

## What Is a Micro Business?

Micro Business is self-employment and may evolve into part-time or full-time employment. Use this Biz Works manual with your support team to explore if this is an employment option for you to consider.

Micro Business or Microenterprise are businesses with fewer than five employees or business owners with no employees. These businesses generally start with capital less than \$35,000.

Since 2000, the number of microenterprises in California has grown by 24 percent.

*Source: CA Senate Office of Research, 7/2008.*

A Micro Business “offers individuals the opportunity to schedule their work day to accommodate their personal productivity levels, goals, symptom cycles, and schedules. Self-employment is a tremendous job accommodation, customized to unique circumstances, location, abilities, resources, and dreams.” (Griffin & Hammis, 2001a, 2001b; Shelley et al., 2002).

“Self-employment is grounded in the belief that all people have strengths, interests, preferences, and an innate ability to perform work competently when offered choices, respect, support, hope, and opportunities. Abandoning stereotypes and taking a strengths-based, person-centered approach is a proven process in both supported employment and self-employment” (Griffin & Hammis, 1996, 2001a, Sirolli, 1999).

Self-employment creates an avenue for individuals with disabilities to increase their personal wealth. Individuals receiving Social Security benefits can have unlimited funds in a small business checking account for operating expenses. *(Defined by Internal Revenue Service and Social Security rules as Property Essential for Self-Support 'PESS').*

The types of products and services a micro business may produce are limitless. Think of all the work you see people doing...think of tasks that you see are not being done...what jobs do other people dislike that you don't mind doing? How can you help others and get paid for assisting them? Are there products you can make better and cheaper? What can you grow or make and sell to others?

What business qualities do you have? Are you a self-starter? Do you get along with different kinds of people? Do you have a positive attitude? Do you enjoy competition? Do you show self-control? Get things done on time? Are you prepared to invest your money?

Can you THINK OUTSIDE OF THE BOX?

## Why Do You Want to Start a Business?

Consider the reasons you might want to own your own business.

**Do you want to?**



- Live independently
- Make money to buy things you like (clothes, cell phone, video games, music)
- Pay for your own entertainment (eat out, movies, travel, sporting events)
- Meet people
- Turn a hobby into a business
- Set your own schedule (what time to start in the morning, days off)
- Add flexibility to work tasks
- Plan stress management activities
- Work full time
- Work part time

Still interested?

If so... go onto STEP 1

## STEP 1

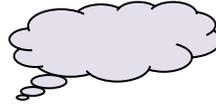
## Getting Started

### Discovery



The first step in developing a Micro Business is the Discovery process.

This is the time to think about:



- What do I enjoy doing?
- What do I do well?
- Do I think someone would buy my product or my service?
- Is this something I want to spend many hours doing?
- How will this impact my daily schedule?
- Talk to others about your idea.

**PRACTICE MAKING YOUR PRODUCT OR DELIVERING YOUR SERVICE.**

Plan some “brain storming” meetings with your potential business support team. Tell them about your ideas, listen to their input, but remember this is your business. Continue to think about what might work for you.

Complete the Discovery activity with your team to get you started.

This step can take several months. Do not rush this process.

When you have a definite product or service defined you are ready to move onto the next step.

## STEP 2

### Business Team

#### Start-Up Support



Put together a support team to help you with your business.

These people can be:

- Family members
- Friends of your family
- Paid agency professionals (Service Coordinators from the Regional Center, Department of Rehabilitation Counselors, School District personnel)
- Friends
- Community mentors (search for professionals knowledgeable in the field you are seeking to start a business. Such as artists, t-shirt producers, musicians, business owners)
- Small Business Association
- Retired Professionals

Be sure to contact the social security office to review how income will affect your SSI benefits. You can also use the benefits calculator on the SS website. [www.ssa.gov](http://www.ssa.gov)

**Stockton Office:** 401 N San Joaquin St # 120, Stockton, CA 95202-2026

Phone: 209. 946.6189

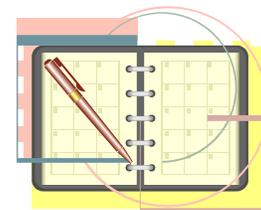
**Lodi Office:** 2122 West Kettleman Lane, Lodi, CA

Phone: 209. 369.1942

Set regular business meetings. Develop agendas, follow-up lists. This format will move your business development along in an organized fashion.

