



MICROENTERPRISE TECHNICAL ASSISTANCE GUIDE

Vocational Rehabilitation 9/17/2021

Determining if, when and how to support an entrepreneurial small
business for Vocational Rehabilitation individuals

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Overview of Self-Employment

This guide provides procedural information and tools for Vocational Rehabilitation staff to understand and utilize when considering support of an individual's interest in pursuing self-employment options.

What does it mean to be Self-Employed?

Self-Employment is not an occupation or an employment outcome in and of itself. Self-Employment is a career strategy to achieve an employment outcome. A person can work for someone else as an employee (for their occupation) or they can provide a service or sell a product as a self-employed person, (method toward employment) both of which lead to an employment outcome.

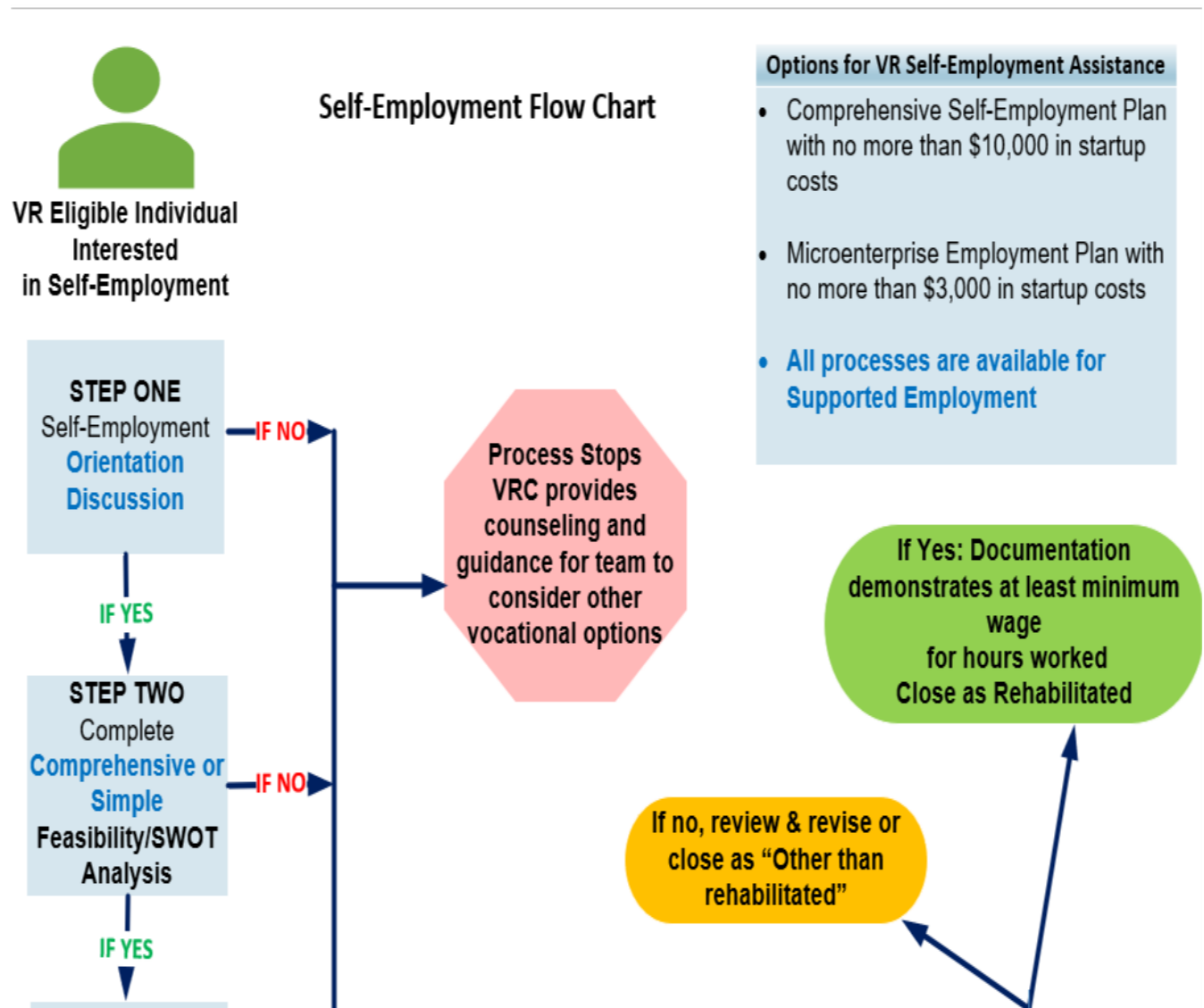
Employment, including self-employment, offers people with disabilities an opportunity to enter the labor market and achieve self-sufficiency and independence. Consistent with Vocational Rehabilitation (VR) policy and procedures, VR staff can help individuals understand VR's process and guidelines to achieve an employment outcome in a self-employed setting.

VR supports two self-employment processes to assist individuals:

1. Comprehensive Self-Employment
2. Microenterprise with no more than \$3,000 in startup costs

Individuals requesting more than the maximum of \$3,000 in startup costs would need to complete the comprehensive self-employment process.

Figure 1 Self-Employment Flow Chart



Supported Self-Employment

The comprehensive and microenterprise self-employment options are available, if approved, for individuals who qualify for Supported Employment through County Developmental Disability Services or through Mental Health Individual Placement and Support (IPS) Services. The definition of Supported Employment services can be found in [34 CFR § 361.5\(c\)\(54\)](#).

As specified in federal regulations, employment must be performed in a competitive and integrated environment.

- (1) Anyone who experiences a disability has the right to work either on a full-time or part-time basis and;
- (2) Individuals are paid at least minimum wage or better and at a rate not less than what is customarily paid for the same or similar work performed by similarly situated individuals without disabilities and;
- (3) Individuals who are self-employed, earn an income that is comparable to the income received by other individuals who are not individuals with disabilities and who are self-employed in similar occupations or on similar tasks and who have similar training, experience, and skills; and are eligible for the level of benefits provided to other employees; and at a location typically found in the community and;
- (4) The individual interacts with other employees or other people to the same extent that similarly situated self-employed individuals who are not individuals with disabilities would have the opportunity to interact and;
- (5) The work also presents opportunities for advancement similar to those for other self-employed individuals who are not individuals with disabilities and who have similar positions.

This is considered competitive and integrated employment, [34 CFR §361.5\(c\)\(9\)](#)

Figure 2 Defining Self-Employment Flow Chart



Defining Self-Employment

Types of Self-Employment

A small business owner or entrepreneur can provide a service or market a product using the method of self-employment. There are several options for self-employment and a few ways to structure a business. Reminder: Self-Employment is not an occupation or an employment outcome in and of

itself, It is a career strategy or method on the path towards employment in a chosen work environment.

A **small business** is an independently owned and operated company, defined as having fewer than 100 employees with less than \$25 million in annual revenue and publicly traded stock worth less than \$25 million. Simply said, a small business can consist solely of the owner, or, the owner and their employees.

Microenterprise is also independently owned and operated; it is defined as having fewer than nine employees and less than \$2 million in annual revenue. Again, this can be the owner, or, the owner and their employees.

The **franchise** organization model offers the **franchisee** the ability to grow under a common brand and share in the benefits of a larger group of business owners who provide systemized training from successful business operators. There is usually a lower risk of failure than if you were to start your own business from scratch. Most franchisees form a corporation or LLC. The important thing to remember is that any funding through VR requires the individual to hold the largest controlling share of the corporation. VR cannot pay franchise fees.

What is the **Gig Economy**? Musicians often refer to performing at a place as taking on a “gig,” which is how the term got its name. The gig economy works much the same way – Instead of a traditional, in-office, full-time job with a single company, gig workers work as **short-term, temporary, independent contractors** or **freelancers** for one or a variety of businesses. No matter what industry, the gig economy consists of small tasks that the worker completes. These tasks can be anything from getting groceries to writing code. A gig worker can opt to work for a set number of hours (like choosing a shift) or by the project. Once the task or shift is complete, the worker moves on to the next gig, which might be another task with the same individual or company, or something entirely different with another individual or company.

