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THE ENTREPRENEUR'S UNFILTERED TRUTH:
IS SMALL BUSINESS OWNERSHIP RIGHT FOR YOU?
PRESENTER: AMY WILLIAMS
2:00 PM ET

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>> CAROLINE BOLAS: Welcome to our Webinar. We are going to be starting shortly.

Before we do, and as you settle in, I will take you through our disclaimer.

The contents of this webinar were developed under grant H421F240198 from the U.S. Department of Education (Department). The Department does not mandate or prescribe practices, models, or other activities described or discussed in this document. The contents of this webinar may contain examples of, adaptations of, and links to resources created and maintained by another public or private organization. The Department does not control or guarantee the accuracy, relevance, timeliness, or completeness of this outside information.

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Now that we have that out of the way, welcome, welcome, welcome! We are so glad you could join us today.

Before we get into the heart of the Webinar, we are going to make sure you are able to get full access to the amazing presentation.

So, if you need ASL interpretation, we will have it throughout this Webinar. We will have two Interpreters who will

alternate throughout the event. To access this, please click interpretation on the bottom menu, and select American Sign Language.

You can also join by audio. So, you can use your computer or phone, dialing (301)715-8592. And our meeting code today is 89415838196. We will also have Realtime Closed Captions. You can access that through the CC button in the bottom of your Chat Box.

Some of you have already found our Chat Box. We would love for you to use the Chat to let us know where you are from, give your opinions and answer questions Amy will give to you, really have that interaction.

If; however, if you have specific questions for our guests today, please put them in the Q&A, and that means they won't get lost in the Chat. If you are having technical issue, again, put those in the Chat, and we will do our best to help.

If you are on the phone, though, or for some reason you can't access Chat, or maybe you don't get your question answered, please email us after the event at info@disabilitysmallbusiness.org.

This Webinar is being recorded and the video and materials will all be available on our past Events page on our website at disabilitysmallbusiness.org. And we will send you a follow-up email with all the links, so don't worry about trying to access them live. We will follow-up with you after the event, as well.

So, I want to briefly talk about the services and support that NDI can offer here in our Small Business Team. We are here today, thanks to our Grant, Inclusive Ventures: 21st Century Strategies for Entrepreneurs with Disabilities. This program started in October of 2024 and allows us to support State Rehabilitation Agencies looking at their policies on Self-Employment. It provides support to counselors who want to be able to support Self-Employment, and organizations hoping to expand their support to Entrepreneurs with Disabilities, who can be more inclusive, and really provide you with the support you need to start and grow your business.

We are particularly here to help you as either entrepreneurs or potential entrepreneurs, to really think of where you are in your business development, and how you can either start, or if you have already started, how can you grow and continue to succeed? One way we do this is through partnering with Verizon. They are an amazing company. Through this you can get access to On Demand videos, financial, legal, marketing, Operations -- you name it, it is there. They are available in English and Spanish, and some have Chinese

subtitles.

It allows you to interact with other entrepreneurs. There are sections where you can connect with others to get feedback and goals. And live expert workshops where you can go get information and questions answered in realtime.

We also have Funding Opportunities through the Small Business Funding Marketplace, where it shows you where you might access funding, and every few months they have Grant Opportunities up to \$10,000 if you complete two of the classes or go to the live sessions.

So, again, if you are not already registered, this Verizon Small Business Program is amazing! Next slide, please.

And, lastly, NDI itself has a website with amazing resources. It has all our past webinars. It has a Convening that we just did in November with all the recordings. It has things you can download.

So, we encourage to you visit our website at disabilitysmallbusiness.org. It can really help you think about how you can access the help you might need.

You can also get information from our mailing list. So, we will make sure if you are not joined on that, that you get on our mailing list. Next slide, please.

Then two more events coming up. This one in February will build on what we are doing today. It is the art of a great Go-to-Market and Strategy: How to prepare your business for the big launch! So, after today's section, if you are really clear, yes, this is for you, this Webinar is a great follow-up to think of how you start getting to market. It is with Coko Eason, GTM Expert and Senior Program Manager for 2GI, on February 18, 2026, at 2:00 PM ET.

With that, it gives me great pleasure to introduce our speaker today, Amy Williams. She is here with the topic, The Entrepreneur's Unfiltered Truth: Is Small Business Ownership Right for You?

Amy is the Founder of Self-Employment Consulting. She has worked with hundreds and hundreds of entrepreneurs, and we are certainly happy to have Amy with us today. Amy, over to you.

>> AMY WILLIAMS: Thank you so much. I feel so honored to be here. I am trying to figure it out so I can see some of you without getting all nervous. Anyway, great to see you.

I am very nervous. That is why I wore this kind of high-neck dress, because you won't see me turning red! But yeah, I am very honored to be here with you.

I see friends, Constance, Peter from Alaska. I see a bunch of people from Colorado on, as well. Other people. New

Mexico -- yeah. I am fortunate that I get to work with about eight different agencies right now on Vocational Rehab Agencies.

I get to work with about 250 disabled entrepreneurs every year. So, it is absolutely my passion.

I started working at age 11, and I was in a fairly poor household, so I started working at age 11.

I faced some difficulties during my teenaged years. I was homeless. I had a bunch of challenges. And then, let's see. I worked at a bank and worked my way up to loan officer, so, I was able to teach school children about economics, which I loved.

So, everything in my life set me up for this work, which it doesn't feel like work to me. In fact, I am just so happy to be paid. I am, like, this is so fun for me every day. I get paid!

So, that is wonderful. And I like to think that I am making a difference with what I am doing with all of you. I know there are counselors here. There are clients here. Potential entrepreneurs. Successful entrepreneurs. So, thank you.

I was in a car accident when I was 25-years old, and I started having spine surgeries around 28-years-old. I ended up, I think, having about 28 major surgeries, asleep for at least half an hour and 50 or 60 smaller procedures. So, I have definitely faced some health challenges. Not just the spine, but different areas of my body.

I felt like Self-Employment was the best fit for me. I was 27 when I started a software development company. I was able to work from home, and in an office nearby. So, that accommodated my pain, my spine and my other disabilities.

I sold that business after seven years, and then I trained to become a massage therapist. I ran that one for 12 years. I did start and run a non-profit. This is my seventh business where I am all-in, providing services related to disability entrepreneurs.

