
Self Employment: For People with Disabilities

A Booklet of Practical Tips and Resources for Becoming Self-employed



This handbook is for people with disabilities who may be considering self-employment. The advice from self-employed people (also known as entrepreneurs) with chronic disease and from service providers can help you to decide whether self-employment may be right for you, and offers practical tips and resources for starting and maintaining your own business.

Information in this handbook has come from three sources. The first is the advice that was provided in a survey of 247 people in British Columbia living with many different types of arthritis. These individuals were either

currently or previously self-employed at the time of the survey and were asked what advice they would pass on to other people with arthritis who were considering self-employment. Business and employment professionals then added other helpful information to consider when starting a business. Finally, there is an in-depth story of the business experiences of an entrepreneur with another type of chronic disease.

The 247 people who shared their advice had many different types of arthritis, such as rheumatoid arthritis and osteoarthritis.

Acknowledgements

It is important to give thanks to the 247 individuals who participated in a research project on Self Employment and Arthritis, and to the Canadian Arthritis Network for funding this research.

We would also like to give a big “Thank You” to Ellen, who was open to sharing the challenges and successes she experienced in her two business ventures.

Special thanks goes to the business and employment professionals who have provided feedback on the development of this handbook.

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Lacaille*

Sponsors

Sponsors who have provided financial support for the print copies of this handbook include:

Community Futures British Columbia, Entrepreneurs with Disabilities Program; (www.cf-edp.ca); and Vancity Savings (www.vancity.com)

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BENEFITS AND CHALLENGES OF SELF EMPLOYMENT - ELLEN'S STORY

Ellen was diagnosed with Charcot-Marie-Tooth disease (CMT) at the age of 7. CMT affects the nerves and has resulted in foot, leg and hand muscle weakness, atrophy and pain. She trained as a teacher, as she thought she could handle the demands of the job. But despite being open about her disability, Ellen was often assigned to work in classrooms that required climbing stairs, an activity that her disease made difficult. Frustrated, she and her husband who was also a teacher, started a magazine for teens and by teens. Finances, learning how to run a business, working stretches of 7-day weeks were just some of the many challenges they faced. More recently, Ellen has taken the skills she learned as a magazine publisher to start a new graphic design business.



SEVEN BENEFITS OF BECOMING SELF-EMPLOYED

(1) More Flexibility – There were a number of different ways in which self-employment can be more flexible than paid employment including arranging work hours to fit your lifestyle, sleeping when needed, working at your own pace, or even sitting and using ice packs on a painful joint when needed. As one person said, *“It is great! It is fun! I can sit when needed. Go full speed when in no pain.”*

I can mostly choose how much or how little I take on.” Having this level of control means that you can work your business around appointments with the doctor or other health professionals, or medical tests.

(2) Feeling Good About Yourself – Being self-employed has been described by people with a chronic illness as being satisfying and validating, or that it makes a

person feel positive, useful, proud, and self-confident. The reason people felt this way is because they had achieved something or were making a difference in the lives of others. One person described this by saying, *“I believe every person on the planet wants to feel needed, wanted and valuable. We all work and we all want to contribute.”*

(3) The Security of Self Employment – Self-employment can be more secure than paid employment because you can't be fired or laid off, and it may allow you to take care of yourself financially, even if you are unable to work at a 9 to 5 job. Research has also shown that self-employment can extend the number of years a person with a chronic disease is able to work.

(4) Financial Rewards – Whether working at your business on a part-time or full-time basis, self-employment can lead to financial independence and self-

reliance, or may be a way to make extra money to supplement your family's income or to add to the amount you are getting from a disability pension.

(5) Follow Your Passions – Self-employment lets you build your business around something that you're passionate about, and in fact, the most successful businesses are probably those in which you love what you're doing.

(6) Helps to Leave Your Chronic Disease Behind – Being engaged in work that you find meaningful and fulfilling lets you focus your attention on

something other than your disease. This can result in your life being more stimulating, interesting, enjoyable and challenging than it would otherwise be. These stimulations and challenges can lead to feeling more mentally active and alive, and keeping more mobile.

(7) Opportunity for Self-growth – Self-employment can also lead to personal growth. This was described by the person with a chronic disease who said, "*with God's help I have learned patience, endurance and courage – a lot of character development.*".