While many people think that the company itself is the employer, in the gig economy, that is not the case. The company is merely the “connector,” bringing contractors and individuals together. Some companies “connect” contractors through an online platform, such as Uber, Instacart, DoorDash, and many others.

Independent Contractors are considered gig workers who provide skilled manual labor services, such as plumbers, carpenters, home remodeling or maintenance services, rideshare services, food delivery services, etc. As an independent contractor, they own and operate their own business; however, they may perform work for other businesses or individuals.

A **freelancer** is a self-employed person who offers services, often working on several jobs for multiple individuals at one time.

Freelancers and **consultants** are found in professional or administrative services, such as content creators, copywriters, graphic designers, and computer programmers.

Types of “Gig” Work

- Accountants
- Freelance Writers
- Attorneys
- Graphic Designers

- Artists
- Photographers
- Barbers
- Landscape Architects

- Beauticians
- Massage Therapists
- Construction Workers
- Musicians and many more

Gig Platform Apps

Connecting customers to entrepreneurs such as:

- Uber
- Lyft

- GrubHub
- DoorDash

- Instacart
- Postmates & Many More

Definition of Employee versus Independent Contractor

Internal Revenue Service (IRS)

“The general rule is that a person is an independent contractor if the payer has the right to control or direct only the result of the work, not *what* will be done and *how* it will be done.” [IRS Definition of Employee versus Independent Contractor](#)

Looking at the relationship you have with the business or businesses you contract with, consider these questions:

- Do you have complete control over what you do and how you do your job?
- Who has control over how you are paid, if your expenses are reimbursed and who provides the tools and supplies you need to perform your job?
- Do you have a written contract for your services?
- Does the company you contract with pay for any benefits such as a pension plan, insurance, vacation pay, etc.?
- Is the work being performed a key aspect of the business, and is this relationship ongoing?
- Individual receives a 1099-NEC or 1099-MISC [IRS Forms for Independent Contractors](#)

How are small businesses structured?

There isn't a mandatory legal structure for small businesses. A small business can take any form, such as:

- Sole Proprietorship
- Limited Liability Company (LLC)
- Partnerships
- Corporation
- S Corporation

The VR Counselor (VRC) will provide information to the individual and their team to support their learning of the various ways to structure their business depending on their needs. The main difference between these structures has to do with taxation, registration requirements, and personal liability.

No structure is inherently better than others. Individuals must determine what the best option is for their individual situation. It is **very important** to understand taxation and personal liability. Individuals can visit

the [Internal Revenue Service](#) for information, tools, and forms, or connect with [Oregon Business Xpress](#).

Note: Forming an LLC can **negatively impact eligibility for Supplemental Security Income (SSI) and Medicaid benefits**. It can also impact eligibility for SSDI beneficiaries. VR counselors **must** refer any SSI/SSDI recipients pursuing self-employment to the [Work Incentive Network](#) or [Plan for Work](#) (offered through Disability Rights of Oregon).

There are many federal, state, and local resources available for advice, including the Small Business Development Center. See the complete [Resource List](#).

IRS: Defining Legitimate Business

Vocational Rehabilitation Policy requires that “the individual must be the owner, controlling partner or controlling shareholder of the corporation.”
OAR 582-070-0042(2)

Figure 3 Defining self-employment

Self-Employment	NOT Self-Employment
A home-based business, owned by and operated out of the individual's home, is self-employment.	Home-based employment, where the work is performed by an employee telecommuting, is not self-employment.
VR supports business vocations.	VR does not support single projects, proposals, multi-level marketing ventures or pyramid schemes.
For VR support, self-employment and microenterprise ventures should lead to stable, competitive, integrated, and profitable long-term income.	VR does not have the resources to support informal, “hobby”-type businesses not designed to be a major source of support for the individual or lead to self-sufficiency and profitable income.
A business pays for the hobby and at least some of the living expenses	A hobby usually earns enough to pay for expenses to keep the hobby going.

to improve the quality of a person's life Example: A person produces quilts for a price that would pay for the supplies, plus a profit and they are able to make and sell enough quilts to pay for some of their living expenses earning at least minimum wage or better, after expenses and taxes. This would be considered a business.	Example: Someone that makes quilts, might make one or two at a time and sell them for enough to pay for supplies to make more quilts. This would be considered a hobby.
<u>IRS: Hobby or Business?</u>	• Note: Pyramid schemes pay more for recruiting new members or distributors than they typically pay for selling products.

Requirements for an Existing Business

- Services may be provided to individuals requiring VR services, who need assistance with disability related accommodations to maintain an existing business, and otherwise meet eligibility requirements for VR services.
 - The business and individual must meet all VR requirements for services.
 - The individual must be the business owner, sole proprietor, majority owner, or primary partner of the existing business, and;
 - The business must not be speculative in nature, prohibited by federal law, a nonprofit business or a multilevel marketing or "pyramid" scheme, and;
 - The business must meet the definition of Competitive Integrated Employment found in [34 CFR §361.5\(c\)\(9\)](#), and;

- All individuals will complete the VR Financial Needs Test. If an individual's financial participation is required, it must be met prior to VR's contribution for any business-related expenses; and,
- All individuals will be required to complete a feasibility study, SWOT analysis, business plan, and cash flow statement (as appropriate to the business venture) to determine viability; and,
- Although VR generally does not require that an individual utilize loan funds as a comparable benefit, when considering self-employment activities, a business plan may require loan funding or additional funding sources outside of VR support in order to be considered viable.

Note: An existing business may be profitable without a business plan, but VR requires a business plan prior to writing and carrying out the IPE.

Social Security and Self-Employment

The Social Security Administration uses complex rules to determine income for SSI/SSDI beneficiaries when they operate their own business.

- Income from self-employment is calculated differently than wage employment, especially for SSI beneficiaries;
- If an individual has already received benefits planning, they must still be referred again, prior to developing a business plan or finalizing an IPE that includes VR support for one of the Self-Employment options; and
- VR counselors **must** initiate a referral for any SSI/SSDI recipients pursuing self-employment to a certified benefits planner with knowledge about self-employment income and exclusions. Refer to the [Work Incentive Network](#) or [Plan for Work](#) (through Disability Rights of Oregon). The VRC must ensure that the individual is aware of how, and when, their potential profit could impact their benefits.
- Social Security allows for many self-employment work expenses that may be deducted from self-employment earnings;

- There may be Impairment-Related Work Expenses (IRWEs) that could help an individual maximize their earnings in addition to other work incentives. See [Social Security Resources](#).
- Some individuals may benefit from a [Social Security Pass Plan](#). A Social Security PASS plan can help with startup costs, training, and other individual benefits. While this can be a time-consuming process, it will help the individual determine if they have the resources they need to move forward. This can, and should, be completed with the feasibility study.
- The [Oregon Able Savings Account](#) can be a valuable resource to save money for startup costs without the income counting against the \$2,000 resource limit.

Figure 4 Five Tips Successful Entrepreneurs Follow



Successful business owners have a clear vision of their business goals. They celebrate both success and failure as part of learning. They don't let failure stop them, they keep moving forward with a teachable attitude of learning and doing. They are willing to take a risk.

Procedure for Microenterprise

After eligibility has been determined, the VRC will meet with the individual and their team to begin the comprehensive assessment process. If an individual is interested in self-employment, the VRC will use the [Self-Employment Orientation Tool](#) and the [Thumbs Up Calculation Tool](#) to guide a discussion and determine whether the individual meets the initial criteria for self-employment and if so, which self-employment option would match their needs and if it appears the individual might make a profit. This discussion should provide an initial understanding of the individual's skills, abilities, interests, and experience in their vocational field, as well as their skills in managing a business. Comprehensive assessment activities should include disability-related barriers, and others, that could potentially impact a successful business outcome.