So, I was on -- I was connected with -- I live in San Diego, California, now. I lived here previously, and I was in the middle of a bunch of spine surgeries. I couldn't work for about a year-and-a-half, and I had myself and three kids to support.

I had to put everything on my credit cards, work a \$10 an hour job when I could just try to make it. I applied for Social Security Disability on a recommendation from my Primary Care Provider. That attorney recommended that I reach out to VocRehab, which I didn't even know there was a resource there.

So, I am amazed and so excited every day about what the whole country does as far as Vocational Rehabilitation that, includes entrepreneurship. I work with Canada and Ireland, as

well. They offer Competitive Employment, helping people get a job, education, in order to get a job, but they don't necessarily believe that if you have a disability you can become a successful entrepreneur. I am trying to help work with people there to help change their mindset.

We are very lucky in this country to have our tax payer money pay for services from VocRehab.

I got connected with the Department of Rehab here in California, and they did help me. I was on -- my disability attorney, we had to appeal the Disability SSDI. I did get approved for that, but I was on Medicaid and spending a whole bunch of time proving I was disabled.

So, once I was able to start a business and work my way up, make more money, I mean, I feel proud to say, EIN, I can pay \$1,300 a month and afford it right now. I don't need the healthcare deduction anymore. It was a mindset that I had to change, actually, from spending all this time proving I was disabled to, hey, I can make some really good money.

And be self-employed. Being disabled -- I guess I do go salsa dancing so I don't necessarily consider myself disabled anymore, except I do have ADHD. I was diagnosed with that about three years ago.

If you see me moving a lot, it is just the hyper activity.

Anyway, yeah, it was -- I know struggle as you or a disabled entrepreneur have gone through. I myself have lived it, going through the pain and questioning what, am I going to do now with my life?

So, I feel so lucky to be in this position to work with groups of you in classes, or also individually when I do a Feasibility Assessment.

Or we make a business plan, or I do Business Coaching.

So, it is absolutely my passion to work with the Participants.

My other passion is also working with the counselors, so, developing the relationship. I try to meet your needs at counselors as much as I can.

Sometimes we disagree but we talk about it. Anyway, those are my favorite two things about this work, is actually working with someone to look at what is a business? Is it feasible? Can I do it? And, also, the colleagues and counselors. You guys hire me.

Anyway, I think that I will go ahead and start wearing my hats. Oh, yeah, I forgot. Sorry.

I was going to ask you all, what is your biggest fear about starting a business? If you are thinking about starting it?

I would love to hear some answers from you. I think Laura probably will be --

Okay. So, not making enough money. Failing. Um-hmm. I am looking at the other Chats. Legalities. That is a good point. funding. Handling financial areas. Biggest fear, will require too much time. Wearing all the hats. Oh, yeah. I will try to put on the hats later and see if we can handle it. Thank you. That has given me a lot of different things to discuss.

So, definitely wearing all the hats. I mean, I have a big -- we will go through one at a time. I have about 12 -- I made two-sided crowns for you all. The funding question, yes, they are glitzy. Hi, Peter. Am I typing in the correct field? I was thinking that Laura was going to be helping with that.

>> NIKKI POWIS: I can address that for you, Amy. We are asking if you have a question, you put that in the Q&A. If you look at the bottom, you will find the Q&A Box there. We do have one question already in there, and that is related to how to access funding. So, somebody already put that in the Chat.

If you have a specific question, if you can put that in the Q&A, that will be great. We will try to answer that in realtime. I will pop on and remind Amy if there are questions, because she is trying to talk and look at all this at the same time. If you put that in the Chat, that is okay. We will look at it, as well, but Q&A would be best. You are in the Chat right now. If you want to move over to the Q&A, perfect. But you are okay if you are in the Chat, too. Hopefully that answers it.

>> CAROLINE BOLAS: To add -- sorry, picking up -- if you want everyone to see what you have, you will see when you do the Chat, there is a Dropdown Menu. At the moment it is probably defaulting to hosts and panelists, which means we can see it. If you dropdown to everyone, it means everyone can see it, so you might need to default to everyone. Hopefully that will get it so you can share it with the whole group.

>> NIKKI POWIS: Yes. Thanks. I think somebody said that, too, they were only able to talk to panelists. You can also talk to each other if you go with everyone. Thank you, Caroline. I am going off camera. Back to you, Amy.

>> AMY WILLIAMS: Thanks. I see a lot of funding questions there. Yeah. That is legitimate. So, what I recommend to anybody is to have a full-time day job, or at least part-time, to be able to meet your needs financially before you start your business, as you are starting your business.

Because sometimes people just decide to start a business, and they think the business will somehow magically support them the next month. And that doesn't happen. It just is not

possible, I don't think.

I started seven of them, and I have always had at least one full-time job at the same time. I have sometimes had, you know, like, a full-time job, a part-time job, and I started three side business just to see what will make the most money, and then I -- once that business starts making more money than the other ones, then I close out the smaller ones and I build the one that is actually becoming successful.

So, I don't always -- I mean, yes, I did decide to put everything in this pot right now, Self-Employment Consulting, but before that I had a few other jobs. Like, four of them at the same time. So, I really recommend that.

I also don't recommend going into a new business in debt. If you can invest some of your -- like, save \$100 a month at least, or something like that, and start investing in your business, apply for Grants, that is the best thing.

I was a Loan Officer at a bank and we never gave loans unless that person actually invested a significant amount of money and time and effort themselves into the business already.

So, unless you have contracts in writing that someone is going to pay you this certain amount of money on an ongoing basis for three to five years. Here are the deliverables, you just need a loan to get the necessary equipment or something like that, I don't recommend immediately jumping into a loan.

There are a lot of Grants. I saw April in Alaska. She is a counselor.

I saw a lot of -- there is, like, a Mental Health Grant once or twice a year in Alaska that some of my clients apply for. That is, you know, I think that one is \$10,000, but definitely apply for Grants in your State, because Grants you don't have to pay back.

The VR programs, most of them require some kind of working capital, the ones I work with. Your part you already saved and set aside. Working capital is how much money would it take every month just to keep going, just to break even. That is not even to pay you.

Some States require two to six months of that set aside that you have to provide proof of before they will help you with your VocRehab funding.

VocRehab is not considered a Grant. They are assisting you with your business. Most of them have the wording in their policies that they actually -- if you don't follow through with the business, if your business was feasible, the business plan got approved and you don't follow through, they request ask for everything back.

