

Ready for Business Guide



**Self Employment for
People with
Disabilities**

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Statement from Health & Disability Advocates:

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Marsie Frawley
 Health & Disability Advocates

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The READY FOR BUSINESS Guide

A Reference Tool for People with Disabilities Wanting to Start a Business

The purpose of this guide is to assist individuals with disabilities, and their supports, by providing resources that are available for assistance during the development of a business concept and preparation for future growth of the business. Starting a business is a complex and difficult process for anyone with a dream of being self-employed. Understanding the steps needed to be considered before starting the process can even be complicated! Please keep in mind that this guide is not intended to be a 'How to Start a Business Guide.' Rather, it is meant to be used as a tool for accessing resources to help a person take the first steps to starting a business.

The guide will discuss the services of several entities whose mission is to help individuals start a business. There are many excellent resource guides for the purpose of starting a business, particularly from the Small Business Administration and the Illinois Department of Commerce and Economic Opportunity. These are referenced throughout the Guide, as well as in the Resource Section. This Guide is intended to be a reference tool regarding the resource entities available and how to most effectively utilize their services. This Guide does not need to be read all at once, but can be referred to many times during the business development process.

During the past several years, new opportunities have been created for business owners with disabilities. With the aid of new legislation in Illinois and the City of Chicago, businesses owned and/or operated by people with disabilities are now being viewed as viable resources for quality, marketable products and/or services that are offered at a fair market value. A new climate for businesses owned by people with disabilities, including those who aspire to own their own business, is in the making. Changes in legislation, attitudes and policy have made it more possible for business owners with disabilities to be considered when making decisions about purchasing products and services.

Keep in mind, that no matter who is going through this process, there are many variables that require consideration. As a result, it is important to remember one consistent theme in starting a business: everyone needs supports during this process, but the dream of owning a business can become a reality, with planning.

INTRODUCTION

People with significant disabilities who have the aspiration of owning a business are just as capable of running a small business as anyone else, as long as business supports are available and affordable.(1) Business supports can come in many forms. One form of support is traditional service providers, such as vocational rehabilitation and community based employment services, which often support individuals with disabilities as they go to work. It is generally understood that traditional providers do not have a great deal of experience in business start-ups. Therefore, traditional vocational rehabilitation supports may need to partner with business supports located throughout communities in Illinois. Business supports can be found at local Small Business Development Centers, SCORE (Senior Core of Retired Executives), the Small Business Administration, and University of Illinois - Extension offices for agriculturally based businesses. In addition to these traditional service providers, individuals who own their own businesses may require advice from Certified Public Accountants, lawyers, and marketing specialists. Besides these professionals, one of the many and often most important supports an individual can have while starting and growing their business is the backing of their family, friends and community.

One proven method for insuring the success of a business is to utilize these comprehensive supports to develop a Business Design Team.(2) Keep in mind that every good design team needs a Team Leader and that person is you, the business owner. Building a Business Design Team requires that each support entity is trustworthy, has or will quickly develop the expertise needed, and will maintain the confidentiality and integrity of the business concept and its ensuing development. Several available external supports are detailed throughout this Guide.

This Guide is set up in a question and answer (Q & A) format, followed by a list of references. Each question focuses on a specific idea or concern that may be addressed during the business planning process. The subsequent answers will provide some tools to use as important issues are addressed.

BEFORE YOU START

Answering the question, “Does this business match my dreams and goals?” may offer some of the most valuable insight available as planning begins. Recognize that self-employment can be a challenging option because it requires multiple supports; but understand that a business is much more likely to be

1 Making Self Employment Work for People with Disabilities, Griffin-Hammis, 2003, page 34.

2 Making Self Employment Work For People with Disabilities, Griffin-Hammis, 2003.

successful when it is based on an individual's personal passion. Thus, when considering a business concept it is critical that the decision be a result of person-centered planning, rather than being directed by what others may or may not think is feasible.



WHAT ARE SOME PERSONAL ASSESSMENTS THAT I CAN DO TO DETERMINE IF IT WOULD BE GOOD FOR ME TO BE SELF-EMPLOYED?



Typically, business feasibility for anyone begins with self-analysis. Many publications (e.g., Alice Weiss Doyle, No More Job Interviews: Self-Employment Strategies for People with Disabilities 2000, Training Resource Network; Griffin & Hammis, 2001a) and experts pose questions of prospective business owners such as:

- Are you a self-starter?
- Do you get along with different kinds of people?
- Do you have a positive attitude?
- Do you enjoy making your own decisions?
- Do you enjoy competition?
- Do you exhibit self-control and willpower?
- Do you plan ahead?
- Do you get tasks done on time?
- Do you enjoy fast-paced, changing work?
- Can you deal with the need for high amounts of physical stamina and emotional energy that it takes to start and run a business?
- Are you available to work many long hours to make your business profitable?
- Are you prepared to invest your savings?

Although these questions all have some legitimacy for starting and operating a business, they can easily be discouraging to anyone starting their own business, especially people with significant disabilities. The problem rests with misconceptions about entrepreneurs. There is an almost mythical perception of the entrepreneur as an individual who single-handedly fights off customers with one hand while filling out loan applications with the other. He or she makes quick decisions, is in control and never sleeps. In reality, most people who own businesses are not like this. Rather, a self-employed person has to be willing to work hard, take personal financial risks and make many decisions. People with significant disabilities are every bit as equipped to do this as anyone else. (3)



I THINK MY BUSINESS IDEA IS GREAT AND I REALLY WANT TO START, BUT HOW DO I ANALYZE WHETHER OR NOT MY BUSINESS IDEA IS REALLY GOING TO WORK?



There are relevant and cost-effective questions to ask when refining a business idea:

- Does this business address a recognized need in the marketplace?
- Can this product/service be provided at a profit?
- Can this business realistically compete with other similar businesses?
- Does this business match your dreams and goals?
- Are you really interested in owning this business?
- How much time can you invest in operating this business?
- How much money can you invest in this business?
- Do you have, or can you afford, the necessary business and personal supports required to run this business?
- How will this business affect your family? (3)

Additional questions to consider are:

- Will you be able to provide your product or services for free or pro bono to market your business if necessary while in start up?
- Do your family and friends support this initiative?
- Are you tactfully persistent?
- Are you a good listener?
- Are you flexible?
- Are you creative?
- Are you well organized and time managed?
- Do you have good interpersonal communication skills?



**I KNOW I WANT TO OWN MY OWN BUSINESS AND BE MY OWN BOSS.
HOW CAN I GET A BETTER IDEA OF WHAT TYPE OF BUSINESS I
SHOULD START?**



For some individuals, deciding on an effective business concept to follow can be a challenge. Although there are many interest and skills tests, The Small Business Administration website offers the following questions to consider as you think about your business idea:

- Where do great ideas come from?
 - ✓ Personal experiences -- hobbies, interests
 - ✓ Work-related experiences

- ✓ Friends, family, teachers, coaches
 - ✓ The Internet
 - ✓ Library research
- What do I like to do with my time?
 - What technical skills have I learned or developed?
 - What do others say I am good at?
 - How much time do I have to run a successful business?
 - Do I have any hobbies or interests that are marketable?