Develop a monthly calendar to list what tasks you need to complete.

See samples.



## STEP 3

### Feasibility Study

Will customers pay?



It is very important that you find out if there are enough customers that will purchase your product or pay for the service you are offering. This will determine if you can make money based on your business idea.

1. Ask your business team to assist you with internet searches. Find out how many other business are like the one you wish to start. Find out what they are charging.
2. Check around your community using the yellow pages or visiting local businesses that have similar products or services. How do they market and what are the prices.
3. At a business meeting, discuss how your business will offer a different product or service.
4. Send out a survey to potential customers to see if they would be willing to pay for your product or service. How much are they willing to pay and how often?
5. Surveys can be hand delivered flyers, email surveys, mailed or discussed in person.

If your feasibility study comes out positive – let's move on.

## STEP 4

## Business Name

Choosing a

Name



Deciding on a business name is an important step. This will be a name you will use for a long time. Choose wisely.

Your business name should help the customer determine what the business service or product is.

Tips: If you choose a business name that has your last name in it – you do not have to file for a fictional name and put it in the newspaper. If you chose another type of name be sure to read the process for establishing a legal fictional name. There will be some fees attached to this process such as filing the name (approximately \$26.00 and running an ad in the local newspaper)

Fictitious Business Name Process attached.

Business Cards -- Make your business look professional and responsible. See the sample page.

Include on your business card:

- **Clear business name**
- **Owner or contact name** (your name)
- **Phone number** (which phone number will you use? Your family number? A cell number?) You can add a cell phone to a family cell plan for approximately \$10.00 a month, or a Go Phone which allows you pay for the minutes used. This plan costs more per minute. Most have the text feature.
- **Email address** : consider signing up for a free email address that is for your business.
- **Website** if you have one.

You can design your own cards and print on business cards you can get at an office supply store. You can use commercial sites like [Vistaprint](#) or go to your local office supply store.

## STEP 5

### Business Logo

This will help customers remember my services.



Consider choosing a logo that will represent and define your business. Think of logos you see around the community. These help you think of that business quickly. Samples attached.

Make your logo original. This means that you own that logo.

Here are some ways to obtain your own logo:

- Draw your own
- Take a photo
- Hire someone to design a logo
- Develop on-line through a paid internet site

If you use clip art from the internet you must get permission to use it for your business. You may have to pay a fee to use. Be sure to keep the receipt and authorization to use the artwork.

You can pay for a photo or logo. Try an internet search to assist you with your design. There are companies that have templates which you can use to design your own logo.

You can copyright or trademark your logo. If you design your own logo this process will ensure that the logo belongs to you and another company cannot use it. There are fees involved. Process attached.

Use your logo on your business cards, invoices, receipts, business letterhead.

## STEP 6

## Business Plan

How will my  
business operate?



Developing a business plan is an important step and often a task many would like to skip. A good business plan will assist you in developing a direction you want your business to progress. You will need a strong business plan to obtain a small business loan and to ask for support from agencies. You can write a basic plan as you get started and add to it as you develop additional ideas and products.

A business plan will include:

- Location of where you will make your product
- Where will you sell your product
- What is your competition?
- How will your product be different?
- How much will your product cost?
- What do you already have to start your business? Materials
- Support needed?
- Expansion ideas
- Start up costs
- Short term goals
- Long term goals
- How will you market your product/service?

## STEP 7

Business License

Obtaining Insurance

What are the legal steps I need to do?



You will need to obtain a **business license**. A business license allows you to operate or run a business. It is the law and you must make sure you obtain all licenses to cover the business you have chosen. When you go to the office they will help you with all that you might need.

Check the information on the next page. It will tell you what office you will need to go in person to obtain a business license. There is a difference if you live in the city vs. the county. Check the website [www.ca.gov](http://www.ca.gov) and enter the type of business you want to start and in what city. This will give you some ideas to the permits and licenses you may need to obtain.

The basic cost is approximately \$100.00 but it will vary with the types of business.

If you are operating a business out of your home in the city limits you may need an additional permit. If you live in an apartment you may need your manager to sign the permit authorizing you to operate a business on their property. Ask when you get your business license.

**Insurance** – It is important that you are covered by insurance in the case of an accident or customer dissatisfaction. Check with your family or business support team for ideas. Most Biz Works businesses added policies to their family insurance or obtained policies through their home owners insurance or rental insurance companies. There are options on the web also by private companies.