You don't usually get your case -- until you get your case closed successfully, which means meeting your income goals that you set when you are working with myself, another Business Consultant or your counselor -- if you say, hey, I am going to make \$5,000 a month, you know, do that, and it is getting close to a year or something -- it depends on the state, then they might -- or you give up or something happens with your health, they might ask for things back.

Anyway, that is not considered a Grant, but you wouldn't necessarily have to pay it back.

So, I mean, for a VR Agency.

So, let's see.

Yes, there is a lot of fear of failure. So, fear of failure, that is something I have, still. This is my second business I have made over a million dollars with. I still have fear of failure. The government cutbacks definitely affected my business. I have fear -- yeah, I have fear of failure, and that is -- one way to ameliorator that is to do an assessment on your business, even if you do it yourself.

I just really recommend crunching the numbers. Am I paying myself at least minimum wage after I pay all of my Business Expenses, and put a little in savings or reinvest it, can I pay myself for my time at at least minimum wage?

So, I don't believe in writing a business plan or doing marketing for a business that is not going to be financially solvent, because I am spending 20 hours making something I am charging \$100 for, for instance.

I see someone in Vermont does knitting. That is great. I hope you can knit fast. I have crafters and crochet and knitting artists, the time needed, they have to pay themselves for their time, so they really need to increase their prices. A lot of the artists, Native Americans, Alaskan Natives that I work with, among others, are underpricing their goods. That is one of the things that we do. We work on the pricing to ensure that they are making enough money -- making enough profit.

So, let me see -- let's see. Nikki, was there -- let me look in the Q&A. Learning to offset income legally. It could be start-up costs, reducing liability?

I feel that while reducing liability, I think that almost every small business owner needs to have Business Liability Insurance, unless you are doing you know, digital prints of your art and you are selling them on Etsy. Or you are selling a water color, nobody will see you for that water color falling off the wall in their house.

In the many cases of the 250 people I work with a year,

probably 240 I would recommend have Business Liability Insurance.

Say, your items were in your car, you were transporting them, like I used to do, mobile massage. Because I have a business, if I got in a car accident, my car insurance is not going to cover my business equipment, but my business insurance would.

So, it is good to have Renters Insurance. It is good. It is not hugely expensive unless you are doing something very dangerous.

Let me see. Okay. What where your businesses is mine were -- let's see. Software development, then massage therapy, and I started a Home Health Agency. So, I -- when I started it, what I did first was asked to be -- it was in Colorado, in Gunnison County. I asked to go to the hospital and present to the nurses' monthly meetings. I did that.

And I asked them, what is the biggest need you have? You have this list of 12 other providers of this service. I was going in and taking care of the people with dementia that their homes and giving the caregivers respite. Overwhelmingly, people said nights and weekends. So, that was my business model. Nights and weekends. I had another full-time day job, a teenager and a couple other businesses, but I was immediately fully booked.

I also had a business helping natural foods -- small natural foods businesses become registered with UNFI, and have this national distribution of their goods.

I also moved back to Colorado after I -- during the time I was having all those surgeries because it was less expensive to live in Colorado. I needed to re-train myself away from massage therapy where I was using my body, and I needed to learn how to use my brain, instead. So, I moved back to Colorado, took about 10 night classes. Like Google, Social Media marketing, how to make websites, and I also had a little marketing agency. I was making websites for myself and other people.

I am trying to think what else. The non-profit was in Gunnison County, Colorado, as well. It was a non-profit. I partner with Public Health in, let's see -- we supported natural birth and breast-feeding. I was quite market. I am a former Lamaze teacher, doula, breast-feeding specialist. I think I have reinvented myself like three time so is far. I am only 55, so I can reinvent myself, I think, if I need to!

>> NIKKI POWIS: That is a good point, Amy. A lot of businesses need to pivot because they are not always working out.

We do have a question in the Chat. What is the most common

reasons you have seen small businesses fail within the first two year, especially the first-time entrepreneurs. What are the pitfalls?

Where are people willing to be careful and think about for success?

>> AMY WILLIAMS: Sure. Thank you. That is a great question. Right now, I am here in a little corner of my living room, in my little one-bedroom house in Oceanside, California, north San Diego. That is one way that I am keeping my expenses down. So, keeping your expenses down as you start your business is super important.

I could have an Office Manager. I could have a scheduler. I could have someone making my invoices and making sure they get paid. I could -- I do have three part-time employees -- an accountant and two people that proofread my reports. They do some of the research into the industries of my clients' businesses for me to put it into the report, but they are there as-needed, and I do 95% of my business by myself. so; therefore, I get to keep almost all the profits.

So, keeping your expenses low. I don't need an office. I don't knee employees. The average employee cost is about 12% on top of whatever you pay your employees hourly, to cover the Workers' Compensation, unemployment, and matching State and Federal withholding. If you choose to have a W-2 employee that, will also cost quite a bit of money. Each state is different as far as regulations, but in general, if an employee is -- if they are on your premises using your equipment, and they are there at a time you want them to be, then they are a W-2 employee.

I have seen -- one of the roofers I was working with in Albuquerque, just paid his guys cash. He got fined \$5,000 per day. That was a huge wake-up call for him. He should have been paying them, you know, as actually W-2 employees, but he was treating them as contract labor and paying them cash. He had a lot to overcome financially.

Did that answer that question, do you think, Nikki?

>> NIKKI POWIS: I think so. You also brought up another point. You said keeping costs down. Working from home. Doing a lot of things yourself when you don't have to rely on hiring or paying someone else, which kind of leads us into the multiple hats you were talking about. Do you want to move into how do you wear those different hats, what that means and how it relates to your business?

>> AMY WILLIAMS: So, this one -- yes. I have been trying to figure this one out. Being ADHD, I procrastinated until yesterday afternoon, making the hats.

Yeah, trying to show you -- and employees use this for the PreETS programs that I work with, youth interested in entrepreneurship. Anyway --

This hat is hey, I want to work with people, helping them start a business, getting them out of poverty, creating legacy for themselves and their family, to entrepreneurship. So, that is my service I love to do.

However, there is a lot of other things. So, a lot of clients that I talk to, they don't want to do anything but this thing.