FOUR CHALLENGES TO STARTING YOUR OWN BUSINESS

(1) Financial Insecurity – Being self-employed can mean living without a steady income, especially if your business is seasonal or is based on contract work. There are many extra costs of running a business, such as advertising your service or product, buying a business license, and the possibility of needing to hire help with bookkeeping or accounting. Other business costs can include buying your own Workmen's Compensation Board (WCB) coverage, as well as disability, dental and extended health benefits. As a result the

initial income of people who are self-employed is typically less than those who work in paid employment.

(2) It's Hard Work – Depending on the type of work that you do, being self-employed can mean working long hours. This can be an issue for people who do contract work that has fixed deadlines for completing a project. Other reasons why self-employment is hard work are because you often do not have anyone to delegate work to, and you may have to spend a lot of unpaid time looking for new

contracts. Home-based businesses can face the additional problem that working long or irregular hours can make it difficult to separate your work life from your home life.

(3) Social Isolation – This challenge can be more of a problem for people who run a home-based business where there may be infrequent or no contact with other people.

(4) Stress – Worries about money, completing contracts on time, and finding new business can all be stressful.

KEY MESSAGES



- People with disabilities face challenges in starting and running their own business, but so does everyone; the only difference is in the types of challenges faced.
- Challenges can be more easy to overcome if you are aware that they exist and if you build your business to take these challenges into consideration.

IS SELF EMPLOYMENT RIGHT FOR ME? ELLEN'S STORY

Growing up in a family of entrepreneurs helped Ellen to realize that she might also have the ability to run her own business. And while still working as a high school teacher, she recognized that self-employment offered the chance to work your own hours and to not have someone telling you what to do. She also felt that self-employment offered a way to remain involved and an active contributor to the world.

Because of their background in education, Ellen and her husband were confident they could convince

the local school districts to participate in their new project. They knew the issues that students were dealing with, and they believed that they had the intelligence and understanding required to think through what they would need to do to successfully launch their business.

Finally, she and her husband were also motivated by the belief that their business could help to erase some of the barriers that existed between students of different ages and races, and who attended different schools within the district.

WHAT TYPE OF PERSON IS MOST SUITED TO BEING SELF-EMPLOYED

There are three things to consider when deciding whether or not self-employment may be right for you.

(1) Personality and Business Skills – The people in our study suggested several traits that it is important for an entrepreneur to have including being a self-starter, a risk-taker, motivated, disciplined, and independent. One study participant identified a number of questions that it is useful to ask yourself when you are considering whether or not to start a business: *“How much security do I need from work? Will I be able to handle the unpredictability of self-employment? Will I be able to handle the stress involved in plunging into the unknown without a safety net?”* This same person then said about self-employment, *“It’s not for the faint-hearted. Make sure you can handle the stress of not knowing if it will work out, how much work you get, where (your) next contract (will) come from.”* Certain skills have also been identified as being important when self-employed, such as organizational skills, decision-making, problem-solving, managing money, and so on. However, unlike personality, many of these skills can be learned or you may choose to find a business partner who is skilled in these areas.

(2) Awareness of Self and Your Disease – Having an awareness of your self and your disease means knowing your body and being aware of how your disease affects your ability to function on a day-to-day basis. This means knowing your energy level and stamina, your physical and mental capabilities, and your health needs. It is also necessary to recognize whether your disease is causing other health problems, for example sleep disturbance or depression, that can also get in the way of being successfully self-employed. If in doing this self-assessment you see that your chronic disease has the upper hand, it may be better to wait until your disease is more well-controlled. It is also helpful to consider your life situation. Do you have the time that starting a business requires? Do you have the support from a spouse or others to help out with the business on days when your symptoms are bad?

(3) Motivation for Becoming Self-employed – The last point to think about is why you want to start a business. As one individual pointed out, it is useful to understand your needs, and whether both self-employment and the particular business you want to start will meet those needs. It was also made clear by experienced entrepreneurs that the reason for starting a business has to be about more than just money.

SELF EMPLOYMENT PERSONALITY TESTS

There are a couple of free online tests that will help you to decide if you have the right personality, attitudes, values and motivation to start and run your own business. The Small Business BC Business Idea Feasibility Study guide also has other questions to consider when determining the feasibility of your business idea.