Procedure

If the individual qualifies for Supported Employment, it is essential **to explore with the individual whether** to invite appropriate community partners, such as Service Coordinators/Personal Agents, family members, or IPS Employment Specialists, **with the consent of the individual.**

STEP ONE: Conduct Orientation Discussion:

1. The VRC reviews and guides a discussion using the [Orientation Tool](#) to determine whether the individual meets the initial criteria for self-employment and if so, which Self-Employment option would match their needs.
2. The VRC will use the [Orientation Discussion Checklist](#) to ensure each item has been discussed. Once the checklist has been completed, it will be attached to the file with a case note and a copy will be

provided to the Branch Manager for review.

3. The VRC will want to guide the individual and their team to complete the [Thumbs Up Calculation Tool](#). This tool can help individuals understand if the business would provide a profit or not, before spending too much time on planning.
4. After completing the Thumbs Up Calculation Tool If the business doesn't look like it would be able to sustain at least minimum wage or better, the team can discuss if there are other ways it could be profitable such as increasing prices, lowering expenses or working different hours. Would this be feasible?
5. Individuals may need to consider funding resources other than VR. This may require an understanding of their credit history and credit score. See [Credit Rating Resources](#).
6. The VRC may want to review the Resource List under [Social Security Resources](#).
7. For Social Security recipients, a person trained in benefits planning needs to be part of this team. The Social Security Administration (SSA) has various work incentive programs that are designed to help individuals enter or reenter the workforce. SSA recipients should fully understand the differences between these programs and their effect on the individual's SSI or SSDI benefits. It is critical that benefits planning be part of the self-employment planning and implementation process, as **self-employed earnings are calculated differently than wage earnings**. Refer to the [Work Incentive Network](#) or [Plan for Work](#) (through Disability Rights of Oregon).
8. The VRC will consult with the Branch Manager and, if questions or concerns arise, the Policy Team.
9. The IPE should not be developed until the business plan has been approved by the Branch Manager. If it is expected to take more than 90 days for the business plan to be approved, it may require a plan extension.
10. If the individual already has a signed IPE, only services for self-employment preparation can be revised and added to the plan. Any

costs for the actual business cannot be added until the full process for the business plan has been approved by the branch manager at which time a new IPE will need to be developed with the appropriate occupational goal that reflects the main job tasks required to operate the business.

11. If at any time the individual does not meet the criteria for microenterprise, the comprehensive self-employment process should be reviewed.
12. If the individual and their team agree that Microenterprise is the correct option and they meet the requirements so far, proceed to step two.
13. If the business plan does not appear to be viable at this point, the VRC will discuss other options for wage employment with the individual and their team. If the individual is not agreeable to the decision, the VRC can move to STEP Two.

Figure 5 Self-Employment Orientation Tool Example

Self-Employment Orientation Tool

General Directions to Staff

PURPOSE

Orientation Discussion Process for Determining Self-Employment Options

- This tool should be useful for Counselors and Branch Managers when assessing a client's ability to be a successful business owner if so, which self-employment planning process would benefit the client best. The responses from a client should help guide the decision-making process for the VRC to determine if the client meets the criteria for self-employment and if the client has the necessary "readiness skills" (resources, skills, and supports) to become self-employed.
- The VRC will ensure that the client has sufficient information about the self-employment process and VR support to make an informed choice either to pursue self-employment or to choose wage employment.

Figure 6 Orientation Discussion Checklist Example

Orientation Discussion Checklist

Directions:

The VRC will facilitate a discussion process with the client and their team using the Orientation Tool. It is required to document that the client has sufficient information about the self-employment process and VR support to make an informed choice either to pursue self-employment or to chose wage employment. This Checklist will guide the VRC to ensure that appropriate information is shared with the client and will also act as a tool to check-off required information has been shared which can be attached with a case note for documentation in the client's case file.

Figure 7 Thumbs UP Tool Example

VR

Microenterprise

Thumbs Up Tool

Here is a quick check to help you figure out if your business idea will be profitable and realistic before you spend time in planning.

Step 1: Estimates

Write down your estimates for these four categories:

How many hours per month do you want to work? A = 0.00	What is the minimum wage in your area? B = \$ 0.00
Cost you can charge for your service? (realistically) C = \$ 0.00	Cost of materials to provide service? (see Calculation Tool) D = \$ 0.00

Procedure

Starting a new business can be rewarding; however, it can also be risky. A feasibility study will help the individual and their team identify flaws, business challenges, unforeseen circumstances that might affect the success and sustainability of the business venture, and whether it is likely to be profitable.



STEP TWO: Complete the Feasibility Assessment Process

Feasibility Study, SWOT Analysis, Cash Flow Projections

Before starting a business, a feasibility study will enable the individual to estimate the financial, human, and technological resources that will be needed to ensure successful launching of the business.

The VRC will meet with the individual and their team to discuss the Feasibility process, SWOT Analysis and Cash Flow Projections.

Individuals who would meet the criteria for Track 1 job developing services, the following steps apply:

1. The VRC will provide a link to the [University of Montana](#) A website with resources, tools and independent training around all aspects of self-employment. The VRC will also provide a referral to the local [Small Business Development Center](#). The individual, and if appropriate, their family or members from their team can assist them in completing the [Feasibility Assessment Tool](#), and the [Cash Flow Forecast Tool](#). The individual may also use their own format which must include enough descriptive information regarding the major components listed in the VR Tools.
2. Additional resources are listed in the appendix: [Feasibility Research Resources](#).

3. The VRC will discuss startup costs and a timeframe for completion of the Feasibility Process. This information will be case noted with follow-up to the Branch Manager.
4. The VRC and Team should meet monthly to check in and discuss progress and any concerns, which should be case noted.
5. Once completed, the VRC will review the results and staff with their Branch Manager or the Policy and Training team if necessary. If the Feasibility seems reasonable and favorable, the VRC can meet with the team to discuss the next step in the process.
6. If the feasibility study indicates the business idea does not seem to have a reasonable chance for success, the VRC will meet with the team and discuss the reasoning behind the unfavorable decision. The team can also discuss wage employment options.
7. The reasoning for the unfavorable decision and the individual's agreement or disagreement must be case noted.
8. If the individual disagrees with this decision, they can complete the cash flow statement and business plan template in case the feasibility study missed important details.

Individuals who would meet the criteria for Track 2 or Track 3 job developing services, the following steps apply:

1. The VRC will meet with the individual and their team to discuss the Feasibility process and SWOT Analysis. Individuals who may need assistance with the written portion could work with their support team and the VRC to complete the questions verbally.
2. Individuals who need assistance with written and verbal tasks can enlist family members or others on their team to assist with the Feasibility Assessment Tool.
3. For individuals who need customized and intensive support, (see links below), the VRC can request an exception to the job developing contract and choose a Job Developing Agency to assist the individual with the following steps:
4. The individual and their support team will work with a job developer to complete the Feasibility Assessment Tool. The job developer

should be provided with the link to the [University of Montana](#). A website with tools and self-employment training resources.

5. Additional resources are listed in the appendix: [Feasibility Research Resources](#).
6. The VRC will discuss startup costs and a timeframe for completion of the Feasibility Process. This information will be case noted with follow-up to the Branch Manager.
7. The VRC and Team should meet monthly to check in and discuss progress and any concerns, which should be case noted.
8. Once completed, the VRC will review the results and staff with their Branch Manager or the Policy and Training team if necessary. If the Feasibility seems reasonable and favorable, the VRC can meet with the team to discuss the next step in the process.
9. If the feasibility study indicates the business idea does not seem to have a reasonable chance for success, the VRC will meet with the team and discuss the reasoning behind the unfavorable decision. The team can also discuss wage employment options.
10. If the individual disagrees with this decision, they can complete the cash flow statement and business plan template in case the feasibility study missed important details.
11. The reasoning for the unfavorable decision and the individual's agreement or disagreement must be case noted.

Links for the Exception to the contract directions and forms:

[Office of Contracts and Procurement-Purchasing Forms](#)

Using the link above: Scroll to the middle column and click on Vocational Rehabilitation Exception Request Form MCS0118VR

From the link above: Click on the link to the right for Directions for OC&P Request Forms

[Business Integrity Manual](#) pages 67-69 provides directions for the exception process.

