

**When you
begin
to
think
about
employment,
don't
forget to
consider
self-
employment!**

Self-employment can hold many benefits for individuals with disabilities. The Global Network for Entrepreneurs (GNED) reported on its website, "Around fifteen-percent of persons with disabilities who are working are self-employed, versus the less than ten-percent of nondisabled people with their own business." (<http://entrepreneurswithdisabilities.org/general/entrepreneurship>)

GNED outlines some of the benefits of self-employment:

- ◆ More control over the working environment;
- ◆ Freedom to earn extra income by working more hours than might be allowed working for someone else;
- ◆ Ability to meet certain needs that relate to a disability;
- ◆ Setting your own hours and deciding when to work and when not work.

There are, however, other issues to consider when thinking about self-employment.

- Self-employed individuals are responsible for paying their own state and federal taxes.
- Individuals should let their mortgage lender, or landlord, and insurance agent know as there may be special rules and policies about having a business in the home.
- Individuals should also check city zoning regulations.

When considering self-employment, individuals should consider what they enjoy doing, why they want to be self-employed, i.e., financial independence, creative freedom, work from home, use special skills and knowledge. They should also consider how they will balance the business and their personal life, whether they are able and want to work hard, whether they can make good decisions, whether they get along with people and different personalities. Most importantly, will their business fulfill a need in order to be successful.

If you would like to receive this newsletter by email, please contact Lori Idland at lori@disabilityrightsmt.org or 1-800-245-4743, Ext. 4828.

FOUR THINGS TO THINK ABOUT WHEN CONSIDERING SELF-EMPLOYMENT

1) KNOW WHAT YOU LIKE TO DO:

Self-employment is hard work, so it is important that you follow your passion. Your business will have a better chance of being successful if you are doing something you love.

You will want to identify your competition, whether you can competitively price the goods or services with what is already available on the market and how your product is unique. This should also help you market your “uniqueness.”

2) DECIDE ON SOMETHING YOU ARE GOOD AT DOING:

It's important that your business match your personal skills. For instance, do you have good personal and communication skills? Are you creative or artistic? Are you good with numbers? Consider talking with others in the same line of work to see what values and skills are important for success. There may be some tasks that you need to have others do for you, so understanding what you're good at will help you know the types of tasks you may need to hire someone to help you complete. An example would be do you need assistance with completing tax returns or accounting.

If you are seeking financial assistance or some other type of start-up assistance, for instance with equipment purchase, it is quite likely you'll be asked to provide a business plan. The business plan should include a detailed timeline to get your business running, anticipated start up costs, details about the cost to produce goods or services, your target income goals and timeline to achieve those goals, and a long range plan for staying competitive in the field.

3) MAKE SURE TO TEST THE MARKET TO SEE IF THERE IS A DEMAND FOR YOUR BUSINESS:

You will only be successful if people want or need the services or goods you provide.

4) Plan your business around your health needs:

Understanding how a disability affects your day-to-day activities and your personal life is important to the success of your business. For instance, if you are taking medications that make it difficult to work early in the day, you will need to customize your business and contacts to accommodate a later in the day schedule. Being self-employed, can allow you the flexibility to pace your work schedule and avoid fatigue.

Plan to Achieve Self Support (PASS Plan)

SSA WORK INCENTIVE

The Social Security Administration's website, www.choosework.net is a valuable resource for individuals who are considering work. The site explains all work incentives available to beneficiaries. In this issue, we'll talk about PASS Plans and some general information about business-related property that may be excluded from income and resource limits.

The choosework.net website explains that: "PASS is for people who are (or can become) eligible for Supplemental Security Income (SSI)." PASS approved funds can be set aside in a "PASS account" to pay for expenses related to a work-related goal that would enable the beneficiary to transition off or lessen dependence on Social Security benefits. PASS can make it easier for SSI recipients to save money, offers people the flexibility to direct their own career plan and secure the things they need to achieve career goals while Social Security continues to provide benefits for basic living needs.

A PASS Plan must meet the following requirements before Social Security can approve the plan:

1) Must be in writing and designed specifically for the applicant;

- 2) Must identify a specific work-related goal that can be achieved by the beneficiary;
- 3) Must include a specific time frame for reaching the goal;
- 4) Must list the items and services to be purchased and cost of each that will enable the beneficiary to reach the goal.;
- 5) Must show the income the beneficiary intends to receive and how the income will be used to reach the work goal. The main goal of the PASS is to help the beneficiary earn enough money to lessen dependence on benefits; and
- 6) Must be reviewed and approved by Social Security. SSA will also monitor timelines and progress toward reaching the goal of the plan.

Students can have a PASS Plan in addition to receiving other financial aid for college such as disabled student scholarships, Pell Grants, assistance from Vocational Rehabilitation, GI Bill, and others.

Continued on next page...