- [Business Development Canada - http://www.bdc.ca/en/business_tools/entrepreneurial_self-Assessment/Entrepreneurial_self_assessment.htm?cookie%5Ftest=2](http://www.bdc.ca/en/business_tools/entrepreneurial_self-Assessment/Entrepreneurial_self_assessment.htm?cookie%5Ftest=2)
- [Small Business BC Business Idea Feasibility Study - http://www.smallbusinessbc.ca/pdf/bizideas-feasibility.pdf](http://www.smallbusinessbc.ca/pdf/bizideas-feasibility.pdf)

KEY MESSAGES



- The fact that you live with a chronic disease should not stop you from starting and running your own business. At the same time, not everyone is suited to being self-employed. Doing some research prior to starting your business can help you to feel more confident that you have made the decision that is right for you.

DECIDING WHAT TYPE OF BUSINESS TO START - ELLEN'S STORY

Ellen and her husband were passionate about the good in teenagers and were convinced that they could use their magazine to empower teens to be more confident, creative, and productive. Ellen likes to tell the story of one of their student writers who initially had a stuttering problem, couldn't make eye contact, and lacked self-confidence. By the end of his internship with the magazine he had gained the courage to interview members of the local professional football team and was later described by one of his teachers as having blossomed into a man. Ellen has many such stories, and you can see that she and her husband were truly impassioned by their belief that their magazine could make a positive impact on the lives of teens.

Despite their passions, Ellen and her husband couldn't predict exactly what demands their business would require of them. The main area in which they lacked knowledge was in selling advertising to fund their free publication. They felt though that with

the uniqueness of their magazine, this would not be a big problem.

Looking back, Ellen would say the main thing she had not taken into consideration when starting their magazine was how hard it would be to actually sell advertising. Lack of funds led them to keep staff at skeleton levels. To make up for the lack of staff, she and her husband had to work many evenings and weekends. Ten years later, Ellen finally realized the large impact all the work had had on her health. She feels that if she had spent more time managing her stress and physical pain, caused by too many hours at the computer, she would be far healthier, and in turn, better able to perform her job. However, in her latest reincarnation as a graphic designer, she is much more certain that she will be able to manage both the demands of her business and their impact on her disease. She is determined to put her health first, which means limiting herself to part-time hours, and taking time to enjoy her life.

FOUR THINGS TO CONSIDER WHEN CHOOSING A BUSINESS TO START



(1) Follow Your Passion -

Because self-employment is hard work, it is important to be doing something that you love and that will give you the energy and motivation to keep going when times get tough. Doing what you are passionate about means that it will likely also be more enjoyable and less stressful, and will therefore feel less like work. As well, being part of a business that you care about means that you will feel positive and valued about the contribution you are making to the world, and that you will feel like you are 'living' and not just 'existing'.

(2) Know What You Are

Good At - The type of business you pursue should be based on your personal skills, as these may have some marketable value. In order to find out if your business idea requires the skills that you have, talk to others in a similar line of business in order to gain a thorough understanding of what is involved in running this type of business.

(3) Testing the Market -

Any potential business person needs a good understanding of the market for his or her

product or service. This means knowing if there is a need that is not being met by other businesses, and thus if there will be a demand for what you have to offer. This requires researching the needs of those who you want to sell your product or service to, identifying who your competitors are and what they have to offer, and determining why your product or service will be better than what is presently available. This can include offering something at a better price, higher quality or with better service than your competitors, or meeting an unmet need. A business plan is a great tool for deciding if your business idea is worth doing. In fact, this is so important that people in our study said that if you do not do a business plan, you are not likely to be successful. The business plan will help you in deciding what to charge for your product or service, and if the income from your business is going to be higher than the costs required to run the business. The people in our study said that it is vital to be realistic in estimating the expenses involved in running the business and conservative in estimating business income. A useful rule-of-thumb in this case is that it is better to overestimate expenses and underestimate income. Then use these figures to determine whether your business idea is

realistic. People in our study suggested picking a business that does not have large start-up costs, selling a product or service that will continue to remain in demand over time, or offering a less expensive service because of the lower costs of operating a business out of your home.

(4) Plan Your Business Around Your Health Needs

- In order to pick a business that fits with the demands placed on you by your illness, you need to understand the affect of your disease on your day-to-day life. As you wear all the hats in your business, research your chosen business to make sure that you can cope with all of the demands that the business will place on you. It may be helpful to talk to your doctor about the possible side effects of the medications you are taking. You will also want to think about how your symptoms may change from one season to the next, or whether your disease is likely to get worse over time. If your disease has been unpredictable, it may be important to build flexibility into your business. This may mean having control over your work schedule and intensity, being able to match the pace and nature of the work you are doing to your pain and energy level, or having the luxury to leave early some days or take extra days off if needed.