NOTE: Requesting an exception to the Job Developing Contract will require additional branch manager, and Field Chief approval. The VRC will need to negotiate with the Job Developing Agency a price for Self-Employment Preparation Services.

Figure 8 Feasibility Assessment Tool Example

Feasibility Assesment Tool

Key Points to Assess Your Target Market

	Demand of Your Product or Service
	Market Size and Competition Saturation
	Location of Your Customer Base
	Ability to Reach a Larger Customer Base
	Is There a Supply and Demand?
	Competitive Prices of Similar Products or Services

Directions: The client and their team may answer the questions from the Feasibility Questionnaire electronically or it can be printed.

Feasibility Questionnaire

Figure 9 Cash Flow Forecast Tool example

Business Name Simplified Cash Flow Forecast Tool				
Initial Cash On Hand		\$ 500.00	Starting date	Jan 2021
Cash In				
	Jan 2021	Feb 2021	Mar 2021	Apr 2021
Cash On Hand (beginning of month)	\$500.00	\$0.00	\$0.00	\$0.00
Total Revenue				
(All income from sales/services)				
Uber	\$200.00	\$75.00	\$200.00	\$200.00
Lyft	\$1,500.00	\$1,500.00	\$1,500.00	\$1,500.00
UberEats	\$50.00	\$50.00	\$50.00	\$50.00
Other (specify)	\$103.50	\$103.50	\$103.50	\$103.50
Upsell items (neck pillows, masks, etc.)	\$600.00	\$600.00	\$600.00	\$600.00
Total Revenue	\$2,453.50	\$2,328.50	\$2,453.50	\$2,453.50
Personal & Supplementary Income				
SSDI	\$900.00	\$900.00	\$900.00	\$900.00

Procedure

After reviewing the Feasibility Assessment Tool or applicable documentation, the VRC will consult with their Branch Manager and, if questions or concerns arise, the Policy Team. If the proposed business venture meets all of the criteria so far, proceed to the next step.



STEP THREE: Complete the Business Plan Template

The purpose of a business plan is to help formulate a strategy for starting a business. It also provides an action plan on steps to be taken, resources required, and a timeline. A well thought out business plan is like a road map; it provides a step-by-step process to get the business on the road to success.

1. **Individuals who would meet the criteria for Track 1 job developing services, the following steps apply:**
2. If approved thus far, the individual and team still wish to pursue the venture, the VRC can provide a [Business Plan Template](#). The VRC will provide a link to the [University of Montana](#) A website with resources, tools and independent training around all aspects of self-employment. The VRC will also provide a referral to the local [Small Business Development Center](#).
3. The individual, and if appropriate, their family or members from their team can assist them in completing the Cash Flow Forecast Tool and Business Plan Template. The individual may also use their own format. Documentation provided by the individual must include enough descriptive information regarding the major components listed on the Business Plan Template.
4. Individuals need to be cautious when estimating the start-up costs for a business plan and they should not underestimate business costs in order to stay under the \$3,000 threshold. If the start-up

costs exceed the \$3,000 limit any time before or after the IPE has been signed, **additional approvals will be required** per the **Comprehensive Self-Employment guidelines**, which may delay the start of the business or the business may need to be scaled back. Disability related accommodations are separate expenses from the startup costs.

5. The VRC will discuss other funding sources and outline a plan to identify sources of funding if necessary. The VRC will provide a list of comparable benefits and services or supports for self-employment. See [Resource List](#).
6. The VRC will discuss startup costs and disability-related accommodation expenses that may be needed. A timeframe for completion should also be agreed upon by the team and case noted.
7. The VRC will review the [Business Plan Viability Decision Tool](#). This tool will help the VRC and the Branch Manager determine if the plan is feasible.
8. The VRC will review all documentation for completion and fill out the [Microenterprise Checklist](#) to ensure all necessary information has been completed.
9. The VRC will send the [Microenterprise checklist](#) and the [Orientation Discussion Checklist](#) and applicable documentation to their Branch Manager for approval and/or recommendations. Once approved, the VRC will complete a case note in ORCA and attach the checklist to this note in the individual's file and proceed to Step 4.
10. **If** the VRC has concerns about the viability of the business venture it is recommended they consult with the Branch Manager to make this determination.
11. The Branch Manager may want to review the [Business Plan Viability Decision](#) Tool and review available documentation. If the Branch Manager has concerns, consult with the Policy Team. A business plan may be sent back revised by the individual for reconsideration. This may be due to either a lack of supporting evidence or a failure to provide supporting evidence within the specified timeframe. In the

event the plan cannot be supported and it doesn't appear that it can be modified or amended to meet approval requirements, the Branch Manager will provide the decision in writing using the [Microenterprise Checklist](#) and send this to the VR Counselor. The VRC will discuss options with the individual and their team.

12. If the business plan is not approved, the VRC will meet with the team and discuss the reasoning behind the unfavorable decision. The team can also discuss wage employment options.
13. If the individual is not agreeable to the decision, the VRC will provide the individual with required information on dispute resolution including a copy of the CAP Brochure. The VRC will review the [NOPA Crosswalk](#) and consult with the Branch Manager.
14. The reasoning for the unfavorable decision and the individual's agreement or disagreement must be case noted.

Individuals who would meet the criteria for Track 2 or Track 3 job developing services, the following steps apply:

1. If approved thus far, the individual and team still wish to pursue the venture, the VRC can provide a [Business Plan Template](#) and [Cash Flow Forecast Tool](#). The VRC will provide a link to the [University of Montana](#) A website with resources, tools and independent training around all aspects of self-employment. The VRC will also provide a referral to the local [Small Business Development Center](#).
2. The individual, and if appropriate, their family or members from their team can assist them in completing the Cash Flow Forecast Tool and Business Plan Template. The individual may also use their own format. Documentation provided by the individual must include enough descriptive information regarding the major components listed on the Cash Flow Forecast Tool and. Business Plan
3. For individuals who need customized and intensive support, the VRC can request an exception to the job developing contract (see link below), and choose a Job Developing Agency to assist the individual with completing the [Cash Flow Forecast Tool](#) and the [Business Plan Template](#).

4. The VRC will discuss other funding sources and outline a plan to identify sources of funding if necessary. The VRC will provide a list of comparable benefits and services or supports for self-employment. See [Resource List](#)
5. The VRC will discuss startup costs and disability-related accommodation expenses that may be needed. A timeframe for completion should also be agreed upon by the team and case noted.
6. Continue to Follow steps 7-10 as listed above for Track 1 Individuals.

Links for the Exception to the contract directions and forms:

[Office of Contracts and Procurement-Purchasing Forms](#)

Using the link above: Scroll to the middle column and click on Vocational Rehabilitation Exception Request Form MCS0118VR

From the link above: Click on the link to the right for Directions for OC&P Request Forms

[Business Integrity Manual](#) pages 67-69 provides directions for the exception process.

NOTE: Requesting an exception to the Job Developing Contract will require additional branch manager, and Field Chief approval. The VRC will need to negotiate with the Job Developing Agency a price for Self-Employment Preparation Services.

Figure 10 Business Plan Template example

BUSINESS OVERVIEW		Blank Business Plan Template
BUSINESS NAME AND LEGAL OWNERSHIP		https://www.irs.gov/businesses/small-businesses-self-employed/business-structures
VISION		Vision statements should align with your values, be simple and inspiring.
MISSION		Your mission statement is the ACTION that describes how you will achieve your vision.
SERVICE OR PRODUCT		Information about service/products
SWOT ANALYSIS		STRENGTHS: What are the problems in your area and why would someone need your service or product as a solution? WEAKNESSES: Weaknesses are the internal negative factors that can influence your project or venture. OPPORTUNITIES: strengths are the things that benefit you from the inside, opportunities are the things that benefit you from the outside. THREATS: Identifying your weaknesses can help you fix and prevent threats.

