, if you were incapacitated two weeks ago -- not today, not tomorrow, but I don't do that. But let's say day before yesterday you were incapacitated and someone had to step in and help run your life and you had kids or you had a business. Even if you don't have a business, just a home, to manage your home. Who could walk into your house and know who your plumbing is if you had plumbing issues? Do you have a healthcare surrogate? Who is going to make your healthcare decisions?

Do you have a will? What happens if something happened to you yesterday? You can't do anything about it now. So would your family know what to do with your stuff? And then, of course, they are all like well, I'm just going to leave it for them to go through. Okay. Have you ever tried to walk into somebody's house and you really and honestly want to do something with their stuff that they want done, and yet they are also grieving the loss of you and you are going to add that stress to them. And you have a whole guest room full of boxes of paper, filing cabinets overflowing with paper. And they are going to have to sit there and go through every single piece of paper. Do you really want to do that to your family?

They are like oh, well, now that you put it that way ...

I was like well, you can't take a whole box and say well, I think I'll throw it away.

Believe it or not, there are adult children that are mourning their parents that will come in than and just say just trash it all. I can't deal with it. And they lose a lot of stuff.

Sometimes there are different ways and different conversations. I never really know what is going to come out of my mouth sometimes. I tell Monica, Linda, and everyone else, I really do not know what is going to come out of my mouth. And it depends upon the person. It depends upon the conversation. It depends upon if I'm in their home. It depends upon what I see around.

But usually I can get most people to understand. A lot of times if they've already reached out, they already have it deep inside of them. They just need a little bit of encouragement.

>> CIARA LADROMA: Thank you for giving such a real life example and kind of allowing people to think ahead and think about their loved ones instead of just saying oh, no, it doesn't matter; they'll figure it out.

>> SHERRY WYNN: Yeah. As far as businesses are concerned, I actually have a process, for lack of better terminology. It is, I do this with, no matter what the goal is, the sixth step that I have in my process is creating a crisis management plan for your business, for your home. You know, I've got one homeowner who owns a house, two rentals, three commerce properties, 14 real estate properties that he is trying to sell. He also has three business is that he operates out of his home office. Need also to say he was over with owe needless to say he was overwhelmed when he met with me. He is one of them that I have created a crisis management plan for his businesses and his home. And he and his wife are both so happy. His wife just went to Europe. She says I don't have anything to worry about. Everybody has your phone number.

I'm their emergency contact number.

(Chuckles.)

>> CIARA LADROMA: That's wonderful. I'm so glad that they found you.

>> SHERRY WYNN: I'm the one blessed.

>> CIARA LADROMA: Hey, Thad, what about you? Was there, like if you could think back to when you first started VASLA or even the idea of it, and how you were going to go about things and how you were going to provide services.

Did that actually happen? Or did it kind of shift without you knowing?

>> THADEUS BROWN: So at the essence of it, it really is the same. What I had expected. But the scope, as I mentioned before, has really broadened from what I initially envisioned.

Like we started out with a beta program to set up, you know, the minimum viable product, which was a one-on-one tutoring approach. We offered that for free.

We won a competition for Gallaudet alumni. We used that money that we won in that competition to pay our first tutors and to run that beta program. It was successful. We were able to prove that there was a market for it. And when we started to expand our services and to gain more business, we realized that the 100 people that signed up as tutors on our roster covered 80 different academic subjects. So huge range.

That is not just K-12. That is maybe 30 at most, but 80 is a huge range, which means we were Abe to start college students. We were able to serve a wider variety of populations.

And a lot of our strategy has been decided by feedback. We contract with one Community College in Maryland that has a lot of Deaf students who need support with ESL. ESL tutoring. We do provide a lot of ESL tutors based on that feedback and that mean.

Our other VR contracts have told us that okay, you know, I don't want ESL tutoring. It is not what I need. I want an ESL course to be provided by a Deaf person in ASL.

So taking that feedback, we were able to, okay, I guess we can offer a course. We can go that route. We use our network to find teachers for courses based on their need to develop curriculum, to develop content. Soon we are going to be offering an ESL course for Deaf people specifically separate from the other institutions that we contract with.

So a lot of our scope really broadens due to our contractors' specific requests for the possibility even of provision of other courses, or content and whether it is within the course of what we can do.