The cost will depend on the business. (\$300 and up)

## STEP 8

### Marketing

**How do I let customers know about my business?**



There are many ways to promote your business. This is a very important step for the success of your business.

One of the best techniques is word of mouth.

Always carry your business cards with you. Brochures for some businesses are very helpful to define all that you can offer for your services. If you are selling a product, always have items to sell with you or samples.

Here are some ways to market:

- Flyers to show what you are selling or services you offer. You can take flyers and put on cars, put in mailboxes, hang on community/church bulletin boards, email flyers to potential customers, mail flyers.
- Purchase of promotional items – pens with your business name and number, magnet business cards, key chains, large car magnets for the sides of your car doors.
- Newspaper ads, sticky notes. These can also be done for specific area codes.
- Hold a business opening. Try for local newspaper stories.
- Send information to friends and family members.
- Send information to our agency friends and supports.
- Build a website
  - Pay someone to build your website and maintain it
  - Open a Pay Pal Business Account and
  - Arrange to take credit cards
  - Add Shopping carts

## STEP 9

### Benefits Planning

**How will earning money affect my Social Security benefits?**



Always check with the local social security office to assist with benefit planning. You can have up to \$2,000 in your general checking account but your business account is unlimited. This must be a legitimate business checking account that is used only for operating your business. You will use this account to pay for business expenses (business cards, inventory, supplies) and to deposit customer payments (pay for your service or product). It is ok to take a draw from your account if you can pay all your business bills.

You will always make more money working. Make an appointment with a benefits planner to have them work with you. Always use professionals that are knowledgeable in SSI and SSDI.

- Talk to you local Community Work Incentives Coordinator. They can assist you in communicating with Social Security offices and help you work through the process.
- Local contacts: Community Work Incentives Coordinators (CWIC):

Stockton	Alexandra Queen	209.477.8143	alexandraq@drail.org
Modesto	Ignacio Chavez	209.521.7260	ignacioc@drail.org

CWIC work out of the DRAIL (Disability Resource Agency for Independent Living). DRAIL is a non-profit agency focused on empowering and improving the lives of individuals with disabilities.

- Use the [www.DB 101](http://www.DB101.com) website. This website is a quick way to review your benefits while planning your business venture.
- Consider a PASS Plan (A Plan for Achieving Self-Support).

## **A plan can help you set aside money for most work expenses**

With an approved plan, you can set aside money to pay expenses to reach your work goal. For example, the money you save can be used for:

- Transportation to and from work;
- Tuition, books, fees and supplies needed for school or training;
- Child care;
- Attendant care;
- Employment services, such as job coaching and resume writing;
- Supplies to start a business;
- Equipment and tools to do the job; or
- Uniforms, special clothing and safety equipment.

Go to [www.db101.org](http://www.db101.org) and type in PASS. There is an on-line template to help you apply.

- Explore the use of Supported Employment or Customized Employment for assistance with your business. Talk to your VMRC service coordinator about these potential business support options.

## STEP 10

### Start Up Equipment

What do I need to get started?



You will need to make a list of the equipment (generally considered over \$500.00) that you will need to get started.

*Espresso machines, heat press, hot dog heaters, refrigerators, computer.*

You will need a list of materials required such as...

*Saks, pens, stamps, paper, flashlights, dog bowls, food items. These items will depend on the business you are going to open.*

You will need to make a list of tools needed such as:

*Computer repair tools, craftsman tools, hand tools, electric tools.*

Questions to consider:

- How will you pay for your start-up needs?
- Can your parents assist you?
- Do you have another source of income?

A job    SSI    SSDI    PASS Plan

- Can you save for a few months to get the money you need to start?
- Can you start with a few items and add equipment as your business grows?
- Can you purchase used equipment?

Use the planning tool attached.

## STEP 11

# Recordkeeping

What do I need to get started?



You will need to keep **inventory** on your products.

You will need to **calendar appointments** and services you must complete for your customers.

Ask your business support team to assist you with **making change**. You can use visual supports such as the ones listed on the next page. You may need to keep a cash box that has additional monies if you go to an event where you sell your product.

Make sure you account for all of the money you earn and spend on your business. All money should flow through your **business banking account**.

Make **Invoices or receipts** for the products/services you sell.

Consider using **debit cards** to assist with your business. These cards can hold business monies and make it easy to purchase materials. Remember to keep all receipts, and enter onto your debt accounting log.