TYPES OF BUSINESSES MOST SUITED TO PEOPLE WITH CHRONIC DISEASES

The people in our study worked at many different types of self-employment including work as a **professional** (acupuncturist, accountant, physician), **artist** (acting, entertainer, jewelry maker, puppeteer), and as **providers of business services** (bookkeeping, insurance, financial services). Others were involved in **home sales** (Amway, home party sales, making dog biscuits, and telemarketing), **retail sales** (antiques store, bakery, car dealership, laundromat), and **commercial sales** (export/import, farming, industrial sales). Some were **teachers** (fitness instructor, adult education, motivational speaker, tennis instructor), **consultants** (beauty consultant, garden designers, business systems consultant, environmental consultants), or **contract labourers** (cable installer, copy editing, court reporting, model, newspaper reporting). Finally, some were **providers of other services** (animal

grooming, auto repair, child care, house painter, tax preparation, and wedding cake designer)

In general, businesses that are most suitable for people living with a chronic disease are those that require part-time work, are less physically or emotionally stressful, do not have fixed deadlines, or allow a person to work from home. As well, it is often helpful to have a business that lets you start small and slowly grow the business. One type of work you may want to avoid is working on a commission, which can be very stressful. On the other hand, you may want to choose a business where your disability may give you an advantage (for example, counselling), or choose to work in self-employment that is mentally stimulating for days when you are in pain or having difficulty with mental concentration. Finally, be open to having your business evolve should the demands placed on you by your disease change.

ONLINE RESOURCES FOR PLANNING A BUSINESS

There are several free online resources to assist you in planning your own business.

Business Development Canada - This website has information on financial planning, developing an effective business plan, doing market research, developing a marketing plan, and step-by-step instructions on starting a business http://www.bdc.ca/en/my_project/Projects/starting_business.htm

Canadian Society for Social Development - Business Abilities (BA) Program - This federally incorporated, non-profit provides online business planning and management training to Canadians with disabilities, at no cost, thanks to the generous support of HRSDC - Opportunities fund. The BA program helps participants assess their business idea, research and prepare a business plan, and launch their venture with the guidance of an assigned business coach. In this self-paced program, each person works with a business coach who provides on-on-one assistance using instant messaging, email and phone. In addition, live workshops are conducted in a virtual classroom on various business topics throughout the program. Interested individuals can register at <http://www.businessabilities.ca/?q=signup>

Government of Canada - This website provides information on such topics as starting a business, financing, taxes and GST, and has information on how taxes and regulations differ in each province. It also has an online tool for developing a business plan. In addition to general information on starting and running a business, there is specific business information for entrepreneurs with disabilities <http://www.canadabusiness.ca/gol/cbec/site.nsf/en/index.html>

KEY MESSAGES

- Write a business plan.
- Be creative and let your business ideas be guided by your passions, skills, and the needs of the market.
- Think of a way to stand out from your competitors.
- Launch a business that can be flexible should the symptoms of your disease change or worsen.



STARTING AND BUILDING YOUR BUSINESS - ELLEN'S STORY

The student magazine was launched with a loan from her father and had maxed out their credit cards by the time the business began turning a reasonable profit. In looking back at this time, she describes that both she and her husband overestimated how quickly and easily advertising income would grow, and underestimated certain business costs.

Ellen and her husband were key supports to each other, and as the business grew they also hired staff. At first, delegating job responsibilities were difficult for Ellen, as it took time to realize that she needed help and then had to overcome her fears that others would not do the job as well as she could. Her turning point was making the decision to let go of the things that she didn't like to do and that became her litmus test of what to keep and what to delegate.

Pacing was another lesson, as she had learned from a workaholic father that it was laziness to pace yourself. She is now an advocate of healthy living, which she defines as getting medical problems seen to promptly, obtaining an adequate amount of sleep,

not missing meals, setting time aside for family and friends, and not ignoring pain or other symptoms.