Disability Rights Montana protects and advocates for the human, legal, and civil rights of Montanans with disabilities while advancing dignity, equality, and self determination.

Plan to Achieve Self Support (PASS Plan) Continued

SSA WORK INCENTIVE

You can also find information about PASS at: www.ssa.gov/disabilityresearch/wi/pass/htm

Social Security also has special rules for types of resources that could be essential to self-support and/or used in self-employment, specifically real or personal property used in a trade or business. Some examples of property that might be excluded are essential tools for the trade, land that produces vegetables or supports livestock for the beneficiary's business. There are also other special

rules that involve equity value of real property that are used to produce self-employment related goods and services. For additional information about income, real and personal property that might be excluded for purposes of self-employment, please contact your local Social Security office for more information.

If you need more information about a PASS Plan or have more questions, please contact Lori Idland at Disability Rights Montana, 1-800-245-4743, Ext. 4828.

Have you met these

Entrepreneurs?

Lissie's Luv Yums Melissa Clark, CEO

Melissa Clark, (Lissie) is the chief executive officer of Lissie's Luv Yums, that manufactures gourmet dog biscuits. Lissie runs her business with the support of her foster mother, Sister Johnelle Howanach, who serves as her support specialist.

Lissie's business is actually two fold: One part being the manufacturing of dog biscuits, and the other part is Lissie is also in demand on the national speaking circuit where she educates others about fetal alcohol syndrome.

School years were a struggle for both Lissie and Sister Johnelle, but Lissie was making progress learning and acquiring skills that seemed unattainable when she started school. Her support team then began researching career options. Lissie is a pet lover and started her initial business, a dog walking business, that then morphed unexpectedly into the dog biscuit business. Because the dog biscuits were so popular, they applied for and received a grant to officially launch Lissie's Luv Yums.

Lissie has learned to bake the biscuits, prepare mixes that other people can bake, take orders over the phone, and handle transactions when people place orders or come to pick up their purchases. Sister Johnelle provides supervision and support on a continual as-needed basis to Melissa.

To get her business started, Lissie, with the help of Ellen Condon and Roger Shelley at the Montana Rural Institute on Disabilities, applied for grant money available through the Montana Jobs Training Partnership Act. Lissie soon realized the importance of promoting her business and hired KFBB, a local television station to make a commercial. Each year, Lissie airs the commercial between Thanksgiving and Christmas. Not only does the commercial promote the dog biscuits, but Lissie also uses it as an opportunity to educate pregnant women that they must not drink during pregnancy.

Continued on next page ...



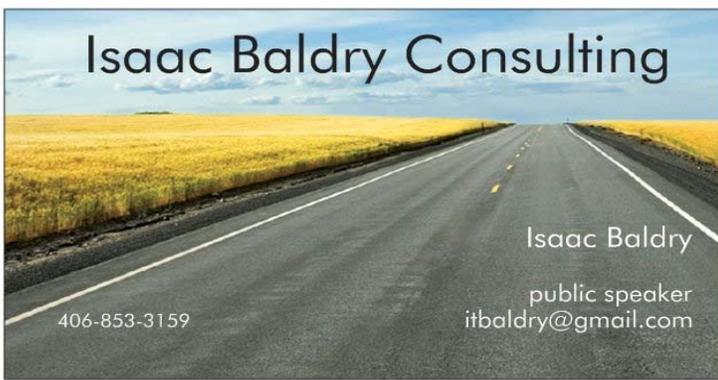
To advertise her business, Lissie also hired an local artist to develop signage for the front of their house. This makes the house stand out in the neighborhood and potential clients and purchasers know exactly where to come. This is a real attention-getter in the neighborhood!

In realizing she needed to outsource some tasks, Melissa has contracted out some baking to other individuals, and has hired an accountant for assistance in keeping accurate records and filing taxes. Also, because one of



the missions of her company is to mentor and promote other individuals with disabilities, she is offering some informal franchises to other individual with disabilities who are interested in the baking business. She and Sister Johnelle also mentor other people who are interested in self-employment.

Lissie's Luv Yums has outlets for their products and receives orders from across the country. "Lissie has a wonderful product that's very popular, and, if we handle it right, Lissie should be able to expand and have this business for the rest of her life," Howanach says.