Ideas for potential businesses can also be found in searching government websites, such as www.sba.gov, which forecast the items and services that agencies are purchasing and, therefore, are currently in demand. Potential business owners would also benefit from gaining work experience in the business that they are interested in starting. This experience can prove to be invaluable when determining if owning and operating a business is viable for an individual.



I THINK I MIGHT WANT TO OWN MY OWN BUSINESS, BUT I AM NOT SURE IF THAT IS THE PATH I SHOULD TAKE. WHAT SHOULD I CONSIDER BEFORE MAKING THIS DECISION?



Before starting out, list your reasons for wanting to go into business. Some of the most common reasons for starting a business are:

- You want to be your own boss.
- You want financial independence.
- You want creative freedom.
- You want to fully use your skills and knowledge. (4)

The Small Business Administration offers an online tool as a checklist for this purpose. It is available at:

<http://app1.sba.gov/survey/checklist/index.cgi>.



I HAVE DECIDED TO START MY OWN BUSINESS AND HAVE A GOOD

IDEA OF WHAT THAT BUSINESS WILL DO. WHAT OTHER FACTORS MUST I CONSIDER BEFORE DEVELOPING THE ACTUAL BUSINESS PLAN?



The final step before developing the plan is the pre-business checklist. In creating the checklist, try to answer these questions:

- ✓ What services or products will I sell? Where will the business be located?
- ✓ What skills and experience do I bring to the business?
- ✓ What will I name the business?
- ✓ What equipment or supplies will I need?
- ✓ What insurance coverage will be necessary?
- ✓ How much money, if any, will it cost to start my business? Will I need financing?
- ✓ What are my resources?
- ✓ How will I be compensated?
- ✓ Do I have any hobbies or interests that are marketable?

The answers to these questions will help to create a focused, well-researched business plan that will serve as a blueprint. The plan will detail how the business will be operated, managed and financed. All of these questions are part of a complete feasibility study. A complete, honest feasibility study is one of the most important steps in the process of starting a new business. Shortcuts here will hurt the owner's chances at success. Consider the following questions, as you further develop the plan.

- ✓ Do I have the "people skills" required to communicate with the population targeted to receive my product or services?
- ✓ How motivated am I to make the sacrifices that may be required to start my own business?
- ✓ Do I have any relevant business and / or work experience?
- ✓ What assistive technology or adaptive devices will I need?



I HAVE DECIDED TO START MY OWN BUSINESS AND KNOW WHAT IT WILL DO. WHAT MUST I INCLUDE IN MY BUSINESS PLAN?



There are several components that all Business Plans need to include: (5)

5 Small Business Administration

http://www.sba.gov/starting_business/planning/writingplan.html

WRITING A PLAN

WHAT GOES INTO A BUSINESS PLAN? The body can be divided into four distinct sections:

- 1) **Description of the business**
- 2) **Marketing**
- 3) **Finances**
- 4) **Management**

Addenda should include: an executive summary, supporting documents, and financial projections. Although there is no single formula for developing a business plan, some elements are common to all business plans. They are summarized in the following outline:

ELEMENTS OF A BUSINESS PLAN:

- 1) **Cover sheet**
- 2) **Statement of purpose**
- 3) **Table of contents:**
 - I. **The Business**
 - A. Description of business
 - B. Marketing
 - C. Competition
 - D. Operating procedures
 - E. Personnel
 - F. Business insurance
 - II. **Financial Data**
 - A. Loan applications
 - B. Capital equipment and supply list
 - C. Balance sheet
 - D. Breakeven analysis
 - E. Pro-forma income projections (profit & loss statements)
 1. Three-year summary - detailed by month, first year and by quarters, second and third years
 2. Assumptions upon which projections were based
 - F. Pro-forma cash flow
 - III. **Supporting Documents**
 - A. Tax returns of principals for last three years
 - B. Personal financial statement (all banks have these forms)
 - C. For franchised businesses, a copy of franchise contract and all supporting documents provided by franchisor
 - D. Copy of proposed lease or purchase agreement for building space
 - E. Copy of licenses and other legal documents
 - F. Copy of resumes of all principals
 - G. Copies of letters of intent from suppliers, etc.

STARTING A BUSINESS



WHERE CAN I GO FOR ASSISTANCE IN DEVELOPING MY BUSINESS IDEA?



A business person may look to a variety of resources when starting this process. The following is a list of agencies around the state that offer business assistance: Small Business Development Centers, SCORE, the Small Business Administration, the University of Illinois Extension Offices or One Stop Career Centers. Contact information for each of these agencies is also located at the end of this manual in the Resources Section.



WHO CAN I GO TO FOR ASSISTANCE WITH STARTING MY BUSINESS AND WRITING MY BUSINESS PLAN?



Writing the business plan may be one of the most difficult steps to starting a business. The plan is used for many reasons. It is the road map for the business, and as a result should continually be revised to meet the ongoing needs of the business.

Fortunately, there are many tools available to help, and individuals can look to a variety of resources when starting the process of writing a business plan. One option is to participate in workshops or seminars at the Small Business Development Centers. These sessions teach about the components of the business plan. Another helpful option could be to connect with business students from a college in your area. Students may need experience in writing plans for their degrees and may welcome an opportunity to help write one! Below is a description of many potential Illinois partners for assistance.

SMALL BUSINESS DEVELOPMENT CENTERS (SBDC's)

SBDC's are able to provide management assistance to current and prospective small business owners, as well as, individualized, one-on-one counseling, at no charge, for persons interested in starting or growing a business and with the development of a business plan. SBDCs offer one-stop assistance to individuals and small businesses by providing a wide variety of information and guidance in central locations. The SBDC's staff lead seminars and workshops that can last anywhere from two hours to fourteen weeks. Their topics include: financing, marketing, writing a business plan, and understanding legal structures. Generally SBDCs are located on community college or university campuses, but some operate under not-for-profit entities.

The addresses and contact information for the 35 SBDC, 12 International Trade (ITC) and 10 Procurement Technical Assistance

(PTAC) around the state can be found by going to www.ilsbdc.biz or call the Illinois Entrepreneurship Network Business Information Center at 800/252-2923.