Two other challenges Ellen faced were staying positive during a worsening of her medical condition and not getting discouraged from business difficulties. The first she managed by learning that it was okay to be sad while figuring out how to move forward, and that even if she could no longer type, she could still talk, walk, eat and breathe. And whenever she and her husband became discouraged they would reconnect with the reasons why they were doing the business and then figure out a way to get their initial enthusiasm and passion back again.

One final piece of advice from Ellen was that in hindsight a business plan would have been helpful, as it would have pushed them to take a 5-year rather than a 2-year perspective. They also would have benefited from researching the needs of the advertisers, rather than thinking that if you build the business they will come.

TOP 10 TIPS FOR STARTING AND BUILDING YOUR BUSINESS



(1) Obtain Adequate

Financing - It can take a long time for your business to make a profit. In fact, people in our study suggested that it is important to have money set aside to be able to live for 6 - 12 months until your business becomes profitable. How long you are able to go without making a profit will depend on if you are relying on your business as your sole income, or if you have another source of personal or

family income. The benefit of having a financial cushion is that worrying about finances can be stressful. There can be many costs that come with starting a business including career retraining, business equipment, business promotion and marketing, taxes, hiring staff, and extra insurance for home-based businesses. Some people in the study thought that it was useful to obtain outside funding, while others said that this should be avoided. Those who advised against getting outside funding offered a number of other strategies, such as starting the business with low or incremental start-up costs, maintaining a part-time job until the business is up

and running, or using personal savings. With respect to savings, it was thought that debt should be avoided, and that it was not wise to invest money that you cannot afford to lose. People in the study also offered these financial tips:

- Price your service or product in order to make a profit.
- Include in this price the cost of your own salary, taxes and money for your pension.
- Invest as much as possible in the growth of your business, but also save money for times when business income may be lower.
- Remember that in a home-based business many costs can be deducted on your income tax.

Repayable Business Loans

(a) Western Canadian Community Futures Network -

This network of 92 offices provides business services and loans to rural entrepreneurs. For more information, go to <http://www.communityfutures.ca>

(b) The Entrepreneurs with Disabilities Program -

This program is available in urban and rural communities and is funded by Western Economic Diversification. It provides Western Canadians with disabilities access to financing and business assistance. For more information on eligibility and how to apply visit www.businessable.ca



(2) Seek Support of Others

- Starting and running a business is hard work, and doing so while living with a chronic disease is even more difficult. As a result, obtaining support was the most common piece of advice given by people in our study. Support was thought to help prevent a person from becoming overly tired or stressed, and might even make the difference as to the future success

or failure of your business. People in the study advised accepting the fact that you cannot do everything yourself, and if you need help, to not wait too long before asking for support. Another stated, *"If your business affords the luxury of not putting your all into it, it's wonderful, but when you have to do it all with no break, it takes a heavy toll on body, mind, and spirit. Things have to be done and without help, you must do it"*. There are many potential sources of support including family and friends, others in the same line of business, other entrepreneurs with disabilities, mentors, business partners, employees, professional services, contractors, other businesses and government.

Support of family and friends was mentioned because of the importance of encouragement, stress relief and the love that people you are close to can provide. Family members may also be able to do some of the more physically difficult tasks, or to provide coverage on those days when you are finding it difficult to function.

Support from other business people, whether or not they have a chronic disease, is another important source of advice and assistance. There can be many opportunities for networking when meeting with other business people, and if any of these other business people have a chronic disease, it is also a chance to share coping strategies. An additional benefit was noted by one person in the study who said, *"enthusiasm is contagious"*. People who run other businesses can also be a useful

source of referrals. In a couple of instances, people in our study talked about arrangements they had made to sub-contract parts of jobs they received but could not do to other companies, who would in return sub-contract work back to them.

Sharing your business with a partner or staff can be beneficial because of the security that this can provide. When choosing a partner or hiring staff, it is essential to find people who are understanding of your disease, get along well with you, can be trusted, and have skills that complement your own. In the same way, when hiring contractors make sure that they also understand your disease and are aware of the extent of your physical and mental capabilities. Hired staff can be there to provide temporary assistance when your disease is not well controlled, can assist with solving a particular problem, or participate in your business on a permanent basis. Finally, there is no sense in having help unless you are going to delegate work to them.

Professional services such as bookkeeping or accounting, sales and marketing, or computer services are for hire when you don't have the time or ability to do a particular task. An additional professional who is sometimes forgotten is the manager of your local bank. As one of the people in our study said, *"make your bank manager your friend and teach him your business"*.