So, that is not realistic, because until you can afford to pay someone else after you paid yourself thrives minimum wage for your time, hopefully a lot more -- and then for your materials, supplies, any monthly or annual ongoing costs, and then if you still have enough money left over, then you can pay someone to do the bookkeeping, for instance, but before that, you definitely have to wear all the hats yourself.

So, here is you and I, you knitting, for instance, and here I am providing my service. Here is the next one. Which is saving money. Don't we all want to do that? I have six two-sided crowns. So, 12 different hats that I am saying most entrepreneurs wear.

So, saving money -- I am going in order of -- on the header for this Webinar, it is the good, the bad and the ugly. We will start with the good. Number one is doing the thing we love to do. Number two, saving money. Who doesn't want to put money away from the future?

By the way, as an entrepreneur, nobody is putting money into Social Security for you. They are not investing for you. They are not doing 401(k) matching for you or anything like that. It is up to you as a business owner to handle all of that.

So, that is something that I didn't realize early on, that I wish I had known sooner, is that I needed to be my own savings partner.

I do, the way my business is structured, I am able to give myself a match. My business gives me a match, and I actually invest in a Retirement Account, but anyway, that would be for you to talk to your accountant about.

So, that is savings. We are still in the good.

>> NIKKI POWIS: Can I jump in before you move onto the next hat. A lot of folks will feel like, yes, but I don't have enough income to really set aside and save a lot of money that is needed.

And a lot of people have been putting that as one of their fears, concerns or barriers, is that funding piece. So, can you

talk a little about, what if I don't have my own money to invest, or I don't have savings. Where can I find some other money? Are there ideas that you have known, other businesses that perhaps you have supported that have been able to find start-up funding?

>> AMY WILLIAMS: Right. Thank you for bringing that up. I do have a resource sheet that I made up that if somebody could put it in the Chat, or put it into the Webinar recording.

I made a list of a bunch of resources for visually impaired entrepreneurs. Disabled business owners. Funding and Grants through disability opportunity funds. There are probably local ones in your State and County, probably, as well. That is money you wouldn't need to pay back. A Small Business Administration loan is a loan. You have to prove with the profit that you are making that you can actually pay them back.

Anyway, otherwise, I am going to reiterate, save some money yourself.

If you are on SSI or SSDI, you want to start a very small business. So, that is my specialty, a small to medium business assistance, but you are not going to want to start a business if you don't have any money of your own with -- you know, to start -- have a big, big dream. Start small. That is how I always did.

I started in Colorado with this business. And about nine-months later I loved it so much, that I just reached out to New Mexico, and they wanted my services.

I expanded, but starting small and making sure you can make a profit. Investing the little bit of money you have, getting assistance from friends, but I would say, try not to get a big loan, or have two big an idea where you can't handle wearing all the hats yourself.

Nikki, do you think that covered it?

>> NIKKI POWIS: I could not get myself off mute. I want to mention Laura put the Resource List of yours in the Chat, so you can grab that, because, yes, funding is always a big issue.

Also, if you are not signed up for our NDI monthly newsletter, we can put that link in the Chat, too, because we often send out information on Grants and loans and different places that you can access funding, so that might be helpful, as well. Sorry about that.

Amy, what is your next hat? Let's have a look.

>> AMY WILLIAMS: Okay. It is scheduling. We are still in the happy time. Fun. This entrepreneurship stuff is good!

So, scheduling, like, if you are a barber, cosmetologist,

when I was a massage therapist, as a person came, it was like, hey, would you like to book your next appointment. That is good for ongoing revenue. When I get my nails done, I will be back in two weeks. Or your hair or something. Scheduling is something we have to do ourselves. We might use a booking app, but we still have to keep track of it and include it in our schedule.

One of the things I can adamant about is being on time, or a little early. If you have worked with me, I have a task list, and I rate it from green, yellow, red, and deep blood red, which means maybe you didn't show up for an appointment. We want to keep it green. That is professional.

When you are thinking about scheduling, are you booking enough time in between your appointments to give yourself, can I have a bite to eat, use the restroom, or do what I need to do?

And, am I sure I am going to be on time and there for my customers. That is one.

So, scheduling, we are still in the happy, entrepreneur good part. And then there is customer communication. This one, it can be good, and it can be challenging. One of the things I did when I was a massage therapist is that I texted people the next day to see, hey, Joe, how is your shoulder feeling today? Because I specialized in medical massage, so I worked on people who had a bunch of pain.

I actually really enjoyed getting sciatic pain myself, because then I knew how to get rid of it for my clients, and I knew what it felt like, for instance.

So, I try to look at my physical challenges as a way for me to understand what other people are going through, as well.

Anyway, back to customer communication. Generally, if you are running a business, you are on 27 days-a-week. Don't think you are going to start a business, because you want some free time. That is not going to happen. That is not realistic. Maybe after five or more years, you will have weekends off or be able to get a full day to yourself without even thinking about your business, but in general, no.

So, even on weekends, if you are not having appointments, you are still messaging back-and-forth with commerce, texting. It is a good practice to respond with within 24-hours.

So, if someone reaches out to you, I would respond within 24-hours to their phone call, text, email. Even on weekends, if you possibly can.

I know a lot of you are counselors or people who just work during the week. That is great. That is Competitive Employment. But as an entrepreneur I work 7 days-a-week.

I don't sit here at my desk and work. I do fun things, come

back and have the meeting. It is not like I change my dense fog, but I am definitely doing a lot of customer communication. That is probably the biggest part of my day, non-billable hours talking to counselors, doing my free 30-minute chats with potential clients.

So, customer communication is still important. It is really important as far as -- and we will go into it a little more, legalities, but contracts. I believe -- I think Renee Brown, one of her books I read, clear is kind, and unclear is unkind.

If you are clear with a customer, in your contract, with the verbiage on your website, I had a bladesmith in New Mexico. He has everything. He ships a blade to you. He does commission knives. You design it together, he makes it, he sends it to you. He gives you care introductions. Then you know, if you break it, you can pay him to fix it.

But it is really important to be clear with your customers. Hey, I need a deposit up-front, or, I will do this for you and you will do this for me with payment.

The customer communication extremely important, because as we all know, there are online reviews. They may not tell you something to your face or over the phone, but they may do a 1-star Google review, which can really damage your rep business.