DIVISION OF REHABILITATION SERVICES (DRS)

The DRS is the state provider of employment services for people with disabilities. Vocational Rehabilitation Counselors are specially trained to assist individuals as they determine their own occupational goals, locate and secure jobs, and maintain those jobs. Assistance can come in the form of individual counseling, Job Clubs, job development, job coaching, education and training, and purchasing assistive technology and supports to help a person attain a goal of self-employment. Counselors are also increasing their ability to provide supports to individuals desiring to be self-employed. This support can be provided by linking with SBDC workshops and seminars or for business counseling. DRS has begun a strong collaboration with community partners to ensure that their customers are able to follow their goal of becoming business owners. For more information go to <http://www.dhs.state.il.us/OfficeLocator> or call 800/843-6154 (tty 800/447-6404).

THE SMALL BUSINESS ADMINISTRATION (SBA)

The SBA was created in 1953 as an independent agency of the federal government to aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our nation. The SBA recognizes that small business is critical to economic recovery and strength, to building America's future, and to helping the United States compete in today's global marketplace. Although the SBA has grown and evolved over the years, the bottom line mission remains the same. The SBA helps Americans start, build and grow businesses. This is accomplished through an extensive network of field offices and partnerships with public and private organizations. For more information, go to <http://www.sba.gov/il/> or call the Illinois District office in Chicago at 312/353-4528 or in Springfield at 217/793-5020.

Services available through the SBA:

- Free counseling, advice, and information on starting a business are available through SCORE Counselors to America's Small Business.
- Free consulting services are available through the network of Small Business Development Centers. SBDCs also conduct training events throughout the district - some require a nominal registration fee.

- Assistance to businesses owned and controlled by socially and economically disadvantaged individuals is available through the Minority Enterprise Development Program.
- Advice for women business owners is available through Women's Business Ownership Representatives.

SCORE

The Senior Core of Retired Executives (SCORE) is a volunteer group within the Small Business Administration. Their services range from business counseling to assistance with business plan writing and marketing strategies. Some SBDCs ask SCORE representatives to conduct initial counseling sessions to help individuals determine which SBDC services they will need. Some of the workshops led by SCORE require a minimal charge. For more information go to <http://www.score.org/findscore> or call 800/634-0245.

AMERICA JOB CENTERS also known as Illinois WorkNet Centers

The America Job Centers (called Illinois WorkNet Centers, formerly One Stop Centers) have not traditionally assisted individuals with self employment goals. But, as a result of the Workforce Investment Act of 1998 (WIA), WIA providers at the Illinois WorkNet Centers can provide funding toward the development of a person's business goals. In fact, there are many examples of America Job Centers around the country that have participated in Department of Labor Customized Employment grants that support individuals with a goal of self-employment. Illinois WorkNet Centers offer assistance with interest and skills testing, business and occupational research, resume development and writing, and interviewing skills necessary for marketing one's business. To locate the Illinois WorkNet Center go to:
<http://www.servicelocator.org/default.asp>

UNIVERSITY OF ILLINOIS EXTENSION OFFICES

University of Illinois - Extension

Community and Economic Development through the University of Illinois Extension provides practical, research-based information and programs to help individuals, families, organizations, businesses, farms, and rural and urban communities throughout Illinois. To locate an Extension Office go to:

<http://web.extension.uiuc.edu/state/findoffice.html>

<http://web.extension.illinois.edu/iidea/business.htm>



HOW DO I WORK WITH ANY OF THESE ENTITIES TO START MY BUSINESS?



First of all, it is helpful to be aware of the services that these entities do or do not provide. It is helpful to pinpoint exactly what services and assistance will be needed in order to move the business forward. As in any requests for assistance, an individual is more likely to receive help if they know what they need and how to ask for those services.

For instance, if help is needed in determining whether or not a business concept is feasible, the SBDC's have workshops that teach how to test the feasibility of (or need for) a certain business in a geographical locale. If the concept for the kind of business is still being shaped, it is possible to be better served by taking interest inventories through services offered at the Illinois WorkNet Center. If financing is needed for the business, a first step is to develop a solid business plan that can be presented to entities that may offer assistance including the Social Security Administration, Small Business Administration, Small Business Development Center, Banks, ILoan Program at the Illinois Assistive Technology Program, the Illinois Department of Human Services – Division of Rehabilitation Services, or a local Workforce Investment Act provider.

Here are some tips designed to help enhance the work with some of the business resources specifically listed above.

SMALL BUSINESS DEVELOPMENT CENTERS

To be eligible to work with the SBDCs, an individual must be able to perform 'due diligence.' This is defined as being willing to move forward with the business concept. If a person chooses to work with the SBDC they will be asked to complete a 'Request for Counseling' form which confirms the confidentiality of SBDC services. Individualized counseling does not have a charge associated with this service. The cost of workshops and seminars is dependent upon the centers.

Many centers may provide a reference to their upcoming seminar and workshop schedule. Seminars and workshops may include:

How to Start a Business:

This workshop is designed to instruct pre-venture and startup business owners on the step-by-step process of starting a business, securing capital, choosing a legal structure, organizing a business plan and maintaining business operations to enhance chances of success.

How to Write an Effective Business Plan:

Essential to the success of any new business is the development of a strong, credible and persuasive business plan. Learn the mandatory components, the correct writing process, what bankers and investors are looking for and useful writing/packaging tips.

Marketing Your Business:

This workshop is designed to provide guidelines for creating compelling marketing messages.

Basics for Your Business Accounting Needs

This workshop is designed to assist individuals in gaining an overview of financial accounting.

Some centers refer individuals in the early stages of start-up to SCORE representatives in their area.

DIVISION OF REHABILITATION SERVICES (DRS)

In order to receive services from the Illinois Division of Rehabilitation Services, an individual must meet several eligibility criteria. Simply self-identifying as a person with a disability is not enough. The disability must be considered 'Most Significant' by DRS criteria. In order to prove that a disability is 'most significant', DRS will review: documentation from schools; Individualized Education Plans; and records from medical, psychological or therapeutic professionals. DRS will determine what functional limitations an individual experiences and their relationship to the individual's ability to work. There are seven areas of functioning that DRS will review: self care, self direction, interpersonal skills, mobility, communication, work skills and work tolerance.

Once an individual is determined eligible for DRS services an Individualized Plan for Employment will be written by the counselor and the customer. An Individualized Plan for Employment is developed with DRS and outlines a step by step process to reaching employment goals. If the customer has not already completed a feasibility study and business plan, the goal of the Individualized Plan for Employment may be to explore the goal of owning a business. From there, the DRS counselor can work in conjunction with the customer and the SBDC to explore the feasibility and plan for business.

There are two ways that DRS may consider providing funding assistance to individuals wanting to pursue self-employment. One is through regular case service dollars which allow a counselor to assist an individual with education and training or assistive technology. Another way is for an individual who has completed a business plan to submit it to the Business Enterprise Program in Springfield for review. There are currently several strict eligibility criteria for this program. Review those criteria with a DRS counselor before applying for the Business Enterprise Program.