Online Support Resources

(a) Entrepreneurs with Disabilities Network - this Nova Scotia based network is an online resource for people with disabilities in Canada. It offers workshops, mentoring, a members directory and an online discussion group. This can be found at <http://www.ednns.ca/>

(3) Setting up the Physical Environment - Having a physical environment that works for you is a necessity. This may mean working out of your home, if commuting to an office is too difficult. The benefits of working from home are that you eliminate the time needed to commute to work, you are better able to rest when needed, there are reduced overhead costs, and you get to write off a portion of your household expenses on your income tax. Whether working from home or not, getting the appropriate equipment like an ergonomic computer workstation, phone, chair, footstool and table is also beneficial. An occupational therapist can be a useful person to consult when planning your work environment.

Funding for Adaptive Equipment

(a) Opportunities Fund for People With Disabilities - information on eligibility and how to apply can be found at: www.hrsdc.gc.ca/eng/disability_issues/funding_programs/opportunities_fund/index.shtml



(4) Pacing Your Day-to-Day Activities - Pacing can be an important strategy to help keep your pain, energy and mental concentration at an optimal level. People in our study suggested a number of ways to pace your daily business activities. These included listening to your body, knowing your physical and mental limitations, not pushing past your limits, setting proper work hours, setting aside time to restore energy levels, and taking frequent breaks. Other suggestions were to curb possible tendencies to be an over-achiever, to learn to say 'No', and to build in extended rest periods following demanding work-related activities. A good example of the last suggestion came from one person in our study who said, *"My most important consideration when I take on a contract, especially if it involves travel, is energy management. I make sure that I am rested before I leave, and build in time to rest when I get home"*.



(5) Pacing the Growth of Your Business - Pacing the rate at which you grow your business is also important. One of the benefits with starting small is that it lets you learn as your business grows. Another benefit is that by setting achievable goals, you are more likely to stay motivated and eventually be successful. Recognizing that stress levels increase as company size and complexity increases, one person in the study indicated that starting small allowed a person to work through the pain and stress at their own pace. Starting small was also thought to be linked to financial success. By growing the business in stages and being frugal in the first year or so, your business is more likely to make it past the financially difficult early years that many new businesses experience. As a reminder, some people in our study suggested that it is helpful to set your own standards and not get caught up in what the rest of the world is doing. In other words, define 'success' for yourself. Recognizing that building and growing your business takes time makes it easier to be patient and avoid being disappointed with what may be a slow path to business success.

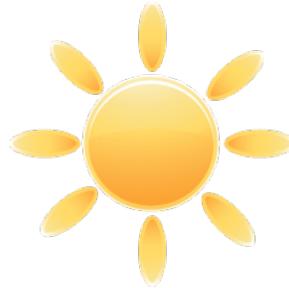


(6) Living a Healthy Life -

When the people in our study talked about living a healthy life, what they meant was making their health their primary concern, both in terms of good self-care, as well as getting good medical care. The ways in which they suggested putting self-care into practice were numerous. Taking time off when needed, putting quality of life ahead of material gains, not letting the business take over your life, planning leisure time as well as time with family and friends, and maintaining a regular program of exercise were some of the ideas mentioned. Others were setting time aside for personal growth, staying away from negative people, getting adequate sleep, taking regular holidays, eating well, being open and gentle with yourself, managing stress, and taking supplements. A final piece of advice was to give up trying to be superman/woman with family and friends. These points were best summarized by the person who said, *"TAKE CARE OF YOU"*.

Getting good medical care also means many things. It starts with getting an accurate diagnosis, follows with putting in place a good support system of health care professionals, and ends with finding and sticking to treatments that work. This includes finding out what works for you, whether in relation to controlling your

pain, or finding the proper balance between work, sleep, rest, and exercise. If medications are part of your treatment, take them at the times indicated by your doctor.