Figure 11 Microenterprise Checklist example

Microenterprise Checklist		
After reviewing all assessments and self-employment documentation, if the VRC agrees the documentation looks complete and the client's proposed business plan appears feasible and the total cost is at or below \$3,000, the VRC will sign and send this form with the client file to the Branch Manager for approval and/or recommendations. The Branch Manager will review the file/documentation and checkmark applicable box in each section. Branch Manager will provide comments and recommendations for plans that need revision or have not been approved.		
Participant Name		Participant ID
VRC Signature		Date submitted
Manager checkboxes		
1. Using the Orientation Assessment Tool, the VRC provided information for the client to make an informed choice regarding options for wage employment or self-employment. The client has chosen to pursue self-employment and their business idea meets the criteria for microenterprise. *Note: Orientation Assessment Tool attached w/Microenterprise Guide	Acceptable ☐	Needs Revision ☐

Figure 12 Business Plan Viability Decision Tool

Business Plan Viability Decision Tool

What is a Feasibility Report?

A feasibility report explores the viability of a business idea. The business plan has a “reasonable chance of success leading to self-sufficiency”. See [OAR Division 70 582-070-0042\(4\)](#) The business idea is evaluated based on three primary indicators: (1) Market feasibility; (2) financial review of projected revenue, expenditures and assets; and (3) demonstrated technical and business management skills and abilities of the individual. It is also necessary to determine if the projected resources will be sufficient to cover ongoing operational costs of business. Information gleaned from the feasibility report provides data and evidence to write the business plan.

Why is a Business Plan necessary?

A business plan does not assess the viability of a business idea. The business plan guides the business owner through each stage of startup and management of the business. It's like a map, showing the details of how the business should run to earn a profit. A good business plan can help with funding. Investors need to see their return on investment. It is also federal and state policy. See [RSA-TAC-00-22 July 24,2000](#)

How do I determine if the business plan is feasible?



Look at the target market:

Procedure

If the business plan is approved, the VRC and Team can develop the IPE or amend an existing IPE.



STEP FOUR: Develop the Individual Plan for Employment (IPE)

1. The VRC, individual, and their team will meet to develop the Individualized Plan for Employment (IPE) with an opportunity for the individual to exercise informed choice in the development of their IPE.
2. The IPE will identify all substantial services necessary to address impediments to employment as well as the reasonable and necessary startup costs of the business. A description of the services, comparable benefits and services, providers, costs, and timelines will be noted in the IPE.
 - a) Under most circumstances, VR should not be considered a primary resource of funding for self-employment ventures. When no comparable benefits and services are available, VR may fund reasonable and necessary startup costs that would be representative of what would be required for a business to begin operations; Startup costs must be a part of the Individualized Plan for Employment. In order for a plan to be viable, other funding sources may be necessary to cover costs identified in the business plan that would not be covered by VR.
 - b) Funding for the business plan may include but is not limited to, the individual's own resources; comparable services and benefits; loans from banks, finance companies or venture capitalists; grants; foundations; loans or loan guarantees from the Small Business Administration; local and state

economic development funds; help from family or friends; a Social Security Plan for Achieving Self Support (PASS); or other such resources. The VRC and individual must explore all reasonable self-employment funding options, as listed.

- c) VR shall assume no financial liability for debts, including existing debt. Any loss shall not be reimbursed by VR.
- d) If additional funding is required to cover the cost of the business venture, the individual shall decide, based on informed choice whether to proceed with the business plan, which may include accepting a loan to finance the venture

☐ **The IPE must contain the following major components:** The IPE must be check marked as a Self-Employment plan.

☐ The IPE goal from the ORCA checklist must match the major duties the individual will perform to make their products or provide a service in a self-employment environment. The [Dictionary of Occupational Titles](#) can be a great resource for the VRC to determine an appropriate Occupational category.

☐ If the individual receives supported employment services, that box must also be checked on the IPE.

☐ The VRC must complete the narrative boxes within the IPE to summarize information from the comprehensive assessment documentation that was used to assist the individual in making an informed choice; the VRC will describe their rationale for supporting this business venture.

☐ In the first (typeable) box of the IPE, the VRC will list a summary of information from the feasibility study, business plan, and financial documentation. This summary should include a rationale describing the following information:

- Business name, legal ownership structure, and description of product and/or services;
- Summary of the SWOT analysis;
- Summary of the business plan;

- Summary of the Break-Even analysis;
- Approved startup costs related to the business; and
- Ensure all disability related impediments are being addressed in planned services or the “other comments” section of the plan.

The following major components must also be included in the plan:

- ☐ IPE services should (1) address an impediment (primary service) or (2) support a primary service (secondary service).
- ☐ IPE services must be measurable and time limited. File documentation must demonstrate how the VRC and individual will know if the service removes, reduces, or accommodates for the impediment.
- ☐ Have a start date and vendor selected (when possible).
- ☐ List the cost for the service and any comparable benefits available.
- ☐ If the individual receives supported employment services through ODDS, the first box in the IPE must address the “maximizing hours” policy. See [Action Request Transmittal VR-AR-16-02](#) and [Maximizing Hours Lane vs. Brown](#)
- ☐ The individual’s goal of hours worked shall be documented in the IPE.
- ☐ After completing the financial needs test, describe if the individual is required to contribute to their plan.
- ☐ The IPE will include alternative funding sources and list any comparable services and benefits, including in-kind services (family support, PSW, etc.), utilized in support of the self-employment venture.
- ☐ The counselor, individual, and when applicable, team responsibilities will be listed in the IPE under measurable outcomes.
- ☐ The IPE will include measurable criteria for evaluating progress towards the IPE goal; this includes incremental benchmarks and

milestones clearly defined, as stated in the business plan, outlining the timeline and conditions for success.

☐ The IPE will outline a procedure to monitor progress, including specific timelines for determining whether the individual is making progress, and address any additional barriers or needs in order for the individual to be successful in achieving their employment outcome.

☐ The VRC **must** inform the individual and their team of the necessity for receiving individual financial reports on a monthly basis for the VRC to monitor and document progress, which shall be noted in case notes with a copy of the financial report.

☐ The individual **must** be informed of the necessity for providing financial documentation of profit and loss and agree to provide required documentation.

☐ The IPE **must** list closure criteria, including an agreed upon income level consistent with financial projections listed in the business plan, as well as the type of documentation which will be used to verify financial success of the business. It is the participant's responsibility to provide appropriate documentation of earnings. The business must demonstrate a profit, after paying expenses, that will provide the individual with income of at least minimum wage or better while working the number of hours listed in the IPE.

Note: The individual must achieve at least minimum wage or better (after deductions) for a minimum of 90 days prior to closure.

☐ The IPE will include clearly defined evaluation criteria to address job stabilization, including when the individual will assume full responsibility for operating their business without VR assistance. See [Job Stabilization VR-IM-17--03](#) and [ODDS Worker Guide](#)

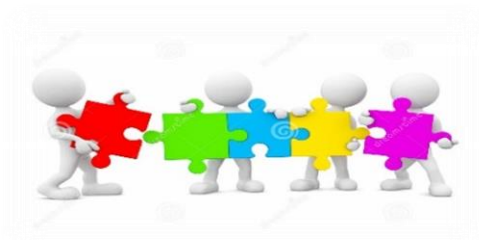
☐ Individuals must also demonstrate their business venture is considered to meet the policy of Competitive Integrated Employment. See Information Memorandum VR-IM-17-03 and [ODDS Worker Guide](#)

☐ The IPE includes a comprehensive summary of any Post-Employment Services or potential services that may be determined necessary in order to:

- Address disabilities and functional limitations listed in the Eligibility;
- Identify services which would assist individuals to maintain or regain employment in the same occupational field as listed in the last open IPE; and
- Describe how Post- Employment services will not be complex or long term.

Procedure

VRC will monitor the business enterprise monthly, at minimum, and place the file in employed status at the specified timeframe agreed upon in the IPE. The VRC will continue to monitor the file for an additional 90 days, unless a longer period is necessary to develop the business and become profitable according to criteria listed in the IPE.