ILLINOIS WORKNET CENTERS (AMERICA'S JOB CENTERS)

Every Illinois WorkNet Center has a Resource Room. Anyone can access the Resource Room at these centers for career or business exploration. The Resource Room is like a home office where computers, printers, fax, and phones are available to conduct searches and prepare resumes. This is the place where individuals may choose to access self-assessment materials and Illinois Skills Match to help determine interests and abilities regarding a business concept. Most of these self-accessed services are equipped with assistive technology for individuals requiring assistance when using computers.

In order to access services beyond the Resource Room, an individual must participate in an Orientation. At the Orientation, individuals will learn about the employment services available in the Illinois WorkNet Center and how to access them. Please note that orientation time and days vary according to centers. Once an orientation is completed, individuals have the option to meet with a case manager and/or job developer to discuss which programs and services might be helpful and to identify goals. The case manager and/or job developer should assist in navigating through the many services offered at the One-Stop.

After having participated in the Orientation, the individual can then access what are called Core Services. This could mean participation in computer workshops, job readiness classes, job club, job retention services, or resume clinics. There are no eligibility criteria for these services, although the workshops and orientation do require pre-registration. If an individual requires an accommodation, it is recommended that the request be made before going to the Illinois WorkNet Center. Requests for an accommodation may be made at the time of pre-registration.

Other services including job placement, job training, and other supports require individuals to meet certain eligibility criteria. A case manager can explain these criteria.

UNIVERSITY OF ILLINOIS EXTENSION OFFICES

University of Illinois Extension provides practical, research-based information and programs to help individuals, families, organizations, businesses, farms, and rural and urban communities throughout Illinois. A person could call any member of the Community Economic Development team to get connected to small business assistance or small business training. As a first step, the person seeking information will likely be referred to a small business and economic development educator.

University of Illinois Extension

Initiative for the Development of Entrepreneurship in Agriculture

<http://web.extension.illinois.edu/iidea/business.htm>

Going SOLO is a complete package for guiding aspiring entrepreneurs into the world of business ownership. The materials have been developed for both youth and adult entrepreneurial training programs and is the result of feedback from experienced instructors. This is located at: Quad Cities Extension Center, 4550 Kennedy Drive, Suite 2, East Moline 309/792-2500

<http://www.goingsolo.uiuc.edu/>



NOW THAT I HAVE A BUSINESS PLAN, WHERE CAN I GET FINANCING?



In actuality, it is important to consider which funding sources to approach during the process of developing a business plan. This will help tailor the business plan to the appropriate audience. Once the business plan is complete, there may be several options available for financing the start-up of the business. The SBDC can offer assistance in presenting the plan to banks or investors. Funding options may also include the ILoan Program through the Illinois Assistive Technology Program (IATP), or a work incentive with the Social Security Administration.

SMALL BUSINESS DEVELOPMENT CENTER (SBDC)

By working with a representative of the SBDC, individuals may receive assistance in identifying potential funding sources for their business. The SBDC may also advise if the local Economic Development Corporation offers any funding. SBDC representatives can help individuals identify their own assets, equity, potential venture capitalists, and family assistance. Through business counseling, they will be better able to assess their eligibility for assistance. Once their funding options have been identified, the SBDC counselor may help them develop a presentation to those potential funding sources.

IATP/ILOAN PROGRAM

The ILoan Program provides loans to Illinois residents with disabilities and/or their families or other authorized representatives on behalf of the person with a disability to purchase assistive technology devices and services and limited home modifications. The ILoan Program also provides loans to Illinois residents with disabilities, 18 years and older to purchase equipment, services, and limited home modifications for self-employment and telework.

The interest rate for an ILoan ranges from 4 percent to 6 percent based on the term of the loan and your credit history. This rate is fixed for the term of the loan. Loan amounts range from \$1001 to \$30,000.

Credit Builder Loan amounts range from \$250 to \$1,000 with an interest rate of 4 percent. The term of the loan is 12 to 24 months based on the loan amount.

Apply by going to: <http://iloanprogram.org>

SMALL BUSINESS ADMINISTRATION

Financial assistance may be available for new or existing businesses through guaranteed loans made by area banks and non-bank lenders.

FINANCIAL ASSISTANCE

Basic 7a Program

This program gives 7(a) loans to eligible borrowers for starting, acquiring and expanding a small business. This type of loan is the most basic and the most used within SBA's business loan programs. Borrowers must apply through a participating lender institution.

Certified Development Company – 504 Loan Program

Certified Development Company – 8(a) provides growing businesses with long-term, fixed-rate financing for major fixed assets, such as land and buildings.

Microloan Programs

The SBA offers very small loans to start-up, newly established or growing small business concerns. SBA makes funds available to nonprofit community based lenders which, in turn, make loans to eligible borrowers in amounts up to a maximum of \$50,000. Applications are submitted to the local intermediary and all credit decisions are made on the local level.

<http://www.sba.gov/content/sba-loans>

SOCIAL SECURITY ADMINISTRATION (SSA)

If a prospective business owner is currently receiving Social Security Disability benefits, another option to fund a business start-up may be through the Social Security Administration work incentive called the Plan for Achieving Self Support. Additional information on this work incentive can be found in “Self-Employment & Social Security Disability Benefits” section of this Guide.

The K-Fund

The Center for Social Capital (CSC) and the Joseph P. Kennedy Jr. Foundation (JPKF) announced the establishment of The K-Fund, a unique microloan program designed to assist working-age individuals with Intellectual or Developmental Disabilities (I/DD) interested in starting a business or enhancing their current job through the acquisition of job-related tools, training, and technology. This collaboration expands the low-interest loan program designed and tested by CSC in several states utilizing local community banks. Currently, loans average \$5,000 at 5% interest and are used to supplement other limited resources.

The K-Fund design streamlines the loan process, requires no collateral, no bank loan committee review, and is extremely low risk. The start-up phase of the K-Fund is restricted to individuals served by organizations affiliated with CSC and its parent organization, Griffin-Hammis Associates (GHA), both of which have assisted hundreds of individuals in starting their own microenterprises. Tax-deductible donations to the K-Fund can be made at <http://www.centerforsocialcapital.org/>



HOW DO I DETERMINE WHICH LEGAL STRUCTURE I SHOULD USE WHEN DEVELOPING MY BUSINESS?



The State of Illinois Small Business Resource Guide notes that “a business can be conducted through a variety of organizational structures.” A specific business structure is generally chosen for liability and/or tax and/or SSA benefit reasons. Determining which structure will be right for a specific situation requires an understanding of the available structures and how income from each structure affects public benefits. For more information, individuals will need to work with a business counselor or tax advisor to learn about allowable business expenses and the best business structure for their idea.

Be aware that deciding on and setting up a specific business structure to incorporate a business requires specific types of corporation reports to various government entities over time. The SBDC staff can assist in determining what reports will be necessary to file.