>> NIKKI POWIS: Can I jump in around customers? We have had a few questions around, how does someone know that what their idea is going to be appealing to a customer in the first place?

That is fantastic information, if we have already got customers, but how do we get those customers? How do we determine in what we have to offer is needed and wanted?

>> AMY WILLIAMS: That is a great question. This is marketing, so that is part of it. With marketing there are inside sales and outside sales. Personally, I will do outside sales if I have to, if I really believe in it, calling Deputy Directors of different agency asking, hey, do you need me, because I am so passionate about what I do. Otherwise, I don't want to walk around trying to sell to a stranger. I used to do that.

But inside sales, they are coming to you. Say I had a Booth in a craft's market or Sunday market in your community. That is kind of inside sales, as far as you will be there. There is food and artwork and handmade things.

So, those people could be a target market.

So, trying to figure out with your family and friends, anybody around you, your co-workers, say, hey, do you like this? The most successful, this is an important point -- I have worked with at least 1,500 disabled entrepreneurs in the past. I would

say the most financially successful ones were already making pies and selling them. They were already providing a service, hosting baby showers that they didn't charge more initially but everybody wanted it, so then people started paying them.

So, already being able to do what you are selling is essential to your success. Otherwise, it is an idea, or speculative.

Let me see, I kind of got lost with that question, Nikki. Sorry.

>> NIKKI POWIS: I think you covered it. Knowing you need to do your market research. I love what you said about family and friends. I mean, if you are doing baking or somebody in the Chat was knitting or crocheting or whatever.

Obviously, going out there and finding out, someone actually going to pay you money for this? Can you make it, though. And that was another question about this -- the pricing factor.

How much does it cost you to make it, versus how much you can sell it for.

So, I don't know if you want to talk a little about that. I think it was actually the person knitting or crocheting. I apologize. I can't remember which one you were doing.

But the cost of yarn is expensive, and hers or his time. What would you say about that?

>> AMY WILLIAMS: Well, one of the greatest joys in my life are spreadsheets. I don't actually make them. I have a CPA and say hey, Bill, this is what I want. He builds it for me and he improves it and constantly improves it. I have a private YouTube Channel for my clients with tutorials for those spreadsheets.

But breaking down the numbers. For a knitted blanket, how many reams of yarn, balls of yarn, do you need. Thread. How much time, and then is there a profit.

So, I use spreadsheets to show me, after all the expenses are put in, and the time, how much I am making per hour.

If you are involved with a VocRehab Agency, your counselor will have a profit and loss -- I mean, look at an income and expensive spreadsheet. We will look on Google for one.

But that is one of the things I enjoy. I speak a three-week group class, introduction to Self-Employment. My clients get to see for themselves, because they put in all the numbers, oh, I am making negative \$4 an hour, or \$4 an hour. This is a hobby and my VocRehab Agency can't support it, because you have to be making a competitive or minimum wage in at least the states that I am working for.

Actually, one of them, Washington State, you just have to

break even. Yeah. Anyway, knowing that -- so, choosing -- I guess finding a niche is the most important thing. What can you offer that nobody else is? Because some of the States I work with, I might be the only one providing the service.

That is a niche. That means I have kind of a captive audience. You know, right now they can only pick me. I like to have competition, as well. Some States have been asked to introduce competition so clients can have Informed Choice. I enjoy it. It makes me better at what I do. It makes my work harder and stay on top of my game. I enjoy that.

>> NIKKI POWIS: That kind of begs another question. How do you know who else does what? I mean, how do you find out in you said in one area, you are the only person, the only game in town, as it were. A, we have to find out if the customer even wants what we are producing. But B is, who else is my competition and who is out there and how much are they charging? How do we go about that?

>> AMY WILLIAMS: Research. I can go to the Decision Maker for the State Agency. Some of them I require a survey for 10 competitors for one shrimp taco plate, that has three shrimp tacos on it, if you are a food truck owner. They have to find 10 food truck owners offering shrimp tacos, a plate of 3, and how much are they charging.

So, even if -- so, the spreadsheet that I use for competition -- to survey the competition, also gives us a breakdown of the average pricing for the one shrimp plate to see if my client is charging too much, too little, or just right.

They are also doing research, a Deep Dive into the marketing that that other company is doing.

They are looking at the website. Doing a business meeting to see, oh, my gosh, they on Google Maps so I have to pay for business ads.

A quick tip, if you look up a competitor and see sponsors or promotion on a Google search, on more than one or two of your 10 competitors, you have to find something a little bit different. Because that means that they are paying for Google ads. That means it is a really competitive field. If you are the only one doing dog-walking in your neighborhood.

Otherwise, if you have a lot of competition, you could say, I want to do dog likes. Groups of dogs that I take hiking, some special thing that nobody else is doing.

That is how I have gotten business. Like with the nurses, they said we need overnights and weekends. That was my niche. Even though I didn't enjoy staying up all night, that is what they needed, and I needed money, so that is what I did.

Being an entrepreneur, you have to be able to redirect yourself.

If your initial idea isn't feasible, you need to be able to redirect toward something that is also your passion, skills and interests align with those.

It is shown you are much more likely to stay in the business if you are passionate about it, like I am, because you will be putting all your time, effort -- you will do research, it will feel fun.

Anyway, is that -- did that answer, Nikki?

>> NIKKI POWIS: Absolutely. I think folks sometimes don't know. That thing you said about Google and determining whether or not there is competition, that is a great tip. I didn't know that. That is really helpful!

Another question. Have you seen sort of a specific industry that tends to be more successful? Someone is asking what Self-Employment business tends to be most successful that you have seen, or maybe a sorry sector or something you have seen that has been more successful than others.

>> AMY WILLIAMS: I am trying to think, of all the businesses I work with, service businesses, HVAC, plumber, electrician, welding -- everybody needs those. I have Nurse Practitioners. Everybody needs good health. The artist that I work with, I love working with artists. I am an artist. I would not try to support myself selling my work, but I work with a lot of talented artists.

This is part of the marketing. That is kind of like inside sales. If you put yourself out there and go to the same Saturday market for six-months, you are going to get way more business than if you just post yourself on Etsy and you are competing with a hundred thousand other artists that have similar art on Etsy.

Some of them, it might be just a hobby and they don't need to make a living from it. That is why found.

I thought I could sell my portraits of pets on Etsy. No. Someone else is selling them for 50 and I wanted to get 1,000. No, I redirect it.

