



# **Self-Employment Resources**

**Self-Employment For One Stop Customers**

## YOU CAN DO IT. WE CAN HELP.

*“I’d like to be employed, but I’m not sure I want to work for somebody else.”*

*“I have a disability, and I’d like to start my own business.”*

*“I have children at home, and can’t get a job because I have to care for them.”*

*“I’d like to find a way to supplement my other income.”*

*“I got this Ticket to Work in the mail, and I want to make more money, but I can’t earn too much or I’ll lose my benefits.”*

*“My five years of ATAP is coming to an end and I need to go to work, but I have never been able to find a job that I have had success with.”*

*“I’m not sure where to begin, how can I get started?”*

Do any of these scenarios sound familiar? We hear them every day, and many of these people are excellent candidates for self-employment. Here are some general resources for people to review.

## WEB SITES THAT HELP YOU GET STARTED

[www.sbaonline.sba.gov](http://www.sbaonline.sba.gov)

U.S. Small Business Administration web page with general information, links, success stories, etc.

[www.onestops.info](http://www.onestops.info)

National Center on Workforce and Disability. Information on the workforce system and how to support people with disabilities returning or entering into the workforce.

[www.jobs.state.ak.us/offices/](http://www.jobs.state.ak.us/offices/)

Alaska Job Center Network. Location, e-mail and phone contact information for Job Centers in Alaska.

## RESOURCES THAT HELP PEOPLE WITH DISABILITIES

[www.labor.state.ak.us/dvr/home.htm](http://www.labor.state.ak.us/dvr/home.htm)

Alaska Division of Vocational Rehabilitation web site. Branch of state government responsible for rehabilitation and other services to people with disabilities who want to return to work. A One Stop Partner.

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

Maximus web page for Ticket to Work Program, information about the Ticket to Work, Work Incentive Improvement Act, distribution and availability of resources for people with disabilities and Employment Networks enrolled to support individuals efforts to return to work.

[www.ssa.gov/work/Beneficiaries/beneficiaries.html](http://www.ssa.gov/work/Beneficiaries/beneficiaries.html)

Social Security page with information and links to other resources for people with disabilities who want to work and manage their disability benefits.

[www.passplan.org](http://www.passplan.org)

Montana University Affiliated Rural Institute on Disabilities. Information and numerous examples of PASS Plans. Major contributor, Dave Hammis, an authority on PASS Plans.

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

Discussions on effects of Self-employment on Social Security Benefits. Click on “Social Security Considerations for Small Business Owners” for S.S.A. Regulations relating to self-employment. (Warning: it’s bureaucratese.)

[www.halftheplanet.org/departments/entrepreneurs](http://www.halftheplanet.org/departments/entrepreneurs)

Good general information site, specializes in self-employment for people with disabilities.

## **GENERAL HELP ABOUT STARTING A BUSINESS**

[www.rileyguide.com/self.html](http://www.rileyguide.com/self.html)

Considering Self-Employment. Good general site with lots of general information and links to all aspects of entrepreneurial ventures.

<http://198.103.206.130/apps/amianent.nsf>

Traditional entrepreneur self-assessment with profile of results

[www.toolkit.cch.com](http://www.toolkit.cch.com)

Many useful links. Good site for Business Plan writing info. Click on “Starting Your Business” and “Planning Your Business”.

[www.bplans.com/sb/index.cfm?a=state&s=ak](http://www.bplans.com/sb/index.cfm?a=state&s=ak)

Alaska’s SBDC’s with information on business planning, starting a business, marketing, finance & capital, legal advice, market research, etc.

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

General information and tips from ENTREPRENEUR magazine. Good site to shop for business ideas, marketing, business planning, etc.

[www.jan.wvu.edu/sbses/tableofcontents.htm](http://www.jan.wvu.edu/sbses/tableofcontents.htm)

Extensive network of links. Click on “Getting Down to Business” and Publications List. Excellent resource site.

[www.financeprojectinfo.org/WIN/self.asp](http://www.financeprojectinfo.org/WIN/self.asp)

Welfare Information Network. Extensive list of publications with links to most... some current, some not so current, but lots to look at.

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

Lots of information, profiles of successful business owners, bulletin boards & discussions.

[www.score.org](http://www.score.org)

Service Corps of Retired Executives offers no-charge, on line counseling and training in small business. May be possible to get information on your particular business from an experienced person in that business.

## ALASKA RESOURCES

[www.alaskabizbuilders.org/women\\$fund](http://www.alaskabizbuilders.org/women$fund)

YWCA Women's fund program. Offers training and support. In person and online classes, business support networks for women, micro loan program, and capital start-up funding for Mental Health Trust Beneficiaries.