STEP FIVE: Monitor and Carry out the IPE

1. The VRC will ensure that all disability-related accommodations have been provided, such as assistive technology, training how to use assistive technology, or other accommodations needed for management and operation of the business that were listed in the IPE.
2. As long as the business achieves specified performance measures listed in the IPE; 1) all necessary services from the IPE have been

- provided, 2) the business is considered to meet the criteria for competitive and integrated employment, 3) financial documentation demonstrates the individual earns at least minimum wage or better, after expenses, taxes and social security deductions, the VRC can enter the individual into employed status and continue monitoring the plan for a minimum of 90 days.
3. If the proposed business is struggling to show a profit within the identified timeframe listed in the IPE, the VRC can consult with the Branch Manager or Policy Team to identify business strategies, that may increase profit, outside funding resources, etc., that may assist the individual. The VRC will need to monitor closely to ensure success.
 4. If after new strategies have been implemented and monitored and further VR funding for business expenses is requested, above the initial \$3,000 startup funding, the VRC will need to discuss with the Branch Manager if obtaining a new feasibility study with an updated business plan should be considered. A new business plan must meet all requirements for the comprehensive self-employment process. Branch Manager **approval is required prior to amending the IPE.**
 5. The VRC is responsible for informing the participant and team regarding required financial documentation and timelines which must be listed in the IPE.
 6. **It is the responsibility of the participant to provide verification of income as requested by the VRC. This documentation must be provided in the same format on a monthly basis, at closure and may be requested the second and fourth quarter after exit.**
 7. The VR counselor shall monitor the plan monthly to ensure successful case closure.

Procedure

VR shall close a file as 'Rehabilitated' when the individual achieves the goals identified in the IPE and the business has long term viability.



STEP SIX: Prepare for Closure

1. The expectation is that a business will provide the business owner with income of at least minimum wage or better (after expenses have been deducted) while working the number of hours listed in the IPE.
2. Specific closure criteria agreed upon in the IPE shall be documented, in order to begin the process of file closure, to show:
 - a) the number of desired hours matches the number of hours worked;
 - b) job stabilization criteria have been achieved; and
 - c) the work environment is considered competitive integrated employment.
 - [34 CFR §361.175\(a\)\(3\)](#) requires supplemental documentation to obtain the employment verification and wage information for self-employed individuals on a quarterly basis for up to one year after exit. Further Policy and Procedure will follow. For now, the VRC will follow standard procedure for file closure, ensuring minimum wage or better is documented, job stability requirements are met, and competitive integrated employment is documented.
3. Examples of supplemental records could include: Wage and Tax Statement for Self-Employed (1099), Profit and Loss Statement or Ledger Documentation, Copy of Schedule SE (Form 1040 or 1040-SR) Tax Form, or a Self-Employment worksheet signed and attested to by the program individual. Self-Employment documentation should

be listed in the IPE for use of income verification. [RSA Technical Assistance Circular-17-04](#)

4. Post-Employment Services for an existing business would include disability related expenses. Any further business expenditures would require branch manager approval based on a review of the financial projections of the business, costs previously funded and profitability of the business.
5. The VRC and individual may use the [Closure Calculation Tool](#) to help determine hours worked, profit and loss, and hourly wage. This tool can be very useful when projecting actual hours worked.
6. See the [Cash Flow Forecast Tool](#) (spreadsheet) under the Closure tab to calculate hourly wage based on the minimum wage level for the county a person resides in.
7. The VRC shall close a file as “Rehabilitated” when the individual achieves the goals identified in the IPE and the business has long-term viability. Post-Employment Services should be identified and listed in the IPE or case notes. Documentation of financial profit of at least minimum wage or better and competitive integrated employment is required by the participant.
8. **Documentation of Proof of minimum wage or better is Required**
9. If the business is the sole income source for the individual, part of the review prior to closure should be a determination that the individual can meet both ordinary daily living expenses and business costs.
10. If the business does not make a profit of at least minimum wage or better within the agreed timelines listed in the IPE, the VRC will discuss options with the individual and team for increasing profits and revise the plan, if necessary.
11. If further VR funding is requested, above the initial \$3,000 startup funding, a new feasibility study with an updated business plan should be considered to reassess the viability of this venture. A new business plan must meet all requirements for the comprehensive self-

employment process. Branch Manager **approval is required prior to amending the IPE.**

12. If the business is not profitable and the individual is not interested in growing the business or revising strategies to become profitable, and they are not interested in wage employment, the individual's case file can be closed "Unsuccessful" and the former individual will be considered unemployed, unless they disagree with this decision.
13. If the individual is not agreeable to the decision, the VRC will provide the individual with required information on dispute resolution including a copy of the CAP Brochure. The VRC will review the [NOPA Crosswalk](#) and consult with the Branch Manager.
14. If the business is failing or has closed, the VRC shall arrange with the individual to recover VR-purchased materials as much as possible. The VRC and team must decide whether the file should be closed, or if the individual needs further assistance.
15. If the counselor is uncertain on whether to close a case, the counselor should consult with their supervisor and field service staff.

Figure 13 Closure Calculation Tool example

Closure Calculation Tool

1. Calculate monthly income from all business sources

For example: If you are an independent contractor and you provide transportation, you may have sources of income from:

- Platform apps such as Uber, Lyft etc.
- Side gigs and food delivery for Postmates, Uber Eats, Instacart, DoorDash, etc.
- You may have sources of income from “upselling” inventory items such as: neck pillows, snacks, or other relevant items for customer base.
- Or, if you have a retail business, you may only have one source of income from your sales.

Just make sure to account for **all** income that you receive from sales or services related to your business. If you receive money from paid employment, Unemployment Wages, SSI/SSDI benefits etc., **do not** use this income to calculate your business income. (This income will be listed separately under Personal Income on your cash flow statement.)

Appendix

Self-Employment Orientation Tool

Self-Employment Orientation Tool

General Directions to Staff

PURPOSE

Orientation Discussion Process for Determining Self-Employment Options

- This tool should be useful for Counselors and Branch Managers when assessing an individual's ability to be a successful business owner if so, which self-employment planning process would benefit the individual best. The responses from an individual should help guide the decision-making process for the VRC to determine if the individual meets the criteria for self-employment and if the individual has the necessary "readiness skills" (resources, skills, and supports) to become self-employed.
- The VRC will ensure that the individual has sufficient information about the self-employment process and VR support to make an informed choice either to pursue self-employment or to choose wage employment. The VRC will use the [Orientation Discussion Checklist](#) with this tool for documentation.
- The VRC will consult with their Branch Manager for all prospective self-employment ventures. The comprehensive self-employment and microenterprise processes need to be reviewed and approved by the Branch Manager.

CONSIDERATIONS FOR SUPPORTED SELF-EMPLOYMENT

All requirements for self-employment apply to supported self-employment

- Supported Self-Employment is not an occupation or an employment outcome in and of itself. Self-Employment is a career strategy to achieve an employment outcome. The individual may require on-going support and supervision to maintain employment, due to their disability needs, in order to achieve an employment outcome.
- Person-centered business planning efforts and career exploration, and/or Employment Path experiences, may be beneficial to determine the reasonableness of the business goal.
- The individual is choosing this option based on informed choice and the results of vocational assessments, feasibility analysis, priorities, needs, and interests.

The VRC will review and consider the following questions for individuals interested in pursuing supported self-employment options:

- If necessary, will the individual and have supports available for their business needs? (Example: Managing bookkeeping needs). Job coaches and Personal Support Workers (PSW's) are not able to provide these services. Discuss with the individual and the team that they may have to hire someone to manage business duties the individual is not able to perform. Keeping in mind this adds to their business expenses.
- Does the individual receive SSI/SSDI benefits and do they qualify for long term supports? If so, has the individual received benefits planning related to operating their own business, using their anticipated business income as a guide? A referral to either the [Work Incentive Network](#) or [Plan for Work](#) (offered through Disability Rights of Oregon) is necessary for individuals wishing to pursue self-employment business ventures.

- Does the work contribute to the profitability of the business leading to competitive integrated employment versus a non-competitive hobby?
- Does the individual have the skills and abilities to make a measurable contribution by performing work that has been customized to allow the individual to enhance their abilities?