CONFIDENTIALITY & DISCLOSURE



DO I HAVE TO TALK ABOUT MY DISABILITY OR HEALTH STATUS TO PROSPECTIVE BUSINESS CLIENTS?



Absolutely not! However, in some circumstances it may be beneficial to

disclose a disability. Both the State of Illinois and the City of Chicago have certification programs for business owners with disabilities. The State of Illinois' program is called the "Illinois Business Enterprise Program for Minorities, Females and Persons with Disabilities." The City of Chicago program is called "Business Enterprise Owned by People with Disabilities (BEPD) Program." By becoming certified, a business can seek contracting opportunities for goods and services with the state or city. Both programs are committed to increasing opportunities for minority- and women-owned businesses, including those owned by individuals with disabilities.



I GOT BEHIND ON MY BILLS WHEN I HAD TO QUIT WORK. WILL I NOW HAVE TO START PAYING ON ALL THOSE OLD DEBTS AGAIN?



Individuals who owe money for uncovered medical expenses, school loans, car loans, credit card bills, utility bills, health club memberships, or any other expenses may be responsible. When an individual's only income was SSDI or SSI, they may have been advised that they were "judgment proof." As a result, they may have notified creditors that they could not pay their debts or they may have already been declared bankrupt so that their debts were wiped out. If an individual goes back to work, they will no longer be judgment proof. This means that their creditors can go to court and get a judgment against them to garnish their paycheck or their bank account (although there are laws limiting how much money a creditor can take out of their paycheck).

If going back to work when owing outstanding debts means that they will most likely will be faced with lots of old bills that they cannot pay, then this might be a good time to consider filing for bankruptcy. Individuals should definitely see an attorney to help decide whether this is a good decision and, if so, to represent them.

SELF-EMPLOYMENT & SOCIAL SECURITY DISABILITY BENEFITS

Once an individual decides to pursue a business concept, a critical partner will be the Community Work Incentives Coordinator from one of the three Work Incentives Planning and Assistance Projects in Illinois. This professional is specifically trained to understand and explain how self-employment income can affect public benefits, including Social Security. It is extremely important that individuals have a full understanding of how the self-employment work incentives can help their business grow, as well as, how the legal structure of the business will affect their benefits.

In general, if an individual receives Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) benefits from the Social Security Administration, their monthly checks aren't always cut off the day they open the doors to their business. There are work incentives that may allow them to continue these income supports for a period of time. When starting a business, there are specialized income supports for self-employment. The Social Security Administration and state benefit programs both look at self-employment income very differently from that of pay received from an employer.



DO I HAVE TO TELL THE SOCIAL SECURITY OFFICE THAT I AM STARTING A BUSINESS?



Yes! Individuals should always report their earnings to the Social Security Administration. In fact, it's a good idea to talk to SSA before starting a business, so that it is extremely clear what must be reported and when to report it. Be sure to keep a copy of any information given to SSA (such as pay stubs and business expenses). Individuals may also want to meet with a Community Work Incentives Coordinator at the Work Incentives Planning and Assistance Project with:

- The Mayor's Office for People with Disabilities - 312/746-5743, TTY: 312/744-7833; or the
- Illinois Assistive Technology Program – 217/522-7985 v, 800-852-5110 v/tty, IL only; or the
- Department of Human Services – Division of Mental Health GAP Project 866/390-6771, TTY: 312/814-5050.

The resources listed above can provide details on how self-employment earnings will affect SSA benefits and state benefits, including health care and housing assistance.



IF I RECEIVE AN SSDI CHECK EACH MONTH, WON'T I LOSE THOSE BENEFITS IF I HAVE EARNINGS FROM MY BUSINESS?



Not necessarily. Social Security makes these decisions based on gross income generated after taxes minus any work incentives. The SSDI Work Incentive rules are very complicated. They become even more complicated when looking at self-employment income. For instance, some individuals may have a business and not lose their check at all if their countable self-employment income or Net Earnings from Self Employment (NESE) is low enough. Other individuals may own a business and keep their check for up to 12 months. Still other individuals may lose their SSDI check sooner, depending on employment income they earned in the past while receiving an SSDI check. In addition, some work, business and disability related expenses may be deducted from the income that SSA counts to determine if an SSDI check is due. For more details regarding specific situations,

contact a CWIC.



WHAT IF I RECEIVE SSI BENEFITS AND START A BUSINESS? DO THE SAME RULES APPLY?



SSI rules are different, but individuals may still receive SSI benefits after they start their business. Since SSI is for people with disabilities who have very little income or assets, any change in income affects the dollar amount of the benefit. As self-employment earnings increase, the SSI check will decrease, but not all earnings will count! SSA ignores (“disregards”) certain earnings when figuring out the monthly benefit. SSA may also deduct certain work, business and disability related expenses from the income it counts. All of this is part of the complicated Work Incentive rules. Once again, the CWICs are excellent resources to help learn more about the Work Incentives that might apply to a specific situation.



ARE THERE SPECIFIC WORK INCENTIVES THAT WOULD HELP ME IF I RECEIVE SOCIAL SECURITY BENEFITS AND START A BUSINESS?



Yes, there are many, but here are a few examples:

1. PLAN FOR ACHIEVING SELF SUPPORT (PASS)

This work incentive is for an SSI eligible recipient with an occupational goal and income or assets available to set aside in a special account to pay expenses to meet their occupational goal. It’s important to note that an SSDI beneficiary may become eligible for SSI when some or all of their monthly SSDI benefit is set aside in a special PASS account. The plan can be written for up to 18 months at a time, but can also be renewed until the goal is reached. When submitting a PASS in order to start a business, it is usually required that a business plan accompany the application to SSA.

2. PROPERTY ESSENTIAL TO SELF SUPPORT (PESS)

This is the only work incentive available that allows an SSI recipient to build and maintain assets. Since SSI is a means-tested program, any resources over \$2,000 for an individual or \$3,000 for a couple will make an individual ineligible for SSI. PESS allows an SSI recipient to exclude certain resources that are essential to their means of self-support. Property used in a trade or business, or property used by a person for work as an employee is totally excluded. Also, up to \$6,000 of equity value in non-business property can be excluded if:

- It is used to produce goods or services essential to daily activities (e.g., land to grow food for the household); or
- The property yields an annual rate of return of at least 6 percent

of its equity value.

3. UNINCURRED BUSINESS EXPENSES

These are services that are provided to the business owner without the business owner paying for them out of their own pocket. Some examples of Unincurred Business Expenses include: when family members perform work tasks at no pay; when the business owner uses space in his or her own home to run the business at no additional cost beyond a rent or mortgage payment; or when Vocational Rehabilitation Services provides assistance by purchasing equipment for the business owner.