So, marketing is different from sales. Marketing is putting it out there, and hoping people come to you. Right? It could be a bus ad, where you are driving by and it is on a bus stop. It could be radio and TV. That is kind of out of our league as a very small business owner.

It could be a local weekly newspaper that your community reads. You are hoping to connect with customers that way.

Artists that in contact with a person in front of

them -- the only gifts I buy are from artists, co-ops or artists, because I believe in supporting them. But I go away having a little piece of them. This tells me a little story about how they made it, they gave me a card with their Instagram, website, and have people refer back to them. Don't think you can go to one market and all of a sudden get this following.

But you will make so much more money if you are there in-person meeting your customers. That is marketing.

Many different ways to market. You could have a whole -- yes, I have another Webinar about marketing.

The next win is sales. What is sales? Sales is actually -- does anybody know the difference between marketing and sales? Or can you tell us? Nikki, can you look at the Chat?

>> NIKKI POWIS: I am not seeing any answers quite yet to that question. Nobody is typing yet, so it is something you probably should explain.

>> AMY WILLIAMS: So, marketing is putting it out, there hoping someone sees it and wants to buy your things. Yes, marketing is an attempt. Sales is when you have the customer in front of you, or on the phone, and you are closing the deal.

When I moved from San Diego back to Colorado, I became a DVR client in Colorado. I found myself a job at a Marketing Agency, but I needed sales training. DVR and the workforce agency there, they helped me by paying for that.

Then I kind of use it on them. Sorry, guys, but I am using it on you.

Sales is closing the deal. Like, saying, hey, you are here in front of my stand at the market. Few buy three items, I will give you this free mug, or I will give you a 10% discount on the whole thing. You want to close the whole deal and get the money.

You might be writing a proposal for the services you are doing, and until they signed on the dotted line, it is not a sure thing. So, you want to do everything in your power to close the deal. That starts with asking questions, what do you want? So, think about what you can offer that is not currently being done. Being an influencer, playing video games in the middle of the night, or doing something that everybody has done for years, doing the cricket things, developing the vinyl mugs.

When I went to get the craft supplies from Michael's, there are aisles of stuff there. If you come up with that idea, there are probably already a thousand people in your community doing it, so you are trying to think of something more.

So, from Leah, something new by useful. You can ask people around you, start making them in different colors, shapes and

sizes, try selling them, giving them for gifts and seeing what the response is.

Being an inventor, innovator, from Victoria.

Yeah. Or finding a need and realizing that you can meet it.

Like everything in my life allowed me to come in and step into my own role. All of my own experiences helped me do this.

So, sales -- the top thicks that I learned from that training was to ask questions first before I go through, like, here is what I can offer you.

Now I might ask, what are you looking for? Let's see if we are a good fit. Maybe you get a bad vibe, or they are not qualified for something. So, deciding yourself if they are a good fit, if you are overextending yourself and your abilities -- you don't want to do that and your counselors at VR don't want you to do that, either, so you can decide if that is a good fit for you. That goes back to customer communication, and they can decide if it is not a good fit.

So, yeah, sales, closing the books, not until you have an agent and a solid contract signed.

So, the question, storage units make a lot of money. Service people, like the traditional welders and electricians. barbers, cosmetologist, nails, hair extensions. Anything that needs regular maintenance, like Housekeeping. That is not usually a one-off thing. It is a regular thing that you can schedule, and put yourself on the schedule.

You have to be early, or on time for everything and give 100%.

For my therapy business, I did not advertise at all. I gave 110% to my client every time. And then it was all word-of-mouth referrals. That is so valuable. When you are looking for competition, go to Etsy and read the reviews what, the customers liked and didn't like. You will learn about what you can do. They really liked how it with us packaged and shipped so fast. How can I do that when I am selling my products and shipping it. Those are just examples.

>> NIKKI POWIS: That is good. I will jump in with a couple more questions.

>> AMY WILLIAMS: Sure.

>> NIKKI POWIS: You talked quite a lot about your market research, about looking at what other people are doing. One of the questions, though, is about, kind of backing all little built, if I have the idea, how do I start?

One of the questions are, some people are telling me I should start with a business plan. Other people say no, you should not start with a business plan. And you are shaking your

head, no, you shouldn't start with a business plan.

So, let's talk about where should you start, and then, also, we have one of the other things is, I think you have some sort of Top 10 ideas about viability which might go into that. Where do we start? If it is not a business plan, what is it?

>> AMY WILLIAMS: It is a Feasibility Assessment. You can do it yourself, you can do it through the Small Business Development Center, or a Score Mentor. They provide those for free. They are on the Resource List, their organizations.

I do have a document. It is the Top 10 questions to ask anyone interested in Self-Employment.

So, this is from my friend Jim O'Brien in Washington State. I asked him for permission, I gave him credit, but this is what he gives his counselors to talk about with anybody who is interested in Self-Employment.

The reasons why they do it. Have you been self-employed before? Why will customers want what you are selling? Why would they? If they can find it in other colors and styles, or the exact same thing, why would they buy from you? Is it unique enough? Are your income goals feasible? I think that is in the Chat as a resource.

>> NIKKI POWIS: Yes. There is a link to it already in the Chat.

You mentioned feasibility. Can you give a little more detail about what that is?

>> AMY WILLIAMS: Sure. So, I gave a free 30-minute talk yesterday to a potential client who has written business plans for work before and taught business plans to people before. She did not understand why her VocRehab Counselor wanted her to get a Feasibility Assessment for her business. Paragraph I reached out with finishes. We started the feasibility process. She had never done it. She didn't have a machine. She saw a couple videos on TikTok. That is not enough. Especially if you are asking a VocRehab Agency for \$7,000 for a machine you don't know how to use and your business may not be feasible and that is our tax payer money, right?

So, the Feasibility Assessment, I start with financials. I feel like there is no point in making a marketing plan if it is not going to be feasible.

So, if we break down, hey, here are five or ten products that you are offering or services, here is the cost of goods sold, which is your expenses, like supplies and things that you need to make them with here is your monthly and ongoing costs from what you say your sales will be, and you are not even making minimum age, it is not feasible. Here is what you could

do. You could raise the price if the Survey says it supports that. We could lower the cost of the yarn to raise the expense. You don't want to make just minimum wage. You want to make hopefully more than that.