Develop and maintain a system for logging purchases and sales.

See next page for samples.

## STEP 12

### Small Business Loan

**What do I need  
to get started?**



Do you need a small business loan? You must first have a solid business plan before beginning to look to secure a loan.

Traditional banks want to start a small business loan at \$25,000. Depending on the type of business you want to start this is generally more money than you will need to get started or want to borrow.

Contact the Northern Small Business Development Center, San Joaquin Delta College. The U.S. Small Business Administration (SBA) offers a variety of loan programs to eligible small businesses. Most of the loans are made by private lenders and then guaranteed by the SBA. While it is not necessarily easier to be approved, the guarantee will allow you to obtain a loan with a longer maturity and reasonable terms and interest rates, thereby reducing your payments and initial loan burden. They fund loans up to \$25,000. Your business must be for profit and be located in San Joaquin County. Consultants at the SBDC can help you complete the loan application and get the process started. Call 209-954-5089 for more information.

*Northeastern California Small Business Development Center, San Joaquin Delta College*

*Director: Gillian Murphy*

*56 S. Lincoln Street*

*Stockton, CA 95203*

*fax 209/939-0385*

*209/954-5089*

Lending Links is a group of consumers from Far Northern Regional Center that support small business loans. They will loan to any regional consumer in California. You must have complete an application and have a well developed business plan. You will be given time to get your business started but it is expected that you will make monthly payments to pay the loan back. Loans are made up to \$3,000.

Some clubs have foundation money. You may be able to secure a loan from one of these organizations. Check with family members, friends, check the website for potential grant funds.

Remember that loans need to be paid back. Be sure you ask someone you trust before signing loan papers. Make sure you have a plan to pay the monthly agreed upon amount. Check to see if you can begin your payments after a few months in order to assist you in generating business to pay back your debt.

## STEP 13

## On-Going Support

**Who will help me with my business?**



- Make sure you include your business planning in your IPP
- A micro business should be part of your person centered planning.
- Talk to your business team and determine the support you will need.
- You may need to pay for support in recordkeeping and areas of your business that are difficult. Most business owners pay for help in a variety of areas.

## STEP 14

## Resources

What else is available to help me?



### Websites

#### Vistaprint

[www.vistaprint.com](http://www.vistaprint.com)

A good website for making business cards, t-shirts, post-its, notepads, pens, door signs. Reasonable rates.

#### Best Conferencing Service

[www.bestconferenceservices.com](http://www.bestconferenceservices.com)

A good site for arranging telephone and video conferencing. This is an inexpensive way to receive support or consultation long distance and to connect multiple participants.

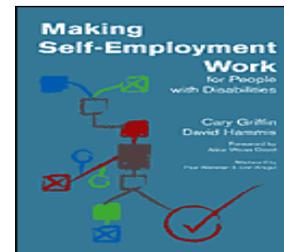
#### In Motion Hosting

[www.support@inmotionhosting.com](http://www.support@inmotionhosting.com)

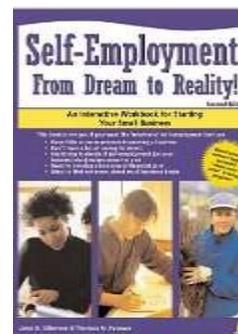
Web design conference hosting. 888.321.4678

### Books

Making Self-Employment Work for People with Disabilities, Cary Griffin, Daniel Hammis.



Self-Employment: From Dream to Reality! An Interactive Workbook for Starting Your Small Business. Third Edition. Linda D. Gilkerson & Theresia M. Paauwe.



## Agencies

### **Valley Mountain Regional Center (VMRC). [www.vmrc.net](http://www.vmrc.net)**

Valley Mountain Regional Center serves children and adults with developmental disabilities in San Joaquin, Stanislaus, Amador, Calaveras and Tuolumne counties.

Free diagnosis and assessment services are available to any person suspected of having a developmental disability, such as mental retardation, cerebral palsy, epilepsy, or autism.

To qualify for ongoing supports and services, a person must be found to have a developmental disability which began before the age of 18 and is a substantial handicap.

VMRC works closely with the Department of Rehabilitation to support employment opportunities.

Check the website for your local Regional Center if you do not live in these areas.