4. IMPAIRMENT RELATED WORK EXPENSES (IRWE)

An IRWE is any out-of-pocket expense related to a disability, which allows the individual to work, but is not reimbursed. Some examples include: specialized transportation costs (e.g., driver, mileage, repairs to a modified vehicle, accessible cab fares); medications, therapies, and doctors' visits that are not paid for by insurance; and Personal Assistance Services.

5. BLIND WORK EXPENSES

Persons who meet the SSA definition of blind are allowed additional deductions from their self-employment income. Examples of blind work expenses are: transportation expenses for work; the cost of lunches; federal, state and local income taxes; and expenses related to the care of a service dog.



WHAT IF I START A BUSINESS AND IT DOESN'T WORK OUT? IS IT HARD TO GET SSDI OR SSI BENEFITS STARTED AGAIN?



If SSDI or SSI benefits end because an individual has work earnings, and then has to stop working because of a disability or illness, they can ask SSA for an Expedited Reinstatement of Benefits. They must file the request within 60 months of the month their benefits ended. While SSA makes a decision on their request, they can receive temporary benefits (including Medicare and Medicaid) for up to six months. If the request is denied because they no longer meet the SSDI/SSI disability definition, they will not have to pay back these benefits. In some situations, the Work Incentives rules allow SSI or SSDI benefits to re-start immediately if they lose their job. Again, for information on what Work Incentives rules apply to a specific situation, contact a CWIC.



WHAT IS THE "TICKET TO WORK?"



SSA's Ticket to Work is a paper voucher (kind of like a coupon) that can be used to receive free employment services and supports from an "Employment Network" which is an agency, organization, or group of organizations that provide these services. Typically, however, Employment Networks have not taken assignments of tickets from individuals with the goal of self-employment.

An individual may be more likely to be able to assign their ticket to an Employment Network if they have done some of the groundwork for starting a business. Some of these steps include: having a definite business concept; having an idea of how much it will cost to start the business; and having tested the feasibility of the business concept.

An individual wanting the employment supports from an Employment Network under the "Ticket to Work" work incentive may also be more likely to receive services if they have an idea of how long it will take for their business income to be at the Substantial Gainful Activity (SGA) level. The SGA level for 2014 is \$1,070 per month. After assigning a ticket, the beneficiary and Employment Network will write an Individualized Plan for Employment (IPE) that will outline the services that the beneficiary needs in order to attain their occupational / business goal.

The Illinois Division of Rehabilitation Services (DRS) is one Employment Network. For more information on the services and supports they provide, call 800/795-9973 [TTY: 800/524-9904]. To find additional Employment Networks in a specific area, call Maximus, the Ticket to Work program manager, at 866/968-7842, or go to their Web site at www.yourtickettowork.com.

THE IMPACT OF SELF-EMPLOYMENT ON YOUR HEALTH INSURANCE

There are a number of ways to keep Medicare or Medicaid coverage while owning a business. Individuals should also be sure to carefully consider any private health plan potentially available to them.



WILL I BE ABLE TO KEEP MEDICARE IF I START MY OWN BUSINESS?



Individuals with Medicare will be able to keep their Medicare benefits as long as they are receiving a check from Social Security. When their business becomes profitable enough that their SSDI ends their Medicare coverage will not necessarily stop. Extended Medicare is available for

working beneficiaries who are still disabled, for a period of time. For more information see the CWIC.

Remember that Medicare's prescription drug coverage (Medicare Part D) began on January 1, 2006. Individuals are currently able to enroll in one of Medicare's prescription drug plans with a provider in their area. For more information about the Prescription Drug Plans available go to: <http://plancompare.medicare.gov/formularyfinder/selectstate.asp>



IF I RECEIVE SSI, CAN I KEEP MY MEDICAID BENEFITS IF I START MY OWN BUSINESS?



There are two groups of people with disabilities who receive SSI and can keep Medicaid when they go back to work and / or have their own business:

1. Those who have earnings higher than \$1,070 per month in 2014 but low enough that they are still eligible for an SSI cash benefit (less than \$1,527 per month in 2014), regardless of the amount; and
2. Those whose earnings are over the SSI limits but less than \$27,811 annually (in 2013), who need Medicaid in order to keep working, and who continue to be disabled.

Remember: In order to keep Medicaid as part of either of these groups, an individual's assets must be below the Medicaid limits (\$2000 for a single individual, excluding: the house you live in, one car, and certain other assets).

Individuals who think they fall into one of these groups should talk to someone at the Social Security office or a CWIC. Ask them for more information about "1619(b)" Medicaid.



IF I RECEIVE SSDI AND MEDICAID, CAN I KEEP MY MEDICAID WHILE I AM SELF-EMPLOYED?



Some SSDI beneficiaries making very little net income, at first, might decide to stay in regular Medicaid. As net income increases, the individual may see an increase in their spenddown or deductible. Once a greater profit is realized it may be more beneficial to participate in the Health Benefits for Workers with Disabilities program. For more information see the information below.



IS THERE ANY OTHER WAY I CAN GET OR KEEP MEDICAID WHILE I'M SELF-EMPLOYED?



Health Benefits for Workers with Disabilities (HBWD), also known as the Medicaid Buy-in Program, gives people with disabilities who are either self-employed or working the opportunity to keep or start receiving Medicaid coverage by paying a small monthly premium. To qualify, a self-employed person needs to show payment of FICA taxes or, in the case of self employment, SE-taxes (Self Employment Taxes).

Since it is common for a business not to have profits in the first year or two it is open, in order to qualify for this health insurance program, the owner must estimate their taxes and pay the estimated amount to the Internal Revenue Service. The business person can estimate what their taxes may be by discussing their situation with the Internal Revenue Service. Once an estimate is established and paid, the business person needs to get a receipt as proof of income from self-employment.

A person's countable income must be less than \$3,258 per month (in 2013). Countable income is gross income with certain expenses deducted, both business and disability related. Individuals with income of \$3,258 or higher per month but still close to that amount, should apply anyway. They may qualify when the proper deductions are taken from their income. This income limit increases every year and the resource limit is higher than what's allowed in the regular Medicaid program – \$25,000 instead of Medicaid's \$2,000 limit, while retirement accounts that cannot be accessed before the age of 59 ½ are excluded.

For more information on HBWD, call the Illinois Department of Healthcare and Family Services at 800/226-0768 or go to their program's Web site at www.hbwdillinois.com.

FINAL THOUGHTS

As originally stated, starting a business is a complex and complicated process for anyone with the vision of being self-employed. This guide provides some of the information necessary to help individuals through the process of determining whether owning a business is right for them, developing a business concept and then writing a business plan, and completing a plan for financing the business. It is difficult however, to provide a step by step guide to business and in fact, every individual will have different experiences with the resources outlined here.