[www.alaskachd.org](http://www.alaskachd.org)

University of Alaska Center for Human Development. Self-employment and micro enterprise development training and technical assistance for persons with disabilities. Social Security (Disability) Benefits Analysis and Planning. Micro enterprise development capital start up funding for Mental Health Trust Beneficiaries.

[www.labor.state.ak.us/dvr/home.htm](http://www.labor.state.ak.us/dvr/home.htm)

Alaska Division of Vocational Rehabilitation web site. Branch of state government responsible for providing rehabilitation and other services to people with disabilities who want to return to work. One Stop Partner. Funding for self-employment for certain individuals.

## TECHNICAL ASSISTANCE

Small Business Development Centers (SBDC) are located in the following areas. Call for information on training opportunities and counseling services.

Anchorage: 274-7232

Mat-Su Borough: 373-7232

Ketchikan: 225-1388

Kenai Peninsula, 262-7497

Fairbanks, 456-7232

YWCA Women's Fund Program, 324 E. 5th Ave., Anchorage, AK: 644-9612 or 644-9610. Call for information about training opportunities and funding resources.

UAA's Center for Human Development, 22210 Arca Drive, Anchorage, 99508 272-8270 Ken Hamrick, [ankeh1@uaa.alaska.edu](mailto:ankeh1@uaa.alaska.edu) (Social Security) Benefits Planning Analysis & Outreach. Disability benefits information and resources.

Ron Broome, [rbroome@anch.net](mailto:rbroome@anch.net) Self-employment Project: Micro enterprise development and limited start up funding for persons with disabilities

Juneau Economic Development Council; 463-3662

Kenai Peninsula Economic Development Council, 283-3335

This list is only a small representation of the potential micro enterprise development entities. The Division of

Vocational Rehabilitation office that serves your area will have vendors and recommendations for technical assistance for your business.

The Tribal V.R. offices are very interested in micro-enterprise development and can be of assistance. There are numerous regional economic development organizations that may be of assistance.

## REFERENCE BOOKS

*Making Self-Employment Work For People With Disabilities* by Cary Griffin & David Hammis. Copyright © 2003 by Paul H. Brookes Publishing Co., P.O. Box 10624, Baltimore, MD. 21285-0624.

*The Business Planning Guide* by David Bangs Jr. Publisher, Dearborn. Available in local book stores or <http://www.dearborn.com>

*No More Job Interviews, Self-employment Strategies for People with Disabilities* by Alice Weiss Doyel. Available from Training Resource Network.

[www.trninc.com](http://www.trninc.com) or 1-866-823-9800, toll free.

*Self-Employment: From Dream to Reality* by L. Gilkerson and T. Paauwe. Published by JIST WORKS, 8902 Otis Ave. Indianapolis, IN 46216-1033 1-800 648-JIST [www.jist.com](http://www.jist.com) An interactive workbook for starting a small business. Good reference for first-time entrepreneurs.

*Alaska Native Arts Marketing* by Claudia J. Bach. Available from the Alaska State Council on the Arts; 411 West 4th Ave. Suite 1E; Anchorage, AK 99501-2343 Tel 269-6610 Practical and valuable information on Native Arts marketing.

## **ADDITIONAL RESOURCES**

For additional ideas on small business marketing, and for a valuable list of self-employment resources, please refer to separate Center for Human Development brochures on these topics. Other brochures include:

*An Overview of Self-Employment*

*What We Mean By Self-Employment:  
“I Want To Be My Own Boss”*

*Disability Benefits  
and Self-Employment*

*Self-Employment: The Business Plan*

*Marketing and Sales:  
How To Market Your Small Business*

*Self-Employment Tips And Traps*

Web sites change frequently so please check our web site for up-to-date links and additional resources.

[www.alaskachd.org/employment](http://www.alaskachd.org/employment)

# SANDRA'S STORY

## The Situation

Sandra is a 26-year-old single parent mother. She has two children: a son, Tim who is 5 years old and attends kindergarten, and her daughter, Jessica, who is 19 months old and experiences Down's syndrome. Sandra has relied on ATAP for support for her and her children, but is near the end of her five-year eligibility for those supports. She dropped out of high school when she was 16 and has no steady employment history or technical skills. She has had short-term employment in the service and retail industries, but has always lost or had to quit her jobs because she has not been able to find affordable child care, especially for her special needs daughter, Jessie. Sandra comes from a large family and has had a life-long love of children. She has always been seen as an excellent mother and caregiver for children.

## Making it Work

With assistance from the Anchorage SBDC, she was able to develop a business plan. She secured a micro loan through the YWCA's Women's Fund Program that allowed her to open a small but profitable childcare business in her home. Her new business has allowed her the flexibility of working in her own home. Now she is able to care for Jessie herself, but still earn a living by doing something she loves and is skilled at — caring for children.



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