We provide CDL tutoring in Vermont, driver's license tutoring.

And now we have the State of Washington asking if we can offer a driver's license course for Deaf students. A lot of changes over time based on what we can provide, based on what we can possibly provide, or consideration of what we can possibly provide.

>> CIARA LADROMA: I love what you shared because it is beyond the classroom. This is success in life. And I really love that VASLA is providing that.

So I have two more questions for the both of you. The next one being: Can you share at least one reason why creating a business plan is so important for someone who is wanting to start a business or maybe even needing to backtrack so that they can create a business plan to know where they are headed? Sherry, do you want to go first?

>> SHERRY WYNN: Oh, yes. Yes, yes, yes.

I like this because on my second business plan I created it with getting very clear, first of all, what I wanted, what I did not want, as I said earlier.

And taking it by a task and creating basically a project timeline. And creating my checkoff list. Actually taking that list and putting it on my calendar.

Because for me, and I've found out that plenty of others so I'm not by myself. If you do not put it on your calendar and you do not schedule it, it usually doesn't happen. And I broke everything down into what I needed to complete this step, what resources I needed, even if it than meant for me to take a class. If it meant for me to take a class, that means okay, I need to check and see when that class is offered, how much money is it. Register for the class and put it on my calendar.

And so to be honest, taking every single thing that you do and putting it on a list, creating a project timeline, getting the resources that you need and scheduling it is key to success in my book.

>> CIARA LADROMA: Thank you so much, Sherry.

>> SHERRY WYNN: You're welcome.

>> CIARA LADROMA: Thad, what about you? Can you share at least one reason why creating a business plan is so important?

>> THADEUS BROWN: Keeps you focused. You are able to remember your goals, your vision.

And it keeps you from stepping out of your scope. One of my co-founders, we have been looking at grants, investors, a variety of things. And one of my co-founders got a very -- got very excited about a grant related to AI. You know, AI is a very hot topic right now. It is pretty crazy.

And we look at how we could incorporate AI in our business in the future. Something we are looking at. However, that grant presumed a lot of things that we had ready, that we would have had to have ready. So I really had to put my foot down and say hey, this is really out of the scope of our work. If we want to do that, I mean, it was only like $25,000, the grant, but for that kind of work that they presumed that we would have, I mean, we would have to have a million dollars lab. We would have to have a Ph.D. Right now. Right now. Who could do that work for us. You know, we don't, we are not anywhere near that at all. And so we had to remember, hey, let's take a look at the scope. This is who we are. This is who we work with. This is who we work for.

This is a pretty sparkly new fad that is happening right now, yes. But we are not chasing that.

>> CIARA LADROMA: I love that you shared that it keeps you focused. Because when you are creating that business plan, you are really writing down what you want, where you want to go. Sherry, like you said, it is kind of like a calendar, right? You know when it is happening, what you need to do, payment, things like that.

But with that focus piece, it is -- while you are building your business, all these opportunities, and I would say noise maybe comes your way. You are going to have to say yes or no if it doesn't align to what you've already positioned for yourself and your success.

So I really, really love that focus was there and just kind of organizing.

The last question I have for the both of you, how can everyone tuning in today help you in your business?

>> THADEUS BROWN: It looks like Sherry has her hand up and wants to say something.

>> SHERRY WYNN: I would love to say what both of you just said.

Creating the focus, if you don't create the focus on your business plan, a lot of people will think that your skill set and your business fits their agenda. And if you don't know what you want, that is why I say get clear on what you want and what you don't want. You will be taken off course. And I actually recently had that opportunity put in front of me. And this attorney said: Oh, you would be good at! And they spent almost 35 minutes trying to convince me. If I did not know -- I mean, of course, that shiny new thing was like, when I first heard it it was like Ooo, Ooo, Ooo, yes.

But as I sat there and I was thinking and I've trained myself to ask myself these questions: I thought about what is it going to take? What is it going to take away from? In order for me to do this, I am going to have to stop doing this.

I had to refocus and say no, it's a great opportunity. It's a great service. I can see where somebody with my skill set could take this and run with it. But that is not where I'm at. That is not my vision.

So therefore, it does keep you focused and keep you on the road that you want to be on. And not go after every shiny little thing that is out there. There's a whole lot of stuff that's out there.