A summary of the main steps included in the *Ready for Business Guide*

include:

- Identify a business concept or goal. (What are your interests and passion?)
- Go through a pre-checklist for business (the start of a feasibility study) which will help determine whether your life situation can afford for you to start a business.
- Meet with a Benefits Specialist about the impact on Social Security and public benefits from self-employment income.
- Write a business plan.
- Secure financing.
- Go for it!

The information in this ***Ready for Business Guide*** focuses on some of the practical issues related to starting a business. It doesn't deal with issues that can be just as important when deciding to start a business – things like job satisfaction, stress, personal health issues, accessible transportation, or other concerns. But as you sort these things out and move towards economic independence or job/career satisfaction (or both!), keep in mind that there are many resources available. Those listed here are a starting point – there are many federal, state and local agencies and organizations that are working hard to provide employment services, small business assistance, and employment supports.

It's important to remember that this Guide is not intended to substitute for business or legal advice. Please contact one of the legal or business resources listed to answer specific questions about your situation.

RESOURCES

Here are some resources that are available to help you get started with your business planning or help support you in your existing business:

THE ABILITIES FUND: Services are designed specifically for individuals with disabilities interested in business ownership and the organizations that serve them. Services focus on three primary markets: Entrepreneurs with disabilities; Micro-enterprise development organizations; vocational rehabilitation agencies and other disability-related organizations. The Abilities Fund develops and serves these markets by offering a range of financial products, customized training, technical assistance, policy recommendations and linkages to resources.
www.abilitiesfund.org or call: 888/222-8943

CENTERS FOR INDEPENDENT LIVING - Illinois Network for Centers for Independent Living. Visit this website to learn where an independent living center is located

near you. www.incil.org.

CITY OF CHICAGO –

The City of Chicago is committed to increasing economic opportunities for the disability community through a number of employment-related initiatives. One such initiative is the Business Enterprises Owned by People with Disabilities (BEPD) Program.

Business Enterprise Program for People with Disabilities

The Business Enterprises Owned by People with Disabilities (BEPD) Program is a certification aimed at stimulating the utilization of small businesses owned and operated by persons with disabilities. Certification enables you to pursue bid opportunities to do business with the City.

[HTTP://WWW.CITYOFCHICAGO.ORG/CITY/EN/DEPTS/DPS/PROVDRS/CERT/SVCS/BUSINES
SS_ENTERPRISESOWNEDBYPEOPLEWITHDISABILITIESBEPD.HTML](http://www.cityofchicago.org/city/en/depts/dps/provdrs/cert/svcs/busines_enterprisesownedbypeoplewithdisabilitiesbepd.html)

Department of Business Affairs & Consumer Protection

Business Support -providing access to free business education and resources to help businesses grow and succeed.

- <http://www.cityofchicago.org/city/en/depts/bacp.html> 312.744.6060;
TTY: 312.744.1944; Fax: 312.744.0246

CHICAGO LAWYERS COMMITTEE – THE LAW PROJECT - is committed to providing the legal services needed to strengthen Chicago communities. Staff and volunteer attorneys provide free, expert legal assistance to support community development efforts led by entrepreneurs and nonprofit organizations in Chicago's most underserved communities that generally do not have the resources to pay for legal services. The Project's programs include a Small Business Assistance Program which provides legal assistance to low income entrepreneurs on business issues, including corporate structuring, lease provisions, trademark regulations, employment, contracting.

Contact The Law Project at 100 North LaSalle Street, Suite 600, Chicago, Illinois 60602-2403 (312) 939-3638 (voice) (312) 630-1127 (fax) 312/939-3638 or visit its website at: <http://www.clccrul.org/law-project>

THE DEPARTMENT OF LABOR – Office of Disability Employment Policy has initiated a range of activities with other Federal agencies to ensure that Federal Employment programs for people with disabilities will promote small business ownership as a career option and that potential entrepreneurs with disabilities know about the process and resources for starting a business.

<http://www.dol.gov/odep/topics/SelfEmploymentEntrepreneurship.htm>

DISABILITY EMPLOYMENT INITIATIVE AT ILLINOIS WORKNET CENTER IN ARLINGTON HEIGHTS:

Disability Employment Initiative - The DEI is designed to improve coordination and collaboration among employment and training and asset development programs implemented at state and local levels. This includes the Ticket-to-Work Program, and it builds effective community partnerships that leverage public and private resources to better serve individuals with disabilities and improve employment outcomes. See the Disability Services Manager

<HTTP://WWW.WORKNETNCC.COM/INDEX.PHP?DO=CMS&PAGEID=27>

disabilityworks – Illinois WorkNet Centers

Goals of **disabilityworks** are to assist in: Achieving your training and employment goals; Learning how you can earn income and keep some benefits; Locating disability support service providers; and Connecting to resources you need.

312/494-6713 or online at www.disabilityworks.org

THE GREAT LAKES ADA AND IT CENTER, also known as The Great Lakes Disability and Business Technical Assistance Center (DBTAC), provides information, materials, technical assistance and training on the Americans with Disabilities Act and Accessible Information Technology. Contact: 800/949-4232 (V/TTY) or online at <http://adagreatlakes.com/BusinessToolKit/>

GRIFFIN-HAMMIS ASSOCIATES, LLC., a full service consultancy specializing in developing communities of economic cooperation and self-employment opportunities for people with disabilities. GHA serves people with disabilities by providing consultation in community rehabilitation improvement, job creation and job site training, employer development, self-employment feasibility and refinement, Social Security benefits analysis and work incentives, management-leadership mentoring, and civic entrepreneurship. Our customers are wide ranging and include businesses, community rehabilitation programs, state and

local governments, universities, individuals, and others from the public and private sectors. www.griffinhammis.com .

HEALTH & DISABILITY ADVOCATES provides assistance with SSDI/SSI issues related to work incentives and employment supports, and provides speakers on these issues: 312/223-9600 (TTY: 866/584-8750), 205 W. Monroe St., Suite 300, Chicago, IL. 60606, www.hdadvocates.org

ILLINOIS ASSISTIVE TECHNOLOGY PROGRAM – ILoan Program – 800/852-5110 (V/TTY). www.iltech.org

ILLINOIS DEPARTMENT OF HEALTHCARE AND FAMILY SERVICES (Health Benefits for Workers with Disabilities) – 800/226-0768 (TTY: 866-675-8440) www.hbwdillinois.com

ILLINOIS DEPARTMENT OF HEALTHCARE AND FAMILY SERVICES (Medicaid) – Contact your local Community and Family Resource Center or call 800/843-6154 (TTY: 800/447-6404 <http://www2.illinois.gov/hfs/Pages/default.aspx>

ILLINOIS DEPARTMENT OF HUMAN SERVICES (Helpline) - Division of Mental Health, Division of Developmental Disabilities, Division of Alcohol and Substance Abuse, Division of Rehabilitation Services (Business Enterprise Program) – Contact the local office or call 800/843-6154 (TTY: 800/447-6404). www.dhs.state.il.us.