But if the numbers don't look good, and there is nothing we can change, I suggest to my clients, let's redirect toward something else that you have experience with, and it is also in your passions, skills and interests.

So, if you have not managed a business before, all of the things -- like inventory management. This hat. If you work for a restaurant, but you have been a food server, busker, host, but you haven't actually developed the menu, done hiring and firing, ordered all of the meat and everything from the distributors, it is not go to be feasible for you to start a food truck, because you don't have that experience.

In that case I would recommend to the counselor and that client that the person work full-time in a restaurant, and work their way up, until they are managing all those things, until they are the manager for a couple years, at least.

So, they are getting paid to learn, bought it is Competitive Employment, and it is W-2 employment, so they are getting paid to learn and they have the benefits of being an employee.

The reason why a counselor asks their customer to go through a Feasibility Assessment is because they are protecting them.

That is not what my clients want to hear, usually, but it is risky to go into Self-Employment. You can go bankrupt. You can lose your savings. Your credit score can tank. You want to make sure you have filed your taxes, and paid any money that is owed to the IRS before you go into Self-Employment, especially with the VR Agency. If you have the same pot of money that will help with start-up, if you haven't paid your taxes, or if you haven't filed your taxes because you are afraid you will owe, then you wouldn't be able to go forward with Self-Employment with VocRehab.

So, until you are in good standing with the IRS, we wouldn't be able to go forward.

But anyway --

>> NIKKI POWIS: I am going to jump in again because I have a tax question. Somebody is asking, do you have to separate your taxes? I am thinking that means between personal and business. Of course, that depends. And I know this is not a tax Webinar, and we will be having one of those, but if you want to just quickly address when you might have to separate?

>> AMY WILLIAMS: My accountant does them, not an employee who is an accountant that helps me with my spreadsheet. But I have a CPA. She helps me with my Schedule C. It costs about \$400 for a CPA to find all the deductions, the income and expenses, the mileage you have driven for your business and then do your taxes. It is usually something they would do together, because you as a business owner are getting the money from your business, or losing the money.

My last hat actually has to do with taxes.

So, sale's tax and other taxes. Let me move on really quick, because we don't have that much time left. So, inventory management, you own a hair salon. Do you need to order supplies? Inventory management. This is a hat you would have to wear.

I don't usually have to deal with that, because I am providing a service. So, employee management. The good, bad and the ugly. We are heading toward the bad'ish. Employee management is difficult. I was trying to find an image of herding cats, but I couldn't find one.

But excuse me, employee management, even if they are contract labor, and they are using their own equipment, you are paying their business, they are doing it on their own time, even contract labor, are they going to show up? You work the gig, they go do the DJ thing because you are busy at another event, you still have to make sure they show up. You are still signing the contract. So, if they are contract labor or W-2 employees, it is still your responsibility. If they don't show up, you have to show up in their place. a business owner you have to make sure everybody is safe, everybody has their certifications, license and insurance. If you are the establishment owner, everywhere needs to be up-to-date on their licenses and be legal.

So, sliding down with a couple more hats. Bookkeeping and accounting, that is not something that everybody loves to do. I do it because it is relaxing for me to reconcile bank statements. It is one of the least difficult things that I do.

But until your business can support paying you a competitive wage and all your business expenses, you have to do it yourself. There are all kinds of free resources. I give my client as profit and loss spreadsheet to use.

But you -- it doesn't work. If you are driving in another state than where you are licensed and you don't know a certain rule, hey, if you are driving there and a cop pulls you over, it is your responsibility. Same with taxes and other things for your business. You didn't renew your business license, it is not in good-standing, that is on you, you as a business owner.

So, this is often kind of sliding toward the bad and the ugly with my clients.

This is legal obligations. So, most of my clients are able to find a contract. I often have sample contracts that fulfill the needs that they have.

If it is something -- a very valuable service -- I forget, one of my clients in Colorado has a service that she charges like \$60,000 for, yes, she paid the attorney to write the contract or read through the contract that she wrote.

I also have attorneys for clients, as well, and they still have to have their contracts and legal obligations. So, legal obligations means keeping up with employees, what you have to do for them legally. Also, your own business licensing, LLC, Sole Proprietor, maybe you have to file your taxes quarterly, or monthly sales tax, things like that.

Let me see what else I have over here. We are down to the last two. We have been heading downhill into the ugly. But Facilities Management. Here you are. You own the establishment. The barber, or like some salon or something. You still have to maintain everything. You are responsible for cleaning it. Say, you have a space you are renting to other therapists, it is your job to make sure there is toilet paper and soap and the bedroom is clean. Facilities Management is something people don't usually think of when they think of starting their own business when they have a facility.

So, we are down to number 12, the ugly -- taxes. So, income tax -- and sales tax is not income or an expense. It is passing through with you. I provide a service in New Mexico virtually. I still have to pay their sales tax. That is part of doing business, and you have to ask questions and communicate.

So, it is not income for me or an expense. It is just passing through, I collect it, then I pay it to the state of New Mexico.

You might be in a state like Colorado where you pay, you know, once-a-month, or once quarterly to the state, then they distribute to it the different counties and cities that you worked in.

So, they might handle that. Taxes in general -- income tax. So, income tax would be the money that is left over after you, as the business owner, pay for everything else. that is your income, and that is on your personal tax returns. Your business can have a tax return, but as a Sole Proprietor, or sole member of an LLC, you are getting the extra money, and; therefore, it is going to be on your personal taxes.

So, I have clients that don't understand the sales tax, and

then the income tax. I was trying to think of the other tax -- what was the other tax question, Nikki?

>> NIKKI POWIS: I think it was, like, separating your personal from your business taxes. But I did want to also say, I just put the mailing list link back in the Chat. We have some tax-specific webinars coming up, business structure type of information coming up, with actual IRS or tax experts.

So, sign up for that, because then you are going to sort of really get those much more detailed questions answered, as well.

People are asking about sales tax, and tax seems to be a big thing, so I would definitely refer to what other things we have coming up.

Or you can always reach out to us, as well.

You have a lot of hats on your head.

>> AMY WILLIAMS: Yes. As the potential entrepreneur, are you ready to wear all the hats yourself? Because your counselor is not going to be there, unless they are a partner in the business. Nobody is going to be there 24/7 like you are, so you will need to wear all the hats, right?