(7) Maintaining a Good Attitude -

Because there are many obstacles to starting a new business and it is easy to become frustrated and disappointed, maintaining a good attitude was thought to be very important. Three of the ways that people in our study suggested doing this were to not be afraid to take risks, to remain enthusiastic, and to be flexible in your thinking. Humour was suggested as another way of putting a sense of perspective on your business venture so that it stays fun and challenging without becoming a life-or-death situation. Maintaining self-confidence was also seen as being essential because as one person in the study said, *"believe in yourself and you can overcome almost anything"*. Staying confident means thinking about success, dreaming big, not letting yourself or others devalue what you are doing, and trusting in yourself. Others in the study noted the importance of staying positive. Being positive is a critical element in coping with a chronic disease. In the words of

one of the people in our study, *"with arthritis - you are either a victim or victor - the choice is yours"*. How people stayed positive were in small ways such as being grateful that the good health days outnumbered the bad, finding something good in every situation, and remembering that whatever you accomplish is a bonus and that the discomfort from your disease would likely be a lot worse if you were doing nothing.

(8) Maintaining

Determination - Maintaining determination in the face of setbacks was a point that was raised by several people. Two of the most common problems that can shake a person's confidence are a flare up of one's disease, or a setback in growing or maintaining one's business. One way of maintaining determination is to understand that there will be good days and bad days, but that most days will be better than the bad days. Another way some people maintained motivation was by setting realistic goals (e.g., double your client base each of the first three years of your business, or make three sales calls a day) and by not falling into the trap of over-analyzing situations.

(9) Improving Business Skills - Many skills were seen as being useful when you are running a business, such as skills in computer, marketing, communicating with clients, project management, making a contract, learning how to collect money from customers, and accounting. There are many places to learn these skills including books and audiotapes, or courses at your local college or small business centre.

In Western Canada, the Community Futures network provides business advice, information, and training for rural entrepreneurs. For more information see <http://www.communityfutures.ca>

To learn more about the Community Futures Entrepreneurs with Disabilities Program, go to <http://www.cf-edp.ca>

There are also the following online resources:

(a) Canadian Society for Social Development (CSSD) -

this organization offers a 6-month, online, accredited, Internet Business Development for Entrepreneurs (IBDE) training program for anyone interested in learning how to design websites for either their own business or other small business owners. Tuition includes all course supplies, and funding assistance is usually available in local communities. Students are provided with one-on-one assistance through instant messaging, email, phone, and live workshops in a virtual classroom. If interested, register at <http://www.ibde.ca/?q=signup>

(b) Opportunities Fund for People With Disabilities - this fund can be accessed for business skills training. For more information on eligibility and how to apply: http://www.canadabusiness.ca/servlet/ContentServer?cid=1081945305713&pagename=BSC_FE/display&lang=en&c=Finance

(10) Organizing Your Work - Keeping your work organized is an important skill when living with a chronic disease. Two of the most important areas in which this needs to be done are in the structuring of tasks and the organization of finances. The effective structuring of tasks means writing a prioritized “to do” lists on a daily basis, setting deadlines for each task, doing work when you are most alert, preparing routine chores the evening before, learning good time estimation skills, and planning ahead to eliminate the pressure of deadlines. Strategies for the organization of finances included keeping accurate records of household and business expenses, as well as producing a monthly balance and loss statement. Keeping daily records was seen as a valuable way to prevent yourself from getting behind in record keeping.

DISABILITY BENEFITS AND SELF EMPLOYMENT

Self-employment can be a good means of supplementing a disability pension. If you are receiving a federal or provincial disability pension there are allowable limits for self-employment income without a reduction or loss of disability benefits. It is important that you discuss self-employment with your benefits provider to ensure that you remain eligible for disability benefits. Your disability provider may also have special programs to help you become self-employed.

If you receive a disability pension through the Canada Pension Plan (CPP), you may be eligible to obtain assistance in starting a business through the CPP, Disability Vocational Rehabilitation Program. Some of the services that are available through this program include guidance, and skill improvement and retraining. For more information on this program, please visit their web site at <http://www1.servicecanada.gc.ca/eng/isp/pub/factsheets/vocrehab.shtml>

If you receive provincial disability benefits, contact your case worker and Service Canada to ask about specialized employment programs for persons with disabilities.

KEY MESSAGES FROM ELLEN'S STORY



Ellen has provided many pieces of advice as to what she would do differently if they had to start their business over again, including writing a more comprehensive business plan and better estimating income, costs, and the work involved in starting and growing their business. However, that does not take away from the fact that she and her husband successfully started a business, which they were then able to sell to new owners. The message here is that you don't have to necessarily get everything right the first time, as long as you pay attention to the basics. One of the key elements of their success was that they started a business based on a deep passion and a belief that their business could make a difference in the world, and it was this passion that helped to maintain their determination through difficult times. This was also a business that was built on support, not only that which they gave to each other, but as well from the workers they hired, and of the financial support provided by Ellen's father. Ellen and her husband also learnt as they went and allowed their business to evolve accordingly. They learned about the needs of the magazine's advertisers, how to pace themselves, and how to live their lives in a way that did not solely revolve around their business.