Sorry, I had that in my head and didn't want to lose it. I didn't even hear your question.

(Chuckles.)

>> CIARA LADROMA: No, thank you soap for sharing that. That is such a key example of how important it is for a business plan to be used as a resource as you continue to grow and change your business. But it serves as your foundational focus to make sure that you are growing in the way that you want to.

>> SHERRY WYNN: Yes.

>> CIARA LADROMA: So the question, and the last one that I have before I move into our Q&A portion of today, is: How can everyone tuning in help you and your business?

Thad, do you want to go first?

>> THADEUS BROWN: Well, if you know of any Deaf students or Deaf individuals who are struggling with academia or work and they are having certain goals that they are not getting to, then they need help. Just let them know. I mean, there is a process. It can take some finances but make sure that they contact me. We are here.

>> CIARA LADROMA: Wonderful. Thank you.

Sherry, what about you?

>> SHERRY WYNN: If you know of someone who is overwhelmed with paper or their digital or their financials, and also would like to have somebody pay their bills, get their finances in order, get them set up on a budget and coach them into maintaining it, then I'm your girl. Give me a call.

I do work virtually.

>> CIARA LADROMA: I was just going to ask if both of you were available to work nationwide virtually.

>> SHERRY WYNN: Uh-huh. For me, if they are wanting to work with their paper, then they have to be more of a -- they want the guidance and the accountability and someone to ask questions, what do I do with this? How do I keep this? They are the ones to actually go through the paper, then virtually, yes. Digitally, I can log in and send them a link and I can log into their computer and work on their stuff.

Then, of course, financially is the same way.

>> CIARA LADROMA: Wonderful. And Thad, you are able to provide services nationwide virtually?

>> THADEUS BROWN: Well, that's pretty much the foundation of our business, so yes.

(Chuckles.)

>> CIARA LADROMA: Okay. So I am going to share my screen again so we can move on to the Q&A portion.

And before we head into this portion of today's session I would love for us to take a moment to thank Sherry and Thad for sharing their stories and expertise with us today.

I encourage all of you to connect with both of them to learn more about VASLA and Just Fix This Mess, to build community, to learn more about their businesses. And to help guide you in your own entrepreneurial goals. You can find their contact information on this slide, as well as their business websites.

It looks like Molly is dropping their information in the chat as well for even easier access.

If you have any questions for Molly and I, or if you would like to connect with us, feel free to reach out to us via email.

Molly is going to drop a couple of liens to resources from past webinars and events that dive deeper into how and why business structures and business plans are important. So let's go ahead and shift into the Q&A.

Molly, when you are ready, would you like to join us to chat questions?

>> MOLLY SULLIVAN: Absolutely. Lexi, if you can spotlight me? Thad and Sherry, it has been a joy listening to you sharing your experiences. Thank you, first of all thank you for your time and candid responses to all of Ciara's questions.

I have two questions that have come in for each of you. So Thad, if it's okay I'll start with you. Going back to the question, the topic I should say of business structures. How did you go about learning about the different business structures? Because there's more than one potential business structure.

So as someone who was moving into the world of self-employment, business ownership, how did you learn about the different options that were available?

>> THADEUS BROWN: Well, I think that's something you need to also look at for now and down the road. When you are in the beginning stage you need to look at what works for you in the beginning. And what the end result is that you are looking for.

That will give you a few steps on how you can pivot and change, if need be, during your journey. Three of our founders got with a few contractors and with clients to discuss it. And that was a the very basis of our business.

As we continued to grow, then we had to make sure that we pivoted to make sure that our business structure would fit that vision of what it would look like when we grow.

So as of right now there is a lot of choices, but there's different types of umbrellas and different types of sites you can look at for how to respond to that particular need at this moment as you are starting your business.

I guess if we are talking about Amazon, let's say amazon.com. You can order everything off of Amazon currently. However when they were founded, it was just book sales.

So Amazon had to also pivot at that time to match what their needs and requirements were for the business. But as you are setting up which Corp. or corporation you are trying to do, there's different intervals for your business. You don't need to stress on that too much at the moment until you get there.

>> CIARA LADROMA: Molly mommy such a great point. There is some much that evolves and changes when you are self-employed. Making sure you are focused on what needs to happen now is key. Such a great point, yeah.