Requirements for Supported Self-Employment and Microenterprise

- Documentation of eligibility for Medicaid long-term support through County DD Services, Brokerages or Mental Health Individual Placement and Support (IPS) programs is required.
- The individual chooses to work in a self-employed environment based on informed choice and the results of vocational assessments, feasibility analysis, priorities, needs and interests and informed choice.
- The team may include, as appropriate and with the consent of the individual, the VR Counselor (VRC), case manager entity, IPS Employment Specialist, mental health specialist, family member, advocate, other state agency personnel, and other support professionals; however, the individual's choice should take precedence.”
- The individual must have the ability to perform a core or essential function of the business enterprise. For example, if the individual wants to provide transportation for customers, the individual must own a car that is safe and be legally able to operate the vehicle. They may need job coaching supports to assist in setting up phone apps, navigation systems (GPS), improving customer skills or other secondary tasks related to job coaching support or;
 - The individual may perform management and operation of a business that involves providing transportation to customers. While the individual's business may need to own a car that is safe, as owner, operator, and manager, the individual may hire a driver to operate the vehicle. The individual must have the

ability to perform the core or essential functions of managing that business and necessary funding to hire employees.

- If the individual is not able to perform one or more of the business operations, supports must be available or the individual agrees and must have the ability and funding to hire someone with the skills and experience to provide the level of support needed prior to VR contribution. Note: Job Coaching is a separate service
- At time of closure, in order to achieve a successful rehabilitation outcome, individuals must be able to document earning at least minimum wage or better for the community in which they live, after expenses, taxes and social security deductions.
- Individuals agree they will provide financial documentation of their business for up to one year after exit if requested by VR.

To Be Eligible for Services Supportive of Microenterprise

- The purpose of the business must be to generate income to achieve economic self-sufficiency prior to file closure, earning no less than minimum wage or better in a competitive and integrated environment.
- The individual must have means of support during the start-up process while growing the business to profitability and will provide current documentation demonstrating income, resources and monthly expenses regarding their personal budget, showing how they can support necessary monthly expenditures.
- The contemplated business must be determined to be a bona fide business. VR does not support hobbies;
- The business must not be speculative in nature, prohibited by law, or sell products prohibited by law;
- The individual owns the business, participates in operating the

business and must be the controlling partner or controlling shareholder of the business or corporation and is not considered an employee.

- The business is consistent with the individual's unique strengths, resources, priorities, concerns, abilities, capabilities, and informed choice. The individual may require on-going support and supervision to maintain employment, due to their disability needs.

Considerations for Funding

Note: The VRC, individual and team may benefit from working with the Small Business Development Center or volunteers from SCORE to assist with business planning. See [Resource List](#).

Options for funding through VR will be based on several considerations, including but not limited to the following:

- Viability of the business plan or whether the business plan has a **reasonable** chance of success leading to self-sufficiency, based upon market feasibility study; financial review of projected revenue, expenditures and assets; and the demonstrated technical and business management skills and abilities of the individual.
- If necessary, are financial resources available other than Vocational Rehabilitation? See [Resource List](#)
- Information gathered through the comprehensive assessment process and recommendations provided by the VR Counselor, Branch Manager, or Policy Team and;
- [OAR 582-070-0042\(2\)\(4\)](#) (stating definition of "viable").
- The purpose of the business must be to generate income to achieve a level of economic self-sufficiency consistent with the individual's informed choice, and to earn no less than minimum wage or better.

- The VRC and the individual will assess whether the individual possesses the knowledge or skills required to either make the product or deliver the services required of the business venture, and if lack of knowledge or skills creates an employment barrier, the team can consider training services through the comprehensive self-employment process.
 - This requirement applies to significant training and licensure such as obtaining a degree, professional training necessary for certification and licensure or significant practice, skill building and experience necessary to make a product or deliver a service.
 - Example would be a person wanting to be a beautician/barber. If they completed the training program and they just need assistance getting their licensure, this would be acceptable. If they have not attended an approved training program, **the VRC would need to consider the comprehensive self-employment option for this individual.**

Roles and Responsibilities

Individual/Team Role	VRC's Role
Identify and describe the business idea	The VRC will facilitate a discussion using the Orientation Tool to ensure that all necessary information is shared with the individual and their team using the most accessible methods appropriate for the needs of the individual
Identify all assets that could be used for the potential business	The VRC will provide vocational counseling and guidance to assist in identifying the business idea
Identify all strengths pertaining to the business goal	The VRC will facilitate meetings with the individual and their team to assess the potential for self-employment and identify possible necessary supports, resources, and funding sources

MICROENTERPRISE TECHNICAL ASSISTANCE GUIDE

Individual/Team Role	VRC's Role
Participate in and complete a feasibility study	If appropriate, facilitate a feasibility study
Develop a business plan within an agreed upon timeframe to include a plan to manage day to day business operations	Identify and provide, technical assistance and other consultation services as necessary to support the individual in developing the business plan, if approved
Identify which tasks will be performed within the business and/or the operation of the business and identify any necessary permits, business licenses, and insurance needed	The VRC will work with their Branch Manager, and the Policy Team to review the business plan
Participate fully to secure any necessary resources, funding, supplies, and/or customers for the business; and If approved, work with the VRC to develop the IPE and demonstrate progress as outlined in the IPE	The VRC ensures the IPE addresses the functional limitations associated with pursuing the occupational goal in a self-employment setting
Agree to provide financial documentation required to determine the viability of the business	The VR counselor shall monitor the plan monthly to ensure successful case closure.
Agree to provide financial documentation on a monthly basis up to one year after file closure if the business plan is approved. Examples of supplemental records could include: Wage and Tax Statement for Self-Employed (1099), Profit and Loss Statement or Ledger Documentation, Copy of Schedule SE (Form 1040 or 1040-SR) Tax Form, or a Self-Employment worksheet signed and attested to by the program individual. Self-Employment documentation should be listed in the IPE for use of income verification.	Provide potential follow-up, follow-along, and post-employment services and

VR Funded Job Coach	Long Term Funded Job Coach If applicable
Job coaches are able to teach the participant the essential skills necessary to complete required job tasks. Examples include: providing necessary prompts, behavior supports, developing natural supports for long term success and communicating with others to create a positive working environment for the participant.	Training, cuing, or assistance with operating the business subject to limitations described below.
Job coaching services may include on-boarding activities, defined as necessary extensive assistance with activities such as attending meetings, trainings, developing strategies to ensure individual is able to sequence, organize and execute daily business tasks and expectations.	Assistance making small updates to a business plan after a business has been launched.
Job coaching for self-employment could include, studying manuals, directions, phone apps, daily logs, etc., to develop strategies to help the individual understand the information.	Support to develop and carry out the marketing plan after a business has been launched; developing and carrying out the business plan; ordering supplies and stocking the business; developing schedules, establishing business routines, and scheduling tasks, etc.

Job coaches can assist individuals with learning basic customer service etiquette, time management, organization, task analysis, self-advocacy, and disclosure.	Support to identify natural supports that may be needed to implement business plans or operate the business.
Job coaching does not include activities of daily living	Support to identify business resources (may be natural supports or those paid by the business). This might include support to hire an accountant for tax or payroll support, support to find an attorney for legal advice, web designer, etc.
Job coaching does not include managing the day-to-day business tasks, such as bookkeeping, or operating the business.	A Job Coach might support the person to update or implement a marketing plan. If Job Coaching services are being used, then the person must be present and supported through cuing, training, etc., to perform the activity.