REWARDS OF SELF EMPLOYMENT SUCCESS

The rewards of successfully starting and maintaining your own business are many. For people with a disability, self-employment is one way to remain as active and positive contributors to society. This sense of reward is even greater when your business is something that you are passionate about. This sense of passion is

what motivates you to get up in the morning and to continue to face the challenges that come with running your own business. In Ellen's words, "*I always thought success was money, having enough money.... success is being happy with your life*". A business can also be financially rewarding. If you are running your business on a part-

time basis this might mean a little extra money to top up your disability pension or to supplement other family income. If your business is a full-time venture, your income may be your sole source of finance. In any case, the accomplishment is that this is money that you have earned through your own hard work.



OTHER SELF EMPLOYMENT RESOURCES FOR YOUTH, FIRST NATIONS PEOPLE, WOMEN, AND OTHERS LIVING WITH DISABILITIES IN BC

Aboriginal Business Services Network - This site for aboriginal people living in BC has sample business plans, as well as links to other aboriginal business sites in Canada <http://www.absn.ca>

Advice and Business Loans for Entrepreneurs with Disability (ABLED) - Funded by Western Economic Diversification, this program assists urban entrepreneurs with disabilities with advice and repayable business loans. ABLED is delivered by Vancity Savings <http://www.vancity.com/MyBusiness/BusinessFinancing> and Coast Capital Savings http://www.coastcapitalsavings.com/Business/Borrowing/Little_Loans_For_Big_Ideas/ABLED_Loans/

Business Development Bank of Canada - This website has articles on financing, as well as a searchable database of funding options <http://www.canadabusinessbc.ca>

Canada Youth Business Foundation - This site describes financing opportunities that are available for young entrepreneurs between the ages of 18 and 34 <http://www.cybf.ca>

Canada Revenue Agency - This site has information about expenses that can be deducted when filing your income tax return <http://www.cra-arc.gc.ca>

Canadian Society for Social Development - Business Abilities (BA) Program - This federally incorporated, non-profit provides online business planning and management training to Canadians with disabilities, at no cost, thanks to the generous support of HRSDC - Opportunities fund. The BA program helps participants assess their business idea, research and prepare a business plan, and launch their venture with the guidance of an assigned business coach. In this self-paced program each person works with a business coach who provides on-on-one assistance using instant messaging, email and phone. In addition, live workshops are conducted in a virtual classroom on various business topics throughout the program. Individuals can register at <http://www.businessabilities.ca/?q=signup>

Canadian Society for Social Development - Internet Business Development for Entrepreneurs (IBDE) Program - This organization offers a 6-month, online, accredited, IBDE training program for anyone interested in learning how to design websites for either their own business or other small business owners. Tuition includes all course supplies, and funding assistance is usually available in local communities. Students are provided with one-on-one assistance through instant messaging, email, phone, and live workshops in a virtual classroom. If interested, register at <http://www.ibde.ca/?q=signup>

Community Futures British Columbia - Entrepreneurs with Disabilities Program - This website contains information and contacts for the 32 British Columbia Community Futures offices who have the Entrepreneurs with Disabilities Program. <http://www.cf-edp.ca>

Employment Programs for Persons With Disabilities - For people receiving provincial disability benefits, programs are available to assess self-employment suitability and provide basic business training. See your employment assistance worker for more information. <http://www.eia.gov.bc.ca/pwd/eppd.htm>

La Societe de developement economique de la C.-B. - This website is set up to assist francophone entrepreneurs living in BC <http://www.sdecb.com/>

Ministry of Children and Families - This site has information on child care subsidies and funding that are available in BC <http://www.mcf.gov.bc.ca/childcare/>

The Self Employment Explorer - Created by Community Futures British Columbia, this online toolkit is for young people with a disability, who are between the ages of 14 and 24, and who want to explore self employment as a career option <http://www.toolkit.cf-edp.ca/wordpress/>

Women's Enterprise Centre - This site outlines financing opportunities that are available for female entrepreneurs <http://www.womensenterprise.ca>

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