ILLINOIS ENTREPRENEURSHIP NETWORK BUSINESS INFORMATION CENTER– www.ilsbdc.biz or call 800/252-2933 (TTY: 800/785-6055)

ILLINOIS SMALL BUSINESS DEVELOPMENT CENTER (SBDC) AT THE DUMAN ENTREPRENEURSHIP CENTER

The Duman Center knows that by helping small businesses launch, expand and improve their profitability, we're also helping them create jobs in the Chicago area. And that helps everyone. That's why we offer support and educational training programs for all entrepreneurs, including veterans, ex-offenders and even home-based businesses.

Jewish Vocational Services, 216 West Jackson Blvd., Suite 700, Chicago
For additional information or to schedule an appointment, please call (312) 673-

3429 or email sbdcumancenter@jvschicago.org.
<http://www.jvschicago.org/duman/>

INTERNAL REVENUE SERVICE website offers a tax guide for small businesses.
www.irs.gov/businesses/small

K-FUND MICROLOAN INITIATIVE

The K-Fund design streamlines the loan process, requires no collateral, no bank loan committee review, and is extremely low risk. The start-up phase of the K-Fund is restricted to individuals served by organizations affiliated with CSC and its parent organization, Griffin-Hammis Associates (GHA), both of which have assisted hundreds of individuals in starting their own microenterprises. Tax-deductible donations to the K-Fund can be made at

<http://www.centerforsocialcapital.org/>

Please visit the Griffin-Hammis Associates Facebook page for program announcements, and for examples of inventive employment visit: <http://www.youtube.com/watch?v=ifrS3YqCjOY>

LEGAL RESOURCES:

- **EQUIP FOR EQUALITY, INC.** (disability-related legal issues) – 800/537-2632 (TTY 800/610-2779).
 - **LEGAL ASSISTANCE FOUNDATION OF CHICAGO** (civil legal issues) – 312/341-1070 (TTY: 312/431-1206).
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PROTECTION AND ADVOCACY FOR BENEFICIARIES OF SOCIAL SECURITY: For SSI/SSDI Beneficiaries with employment and ticket to work related issues)

- **EQUIP FOR EQUALITY, INC.** at 800/537-2632 (TTY: 800/610-2779).
-

RURAL INSTITUTE OF MONTANA website regarding the use of PASS plans for the development of self-employment opportunities,
http://www.ruralinstitute.umt.edu/transition/Self_employment.asp.

SCORE – SCORE volunteers are professionals with time-tested knowledge and expertise in more than 600 specialty areas. <http://www.score.org/findscore/>

SELF EMPLOYMENT RESOURCE NETWORK (SERN) – Monthly meetings take place, by phone, on the first Friday of each month from 9 to 10:00 am, call-in #888 494-4032; Pass code 3716289398 #. Agenda topics include: Statewide Initiatives and

features self-employed business people with disabilities or their supports.

www.sernonline.net

SMALL BUSINESS DEVELOPMENT CENTERS:

ILLINOIS NETWORK OF SMALL BUSINESS DEVELOPMENT CENTERS, www.ilsbdc.biz, or call the Illinois Entrepreneurship Network – 800/252-2923

SMALL BUSINESS ADMINISTRATION (SBA) – www.sba.gov.

THE ILLINOIS SBA OFFICES: The Illinois Offices are responsible for the delivery of SBA's many programs and services to 102 [counties](#) in Illinois. Offices are located in Chicago and Springfield:

ILLINOIS DISTRICT OFFICE: 500 W. Madison Street, Suite 1250, Chicago, IL 60651
Phone 312/353-4528, Fax 312/886-5688

SPRINGFIELD BRANCH OFFICE: 3330 Ginger Creek Road, Suite B, Springfield, Illinois 62711, Phone 217/793-5020, Fax: 217/793-5025

SMALL BUSINESS SELF-EMPLOYMENT SERVICE (SBSSES) – www.jan.wvu.edu. This service provides information on a variety of other technical assistance resources for writing business plans, financing, and other issues specific to developing small businesses.

SOCIAL SECURITY ADMINISTRATION – Contact your local office or call 800/772-1213 (TTY: 800/325-0778). www.socialsecurity.gov

START-UP USA – Self-Employment Technical Assistance, Resources and Training funded by a cooperative agreement from the U.S. Department of Labor, Office of Disability Employment Policy

[HTTP://WWW.START-UP-USA.BIZ/](http://WWW.START-UP-USA.BIZ/)

UNIVERSITY OF ILLINOIS EXTENSION

INITIATIVE FOR THE DEVELOPMENT OF ENTREPRENEURSHIP IN AGRICULTURE

[HTTP://WEB.EXTENSION.ILLINOIS.EDU/IIDEA/BUSINESS.HTM](http://WEB.EXTENSION.ILLINOIS.EDU/IIDEA/BUSINESS.HTM)

Going SOLO is a complete package for guiding aspiring entrepreneurs into the world of business ownership. The materials have been developed for both youth and adult entrepreneurial training programs and is the result of feedback from experienced instructors. The flexible and adaptable design can be customized for virtually any setting or audience, including:

- Quad Cities Extension Center, 4550 Kennedy Drive, Suite 2, East Moline 309/792-2500

<http://www.goingsolo.uiuc.edu/>

Work Incentives Planning and Assistance Project:

- Department of Human Services – Division of Mental Health – 866/390-6771 (TTY: 312/814-5050)
 - City of Chicago, Mayor’s Office for People with Disabilities – 312/746-5743 (TTY: 312/744-7833)
 - Illinois Assistive Technology Program – 217 / 522-7985 (TTY: 800/852-5110 <http://iltech.org/wipa.html>)
-

PUBLICATIONS

- **Making Self Employment Work**, Cary Griffin and Dave Hammis, 2003 – updated edition to be released in 2014
<http://www.griffinhammis.com/>
- **ILLINOIS SMALL BUSINESS RESOURCE GUIDE – Starting a Business in Illinois**, Illinois Small Business Office, First Stop Business Information Center
<http://www.ildceo.net/NR/rdonlyres/568413EB-8E07-414C-BFB9-ED0678C6F32A/0/StartingYourBusinessinIllinois0611.pdf>
- **RESOURCE DIRECTORY FOR MINORITIES, WOMEN, VETERANS AND DISABLED PERSONS**
<http://www.commerce.state.il.us/dceo/Search?q=Resource%20Directory%20for%20Women,%20Minorities%20&%20People%20with%20Disabilities>
- **FEASIBILITY STUDY**
<http://www.illinoisbiz.biz/NR/rdonlyres/A6AE9547-7E9B-4C52-A41E-22057896F041/0/feasibilitychecklist.pdf>