San Joaquin County  
(Main Office)

Administration, Case  
Management Services  
and Clinical Services

702 North Aurora Street  
Stockton, CA 95202  
Phone: 209.473.0951

Stanislaus Office

1820 Blue Gum Avenue  
Modesto, CA 95358  
Phone: 209.529.2626

Amador, Calaveras,  
Tuolumne Counties

704 Mountain Ranch  
Road, Suite 203  
(P.O. Box 1420)  
San Andreas, CA 95249  
Phone: 209.754.1871

**Northern California, Small Business Development Center (SBDC),**  
San Joaquin Delta College. This center serves San Joaquin, Alpine, Amador, and Calaveras Counties.

445 North San Joaquin Street  
Stockton, CA 95202  
209-943-5089

[www.sbdc.deltacollege.edu/inbusiness](http://www.sbdc.deltacollege.edu/inbusiness)

The SBDC focus is to assist with any aspect of small business development--from starting a small business to expansion or helping with problems in an existing business. The SBDC offers a wide range of programs and resources:

- Business Training
- Training Calendar
- Business Financing
- Assistance for existing businesses
- Assistance for starting a business
- On-line Newspaper
- Resource Library
- California Construction Contracting Program

On-Line Resource --- [How to Start a Small Business](#)

Award-winning book containing everything you need to know about starting and operating a successful small business, with links to hundreds of valuable business resources.

On-Line Resource --- [Operating Your Own Successful Business](#)

A second book, written for owners of existing businesses who are looking for information to help make their business more successful.

## **Service Corps of Retired Executives Association (SCORE):**

A volunteer organization sponsored by SBDC. **SCORE** volunteers are men and women who have had successful business careers and who wish to help others who are currently in business, or those who wish to start a business, provide guidance, management counseling and training to first-time entrepreneurs and current small business owners. SCORE volunteers provide FREE business counseling and workshops throughout the year.

**SCORE** provides free counseling at its offices in Stockton and Angels Camp. SCORE Volunteers also meet with clients at the Chamber of Commerce offices in Lodi, Tracy and Manteca.

Stockton Branch, Chapter 0417  
 445 W. Weber Avenue, Room 137B  
 Stockton, CA 95203  
 Phone: (209) 946-6293  
 Fax: (209) 946-6294  
 Website: [www.scorestockton.org](http://www.scorestockton.org)  
 Email: [scorestockton@aol.com](mailto:scorestockton@aol.com)

You can also check with your local Chamber of Commerce.

## Department of Rehabilitation (DOR). [www.rehab.cahwnet.gov](http://www.rehab.cahwnet.gov)

The Department of Rehabilitation works in partnership with consumers and other stakeholders to provide services and advocacy resulting in employment, independent living and equity for individuals with disabilities.

DOR contracts with providers to offer the following Vocational Rehabilitation Services:

- **Academic tutors** - (ISP only) assist clients with specific courses related to an academic course of study. Tutors must be able to maintain both impartiality and confidentiality in all assignments.
- **Vocational skills tutors** - (ISP only) assist clients in learning specific vocational skills. Tutors must be able to maintain both impartiality and confidentiality in all assignments.
- **Language Interpreting** - may be necessary for clients with limited English Speaking abilities or deafness requiring sign language or real time captioning.
- **Employment services** - vocational evaluation, vocational assessment, situational assessment, personal, vocational social adjustment, job placement, job coaching, work services, supported employment.
  - For Supported Employment forms, please go to our Supported Employment Program (SEP) and Vocational Rehabilitation/Work Activity Program (VR/WAP) Forms, Publications, and Correspondence page.
- **Rehabilitation technology** - technology assessment, technology systems, installation/set-up and training.
- **Independence development** - Independent Living Skills Training, Orientation and Mobility (O & M) Training, Benefits Counseling.
- **Personal Support Services** - Personal support, Readers, Note takers, Drivers, Attendants.
- **Business consultation**
- **Driver Assessment/Instruction Services** - Assist clients to become safe and independent drivers.

Stockton Office  
2000 Evergreen Street, Suite 100  
Stockton, California 95815  
209.274.5801

## California Employment Development Department (EDD). California One-Stop Career Centers. [www.edd.ca.gov](http://www.edd.ca.gov)

The Employment Development Department (EDD) provides a comprehensive range of employment and training services in partnership with state and local agencies and organizations. These services, provided statewide through a **One-Stop Career Center** system, benefit job seekers, laid off workers, youth, individuals currently working, veterans, people with disabilities, and employers.