Oh, yeah, I remember what I was going to say about taxes. So, if you are self-employed and you have net revenue -- so, there is income, gross income, the money people give you. Then you deduct your expenses, your supplies and everything, and then your net revenue is what you have left. That goes to your personal taxes. But if you make \$400 in net revenue, you have to file and pay Self-Employment Taxes with the IRS.

If the IRS delineates between hobby versus business -- if you have a hobby, you have to report all of your income to the IRS, and then pay Self-Employment Tax if it is \$400 or more. So, out of that income, it still needs to be reported.

If a hobby, if you are not making minimum wage, if your counselor -- you have a Feasibility Assessment done, and it is determined that it is not paying a competitive wage and you are not able to go through with it, you still have to pay taxes on it. So, how the IRS designates business versus hobby, or if it is something fun, art project, you really love it or you are scrap booking, that is a hobby.

So, you have to pay taxes on your income from selling things that you consider your hobby, but you cannot write off deductions, as you can if you are self-employed, if you are designated as self-employed. So, self-employed, at least you can write off the deductions.

VocRehab can't support the business if it is a hobby, so I wanted to cover that.

So, what other questions do people have. We have 8 minutes

left.

>> NIKKI POWIS: Yes. One person is asking about a copy of the recording. We always do that. We post it on the website. All the information, the links and resources, will also be there.

There was something I was just trying to go through. This is kind of subjective -- I don't know if there is sort of a recommended amount, but someone is asking, what do you think the minimum financial runway you would recommend before leaving your traditional employment to start a business, I would guess it depends on what your expenses are.

Is there sort of a formula for that?

>> AMY WILLIAMS: I would say, if you are meeting your needs with your day job, and your Self-Employment gig that you have slowly been growing other time meets that or exceeds that, that is the time to give your one-month notice, two-month notice. Continue to sell and try to get that Self-Employment Income up. But it doesn't make sense for you to start the business when you are only making half of what your day job pays. You are not going to immediately come up with that extra income.

That is one of the reasons -- going back to the question about why do a lot of businesses fail? They have these expectations, hey, I am here, I have this. I haven't broken down the numbers but I know everybody is going to love it.

But they don't know there are so many other people doing the same thing.

So, if there are so many other people doing the same thing what, are you going to do to market and sell it so that you can capture part of the market?

I do have a lot of clients that say, you know what, I think I want to work for myself, because I don't really get along with my employers, or I don't really like people.

Well, guess what. I have 300 bosses. I am self-employed, and all the counselors I work with in different states, there are at least 300 of them, they are all my boss. I have to give them what they need what, they want, I have to communicate with them. I have to make them happy.

So, it is not true that you can just work from home. Whoever is paying you is go to be your boss. Whether it is contract computer work or something like that, you are still accountable. You still have to have the skills to get along with them and meet their needs.

So --

>> NIKKI POWIS: Okay. We have another question and somebody specifically said, please, can you answer my question, but I am not sure which question you are referring to. It might be this

one.

Do you have any tips for finding the best Business Consultant match to work with to navigate business plan development? It seems like I think they are saying it is a unique niché.

It looks like they may be working with California VR. So, what is a tip to find the best Business Consultant to work with for a business plan?

>> NIKKI POWIS: I would say, I mean, they probably have a list of vendors. The Small Business Development Center, they are in every city. You can go in there and someone can help you do the market research. They don't do, like a full, encompassing Feasibility Assessment, which I 100% recommend, before you go into the business planning.

You can write 100-page business plan that I will look at and say, there are no financials there. Where is the proof this person has done it? Have they owned and managed a business before? Do they have enough energy and do their disabilities allow them to succeed in this business?

So, a business plan is not -- it is necessary in order to get funding, but it is definitely not the first step.

I used to work with California DOR.

I was a client of theirs. So, I am sure your counselor has a list of Business Consultants. So, yes.

>> NIKKI POWIS: Okay. We have only got 3 minutes so I think I better turn it back to Laura. I do want to remind you that we are here. We are available.

Please get ahold of us. We have a lot of expertise, a lot of webinars, and a lot of folks that are able to answer some of your questions. It may be different questions to what we have had today, or what Amy has been addressing. So, please, connect with us.

I think we probably have a slide on our contact, but anyway, Laura or Caroline, back over to you with the Satisfaction Survey.

>> AMY WILLIAMS: Oh, I have one more thing.

>> NIKKI POWIS: Yes?

>> AMY WILLIAMS: I have a work -- well, it is an informational document about successful entrepreneur characteristics. I think they can put that in the Chat. It is something I give the clients that take my group classes. It is saying, are you driven and competitive? Are you passionate? Are you determined? Do you never give up? Are you willing to research?

It has a bunch of characteristics that you can look at, and

see, how many of these are -- like, honestly look at yourself. How many of these fit me, how many of these don't, and what can I do to improve the ones that are not a good -- I don't feel capable of right now, like the marketing.

>> NIKKI POWIS: Okay. That is in the Chat, as well.

>> AMY WILLIAMS: Great. Thank you.

>> NIKKI POWIS: You can go there now, or you will get that in the link to the -- I can't speak -- the link to watching it again.

Anyway, please complete the Satisfaction Survey. It is going to appear automatically. Or you can access it here via the QR Code, or a follow-up email we will be sending out.

We really appreciate the feedback, because we are always looking for new things that we can be responsive to what you really want to hear, and what you really want to know. What kind of experts we can bring in.

So, please let us know. And do we have a slide with our contact? Yes, there you go.

Okay. So, here is how to contact us. Again, you can get ahold of us through the website, sign up for our monthly webinars, any of those things.

But here are our emails.

With that, we are at time. Amy, thank you so, so much.

>> AMY WILLIAMS: It is showing in the Chat that the QR Code was for an event last year, or not for this event, or somehow this event wasn't listed.

>> NIKKI POWIS: Okay. That is on us.

>> CAROLINE BOLAS: It will be the same survey, so we will make sure it has the correct information. But the QR Code we use the same for every session.

>> AMY WILLIAMS: Thank you.

>> NIKKI POWIS: All right. Okay. They will change it right now so you can still use that QR Code and it will direct to this one. But thank you for that information.

Thank you for all your information. And if you need any more information, get ahold of us. We are happy to help.

Thank you so much.

(Session was concluded at 3:30 PM ET)

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