So the second question is really kind of a follow-up. I will just stick with you, Thad, if that's okay.

And that is if you think back in the very beginning when you landed on the decision to go with an LLC for a business structure, did you get advice from anybody? Did you talk to other people who had that business structure? Did you talk to someone from a small business development center or an accountant? Is there anybody you talked to who helped you decide this is the business structure we want to start.

>> THADEUS BROWN: Well, we didn't really have much discussions about that. Again, my co-founders had already had his own business prior and he said oh, let's go ahead and focus on LLC because we have so much more options. That's worked for us, without having to try to get resources and advice from other individuals, which could have prolonged the process.

So we just went ahead and decided based on his expertise.

As far as LLC, it is the fastest way that you can actually change to other structures if needed. Then we spoke to an accountant about it. I used my personal accountant at that time. They told me it was okay to go with an LLC. It had more options and actually set up everything on your own in that moment.

>> MOLLY SULLIVAN: Wonderful, yeah. How nice that you were collaborating with someone who already had experience with setting up a business; that they brought that to the table which is a huge, huge, resource.

And how smart of you to reach out and talk with an accountant as well to get extra advice. That's fantastic.

And as a reminder, I dropped two links, links to two different webinars. One is a session from a conference. The other is a webinar that Ciara and I did about a year ago that is about business structures. In case you are someone who joined us and you are wanting to hear some of the basics and not wanting to hear about people's experiences but more of the basics around business structures, those resources are in the chat box.

Thank you, Thad, for sharing your experience, around that.

So Sherry, in terms of questions for you, I would also love to ask one of the questions that I asked Thad, ask it of you. That is, if you talked with anyone to get advice and to make a decision around growing, with incorporating?

>> SHERRY WYNN: Yes, I actually did a lot of research on my own. Of course, the inquisitor in me, I wanted to know everything there was. So of course I overwhelmed myself with it. I called my attorney friend of mine and we went over it. For what -- I didn't see franchising in the beginning, or selling or any of that. But Monica and Linda told me to keep an open mind about it.

So since I kept an open mind about that and when I looked at all the options and talking to the attorney friend, I felt that was the way to go. That way, if I decided to do something in the future it was ready. And plus I wanted to keep it separate from my personal.

>> MOLLY SULLIVAN: Yeah.

>> SHERRY WYNN: That was just my way of doing it. My ADHD if I had done an LLC, in my simple mind I would have stayed in my Social Security number and not did anything else. In my mind it was the simplest way for me to distinguish business and personal.

>> MOLLY SULLIVAN: Yeah. Yeah, I so appreciate you sharing your experience about stepping in and feeling overwhelmed. I can say without hesitation you are not the only person who has that experience.

(Chuckles.)

>> SHERRY WYNN: I found that out.

>> MOLLY SULLIVAN: I am beginning to look at business structures and I loved that you looked around and said who can I check in with who can help bring it all together or give me a check an balance around it. It can be really helpful to talk through that with someone.

For those who are listening who are also someone receiving public benefits it is also great to talk with a benefit planner about it. Sherry, you mentioned that's something in your world so you didn't have to worry about that. But it is good to check in with someone about a business structure.

>> SHERRY WYNN: I do know from working with others in the VR realm, it does affect. If you don't take that into consideration you actually can, as my grandmother would say, bite your nose off to spite your face.

>> MOLLY SULLIVAN: Thanks, Sherry.

>> SHERRY WYNN: You're welcome.

>> MOLLY SULLIVAN: I have one more follow-up question for you. That is, you earlier mentioned when you started working on your second business plan that not only were you going to sort of take your own lessons, advice you give others and use them for yourself but you reached out to the Small Business Administration to get a little bit of support.

I would love to hear sort of some examples even of when you reached out to them, what they did to provide you help. What did that look like? What kinds of things did they help you with?

>> SHERRY WYNN: One, they gave me a template which I, being who I am, I already had 20 templates. I just decided to write my own because none of them fit what I wanted. I took parts of this one, parts of that one, parts of this one and created my own, which I do more my clients too.

But they actually gave me feedback on my ideas. They proofread my stuff and they held me accountable. So we had weekly or biweekly meetings, depending upon my schedule.

