



Venture Mentors, LLC

## Self-Employment is a Viable Option.... Really!

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## What is Venture Mentors?

Venture Mentors is a unique consulting firm that specializes in helping people with disabilities successfully launch and manage profitable small businesses or micro-enterprises.

Venture Mentors provides a one-of-a-kind linkage between the business world and the vocational rehabilitation or disability services systems.



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## Why Self-Employment?

In many cases, self-employment is the very best option for someone with a disability and may be a far better option than wage employment. Self-employment can:

- Give greater flexibility to the owner
- Give greater freedom
- Allows independence and autonomy
- Provide greater income
- Allow for asset building
- Accommodate some disabilities more readily than wage employment



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## What Kind of Businesses?

### Some of the Businesses:

- Coffee Shop
- Art - Painting
- Engraving
- Dollar Store
- Agri-business
- Horse Stable
- Collectable Trading
- Art - Sculpture
- Auto Repair
- Home Décor Sales
- Import
- Printing
- DVD Montage creation
- Photography
- Computer Repair
- Record Transcription
- Medical Billing
- Video Training
- Music Promotion
- Music Production
- Realtor



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## What Kind of Businesses?

### Some of the Businesses:

- Paving Construction
- Greeting Card Design and Sales
- Tee Shirt Design and Sales
- Massage Therapist
- Art Studio
- Wholesale Distribution
- Transportation
- Vending
- Janitorial



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## Who Owns These Businesses?

- Some people in this group – People you know
  - Jim Chesser – Memorabilia trading
  - Trent Altman – Painting
  - Kevin Webb – Horseback riding
  - Joe Carwile – Photographer
  - Jim Reed – Metal Artist
  - Melissa Amaral – Artist



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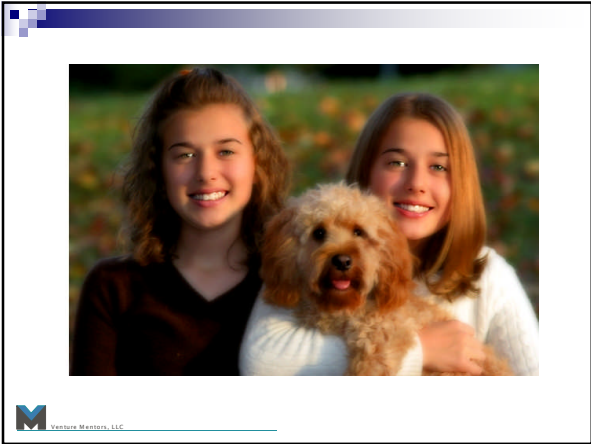
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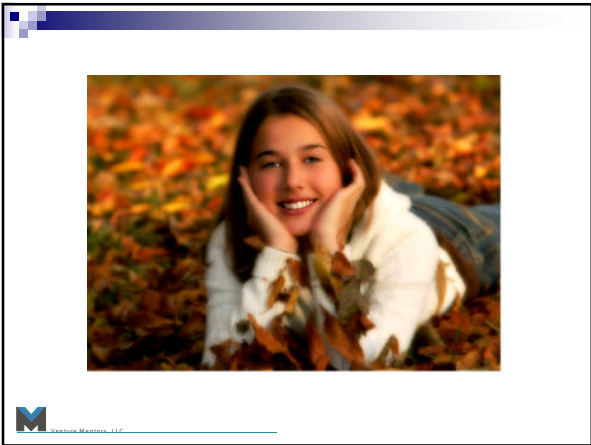
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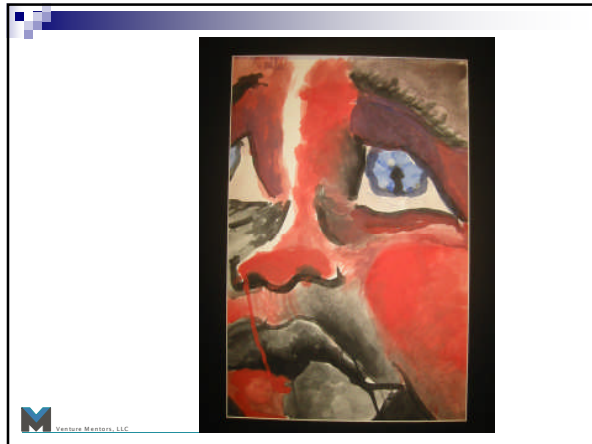
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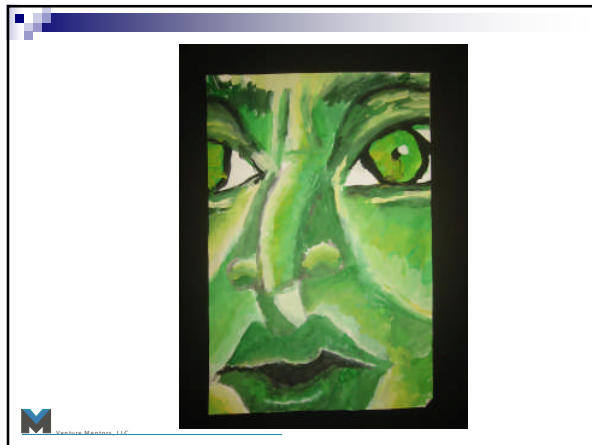
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**Is self-employment right for me?**

It depends – are you someone who....

- Likes to work independently?
- Is willing to work hard to get the business going?
- Isn't afraid of being responsible for how the business does?
- Will take care of all the extra stuff that comes with owning a business?

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## How Do You Start?

- A Business Idea
- Who are the customers?
- Is anyone else doing this?
- Where will the business be?
- Do you need any help or training?
- Do you know how being in business will affect your benefits?



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## How Do You Start?

- Open a case with Vocational Rehabilitation
- Get a Benefits Analysis from the Benefits Specialist
- Talk to people that are in a similar business
- Talk to people that would be your customers
- Give me a call



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## What Makes a Business Successful?

- Good planning
  - Figure out the business
  - Figure out who the customer is
  - Figure out what the customer wants
- Be different
  - Different product
  - Different delivery
  - Different service



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## What Makes a Business Successful?

- Don't
  - Do the same thing as everyone else
  - Start without a plan
  - Assume customers or market
  - Rely on volunteer labor or paid human service workers
  - Expect others to do it all for you
  - Make commitments or purchases until you have the plan




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## What Makes a Business Successful?

- Do
  - A lot of planning BEFORE you open the doors
  - Talk to people about the business
  - Get the best advice possible from people who know about business
  - Get supports in place before you start the business
  - Know what you need to get started and how much it will cost
  - Start small and grow the business over time




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## Won't owning a business cause me to lose my Social Security?

- No – SSI does not count a business or things owned by the business as resources
- There are special work incentives that apply just to self-employment
- It is actually easier to control countable income in self-employment than in wage employment. You can control what happens to your benefits!

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## More on Self-Employment and Social Security

- Some work incentives (PASS) can be used to finance business start-up
- The way your business is structured and how you keep your books matters – get help before you start!
- See a Benefits Specialist for advice before you do anything else!!!

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