Welcome, come on in! My name is **Isaac Baldry** and I am the owner of **Isaac Baldry Consulting**, catchy name don't you think? I created my company in January of 2016, but have been self-employed since I began working in 2008. At this time, I was still in high school, but took advantage of a couple opportunities that came my way. My family was invited to participate in a project working on the Discovery process and employment with the Rural Institute. They helped us identify what my strengths and skills were, and how they could be utilized in seeking employment. I became a part of the Montana Transition Training, Information and Resource Center at the Rural Institute, and did some work for them on the council through webinars and presentations. I am still a part of the Consumer Advisory Council at the Rural Institute and regularly work on projects that are important to me. During the summer of 2008, I attended MYLF, the Montana Youth Leadership Forum, in Helena. While there, and by the time I left, I was really starting to think about what my life would look like when high school was over. Additionally, I learned I possessed leadership skills, and fortunately, June Hermanson, director of MYLF, also saw that. She offered me some of my first employment which consisted of speaking to high school students about MYLF. Currently, I still have contract work for June as the Region 1

Facilitator for Montana Youth Transitions. This is just one of the contracts I have within my business.

Most of the work I do involves public speaking. I

first started public speaking as a global messenger for Special Olympics in 2006. I did not know then that the skills I was developing, would lead to me becoming a public speaker. By 2009, I was asked to give a presentation on the technology I used, at an out of state parent conference. In 2011, I presented my first Keynote at the Montana Council for Exceptional Children's conference. Roger Holt, from PLUK, video recorded my presentation. He received so many requests for a copy, we put it up on YouTube. Now, I had a tool I could share to show what I am capable of doing. I was able to include a YouTube link in the Portfolio I developed to further my speaking career. My portfolio was a project I worked on with the Rural Institute. I still use it today when I am promoting myself and my company. I update it regularly, and it provides a great visual of my abilities. This year, 2017, is the first year I don't have obligations to provide a keynote somewhere nationally. Fortunately, I have several contracts under my company and know I will stay busy.

Continued on next page



I created my company because one of the contracts needed me to be a registered contractor and have insurance for a million dollars! I wasn't sure what to do! This seemed like too big of a project, but I really wanted to do the work tied to the contract. I contacted my local Vocational Rehabilitation office and counselor. I told her about my new opportunity to increase my income. She said she could open my case and assist me, but I was really good at completing tasks myself. Additionally, it would be faster that way as she knows I am not patient and like things done right away. She helped me create a list of what I needed to do and who I might want to contact. She was right; I got on the tasks right away. I registered my company name, Isaac Baldry Consulting, with the Secretary of the State. They had an application process to become a sole proprietorship and I had to pay them \$20. Next, I needed to apply as an independent contractor for a workers' compensation waiver. They also had an application process with tasks you needed to have completed and submit, along with \$125. One of their requirements was getting that million-

**Most people see a
guy
who drives a
wheelchair and
doesn't speak
verbally. Individuals
tend to dismiss
me as not being able...
if individuals are
speaking English,
you can be pretty
sure I understand
everything
being said including
even things spoken
through body language.**

dollar insurance policy. I went to speak with the agent who covers my family's van and home. He helped me get a policy established for my business. He also wanted money. With all these tasks completed, I was able to get that new contract under my business. I like saying I own my own company as it makes me feel accomplished and proud. I wanted to share the process for how I started my own business because I think, self-employment is a real option to consider. This is especially relevant when the work environment needs to be customized based on an individual's needs and strengths.

My disability can deceive people in regards to what I am capable of doing and who I am. Most people see a guy who drives a wheelchair and doesn't speak verbally. Individuals tend to dismiss me as not being able. My support people are asked if I understand what is being discussed. I do not speak any foreign languages, but if individuals are speaking English, you can be pretty sure I understand everything being said including even things spoken through body language.

Continued on next page ...

I use Assistive Technology all of the time; it is just how I get things done. I need access to my tools for my success. I need to be able to work for a while and take breaks to process through my thoughts. These conditions have helped guide me to the choice of becoming, self-employed.

Self-employment can be viewed as not really working. I think it is more work than a typical job because you have to be so self-motivated and driven. You have to balance your own schedule and your own finances. Self-employment has had advantages and disadvantages. For starters, I like that I can determine what projects I am working on. I can juggle several contracts at one time, in order to keep making money. I like to have money! It allows me to buy and do the things I enjoy.

Secondly, I set my own work hours. I can take time off when I want to. I can add vacation days to trips for work. By being my own boss, I can adjust and take a break. On the down side, I have to adjust, and push myself when I have big projects due.

Sometimes, if I took time off for something, I may have to work over weekends or holidays to complete what I have committed to do. I have to negotiate all my own fees and contracts. I have to send bills of services provided and receipts for each contract. I am always glad to get a check in the mail! I do not always have regular pay days. Sometimes, I have very limited work. Now that I have started a few contracts that are more year-round, I am able to know that I always have work and I will have some income. The piece that I am still learning to adjust is when I accept a lot of work! I do not like to turn down work. On occasion, I can end up with a lot of work needing to be done all at the same time. That can lead to some exhausting periods, where I work 7 days a week. I want to get better at balancing work and rest. Without conferences to attend this summer, I plan to give myself time to enjoy my raised gardens and the food they produce. I could sell items at the local Farmers Market but I prefer to eat what I grow.