And that way I knew I had to have this or that done. And that was the big thing.

Then they actually gave me a lot of feedback. And if there were resources available for me to get the information that I was looking for, whether it be statistics or whatever. They helped me with finding those.

>> MOLLY SULLIVAN: Wonderful. Thank you, Sherry.

>> SHERRY WYNN: Thank you.

>> MOLLY SULLIVAN: Ciara, that is it for questions.

>> CIARA LADROMA: Perfect. Thank you so much, Molly.

>> MOLLY SULLIVAN: Absolutely.

>> CIARA LADROMA: I'm going to go ahead and before I turn it over to the National Disability Institute team I would love to share just a couple of great upcoming events. That first one being Wednesday, June 7 from 2 to 3:30 p.m. Eastern, the Results One LLC will be speaking on creating accessible PDFs. And you will see Molly and I again on June 21 from 2 to 3:00 p.m. Eastern where we will be talking about funding your business with guest speakers Jane Jonas of Eyeth Studios and Lost River Vacations.

As well as another guest speaker we are waiting to confirm at this time.

The last one is July 10th again from 2 to 3:30 p.m. Eastern, which will be with Results One LLC again about creating accessible emails.

I'm going to go ahead and turn it over to the NDI team to talk about the small business hub and resources available to you.

>> CAROLINE BOLAS: Thanks so much, and thanks to Sherry and Thad for the amazing presentation and giving us so much of their time and expertise. So I echo all those wonderful comments in the chat box.

And so you may be thinking, oh, I would love to have a business plan. But it feels overwhelming.

>> SHERRY WYNN: Thank you for having me.

>> CAROLINE BOLAS: Sherry talked about how important it is to have the tutors in your and mentors in your life and show the strengths that you don't see in yourself. If you are an entrepreneur already or have a business and want to grow it, reach out to us. Visit our website which is in the chat box but also it is www.disabilitysmallbusiness.org or email with our Ruth, our Community Navigator, and she can help with support. Her email is RCHAVEZ@NDI-inc.org.

Another important thing when we think about our own business is looking at the financial health. If you are interested in joining a learning community that runs on a six month period that goes over a range of business health, budgeting, managing cash flow, risk management, insurance, taxes, building credit, how do you fund your business? We are currently recruiting for a new cohort that is going to be starting in September.

Like I said, it is a six-month program. It consists of a formal webinar once a month and then an informal learning community to offer peer support once a month. If you are interested, in the chat we have a link to the application form. Or if you have any questions about it, you want to know more about the program, please email me at CBOLAS@NDI-Inc..org.

Like I said, we are currently looking at applications. So we would love for you to join us.

And then Molly shared a couple of resources, but there's plenty more. You can go to our streaming TV channel that provides a lot of information, some wonderful webinars. You can hear from entrepreneurs with disabilities who started their own business, some of their struggles and some of their wonderful successes at our TV channel, www.disability own.com and it is available on Roku, Amazon fire and other streaming services.

Other resources are available through self paced learning through the Verizon Small Business Ready program, as well as coaching, grant opportunities that come out throughout the year.

Again, check that chat box. And just to say that after the webinar today you will be receiving an email with all these links. So if you haven't been able to note them all down from the chat box, please don't worry. You are going to get them all in a follow-up email. So you will have everything you need.

Hopefully you are on our mailing list. So you are finding out about all the great presentations, webinars and other events that are happening and getting our monthly newsletter. But if you are not, please join or mailing list. Again that link will be both in the email when we send it out as well as in the chat box now.

Next slide.

And just to end, I want to introduce you to the team. There is Nikki Powis, who is the Director of our program. I've mentioned Ruth. She will provide that one to one support, help you with your business plan and help you even come up with an idea. If you are thinking, Ah, maybe I would love to start a business. I just don't know what to think about. Ruth can help you navigate some of the resources and supports that are out there.

And then Alexis Jones behind the scenes making this webinar and all the others work so smoothly.

With that I want to thank you all again for taking the time to be with us. We hope you will join us again in our future webinars. Again, a final thanks to Thad and Sherry for the wonderful presentation today.

With that, have a great rest of your day an thanks again.

(The webinar concluded.)

(Realtime captioner signing off.)

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