SERVICES VR CANNOT SUPPORT

The following VR services may not be included in a self-employment IPE:

- Purchase of real estate;
- Construction of new buildings or purchase of existing buildings;
- Refinance of existing debt;
- Payment of salaries;
- Loans for expansion of existing businesses;
- Purchase of vehicles, except as permitted by VR's existing vehicle purchase policy;
- Operating capital in the form of cash; or
- On-going day to day operations of the business;

Potential Scenarios

Scenarios

- An individual or their team may suggest that the individual wants to be self-employed and they may or may not have a business idea. [See *Vocational Goal*](#)
- Individuals may suggest they want to sell the products they make but that's the only task they either want to do or have the skills to do. Or individuals have only one service they want to provide. [See *Required Skills*](#)
- Individuals may report they want to be self-employed because they don't get along well with others. Or, they have been terminated from most jobs and they are not sure why. [See *Working with Others*](#)
- You may have individuals that have no income and no way to provide for their basic living expenses that are interested in self-employment. Or, you may have individuals involved in a self-employment plan that is not profitable. [See *Business Startup*](#)
- You may have individuals that have tried "everything" but due to their disability-related barriers, they need more accommodations than an employer can offer. [See *Flexibility*](#)

Scenario Discussion Directions

Review the following possible scenarios and become familiar with the questions, requirements, and policies for each. Discuss applicable scenarios with the individual and their team. You must ensure that the individual has sufficient information regarding each of the requirements listed.

VOCATIONAL GOAL	
Scenario	Self-Employment is my vocational goal.
Reality	Self-Employment is not an occupation or an employment outcome in and of itself. It is a career strategy or method on the path towards employment in an environment where work tasks are carried out and which lead to an employment outcome. A person can work for someone else as an employee (for their occupation) or they can provide a service or sell a product as a self-employed person,(method toward employment) both of which lead to an employment outcome.
Questions to Consider	➤ Does the work contribute to the profitability of the business leading to competitive integrated employment versus a non-competitive hobby? ➤ Will the business meet the definition of Competitive Integrated Employment as defined in , 34 CFR §361.5(c)(9)
Required	Nine things the IRS uses to make the distinction between a Hobby or Business 1. Whether the activity is carried out in a businesslike manner and the taxpayer maintains complete and accurate books and records. 2. Whether the time and effort the taxpayer puts into the activity show they intend to make it profitable. 3. Whether they depend on income from the activity for their livelihood. 4. Whether any losses are due to circumstances beyond the taxpayer's control or are normal for the startup phase of their type of business. 5. Whether they change methods of operation to improve profitability.

Required	6. Whether the taxpayer and their advisors have the knowledge needed to carry out the activity as a successful business. 7. Whether the taxpayer was successful in making a profit in similar activities in the past. 8. Whether the activity makes a profit in some years and how much profit it makes. 9. Whether the taxpayers can expect to make a future profit from the appreciation of the assets used in the activity. VR Considerations: ➤ The contemplated business must be determined to be a bona fide business. VR does not support hobbies or business ventures that only produce enough income to break even. ➤ The individual is choosing this option based on informed choice and the results of vocational assessments, feasibility analysis, priorities, needs, and interests.
Policy	<i>Refer to OAR Chapter 582 Division 72</i> <u>582-072-0005(14)</u> ▪ (14) “Supported Self-Employment” means a method to, or environment within which, an eligible individual with significant disabilities may pursue an employment outcome matched to the participant’s skills and supports in order for the individual to carry out their employment goal. This method or environment provides required, additional activities in order to establish the viability of self-employment as an appropriate employment outcome.

REQUIRED SKILLS	
Scenario	I will be good at running this business because I am good at making my product or providing my service.
Reality	A business owner is responsible for all parts of the business, not just making a product or providing a service. This may require tasks such as ordering materials, tracking sales, bookkeeping, paying bills, advertising, answering phone calls and email, meeting with customers, and cleaning.
Questions to Consider	➤ Does the individual have the necessary training and/or certification or experience for the business they plan to start? ➤ Do they already know how to make the product or provide the service? ➤ Do they understand how to run a business, or will they have someone available to help them with the day to day business operations? ➤ IMPORTANT: Is someone helping the individual with the majority of tasks and will this be sustainable for that person? Does the individual have a back-up plan if that person is not able to provide support?
Required	➤ VR expects that prior to pursuing microenterprise self-employment as an employment outcome, the individual possesses the knowledge or skills required to either make the product or deliver the services required of the business venture if not, the VRC should consider the comprehensive self-employment process to assist with training. ➤ For example, if an individual wants to be a beautician, they will need their training and licensure in order to perform that type of service. ➤ Another example, an individual wants to have their own yard maintenance business, however their only experience has been mowing their own lawn. They may want to consider working for a landscaping company to gain valuable skills

Required	and experience first, before considering self-employment to achieve an employment outcome. ➤ The VRC and team may consider the comprehensive self-employment process or wage employment options to assist individuals in gaining skills and experience needed. ➤ The individual must intend to earn a profit after business expenses have been deducted that is equal to minimum wage or better. ➤ Individuals must also understand that job coaches and Personal Support Workers (PSW's) are not able to perform business operations such as bookkeeping, record keeping, cash handling etc. Any job task related to the business must be performed by the individual or they may need to consider hiring someone to perform those tasks. This would need to be listed as a business expense and would be deducted from their profit. ➤ Individuals must be able to document at least minimum wage or better is earned after expenses have been deducted. See Calculation Tool, to calculate expenses, income and hours worked.
Policy	<i>Refer to OAR Chapter 582 Division 70</i> 582-070-0042(4) ▪ (4) "Viable" when used with "business plan" means a business plan that has a reasonable chance of success leading to self-sufficiency, based upon a market feasibility study; financial review of projected revenue, expenditures and assets; and the demonstrated <i>technical and business management skills and abilities of the individual...</i>

WORKING WITH OTHERS	
Scenario	Self-employment is a good fit for me because I don't work well with others.
Reality	Business owners need to work well with others. They need to communicate with customers, suppliers, advertisers, accountants, and others to run the business. Business owners who have certain skills and characteristics are more likely to succeed than those who do not. The skills required as a business owner are the same skills that employers require: ➤ Strong interpersonal skills ➤ Self-discipline ➤ Comfort with risk ➤ Ability to handle stress ➤ Money management skills ➤ Time management skills ➤ Organizational skills ➤ Personal support
Questions to Consider	➤ Does this business, and its related tasks, match the individuals preferred work environment, work schedule, desired hours, location, and interests? ➤ Does the business idea and related tasks match the individual's unique strengths, resources, priorities, concerns, abilities, capabilities, and informed choice? ➤ Does the individual have the management or technical skills to manage the business? ➤ If not, what arrangements, or resources have been identified to increase those skills or ensure that those particular job tasks are available from other sources?

Policy	<i>Refer to OAR Chapter 582 Division 70</i> <u>582-070-0043</u> ▪ (1)(a) Help the individual evaluate his or her abilities, and interest in managing a business, including both formal evaluation, as well as observation and assessment of the individual's planning skills, ability to formulate a marketing and business plan, aptitudes to perform skills intrinsic in the operation of the business, initiative, commitment, and follow-through on tasks; ▪ (2)(a) Specify needed services and costs, including training in specific skill areas in starting and owning a business, if the individual lacks skills necessary for successful business management;

BUSINESS STARTUP	
Scenario	I could make a profitable business and earn a living if I just had this.....
Reality	➤ Getting a business started can be a slow process and it can take one to three years before a business is profitable. For this reason, VR expects that the individual has sufficient means or income to provide for their basic living needs while preparing to engage in a self-employment venture. ➤ Most business start-up funds come from personal savings or a business loan. Getting a loan requires good credit, a business proposal, and capital (or money) from the individual or another source. Even with VR support for start-up costs, many business plans will require additional cash from a grant, bank loan, savings, or some type of financial assistance.

Questions to Consider	➤ What are the estimated projection costs that will be necessary to launch the business? Accurately estimating realistic startup costs is complicated and is one of the key elements in developing a financial plan. ➤ What alternative funding sources has the individual identified and what services may be necessary to address other barriers for successfully opening and operating a business? (e.g. such as criminal background, bankruptcy, licensing issues, etc.)? ➤ If the individual does not have sufficient funding, even with VR's contribution, and additional funding is required to cover the cost of the business venture, does the individual have reasonable means to apply for and accept a loan? ➤ What in-kind resources can the individual invest in the business? (In-kind donations include physical property related to running the business, intangible property (copyrights, patents, intellectual property), services, rent-free space, or professional expertise and time). For example, if the individual is a graphic designer and they create their own logo, this would be an in-kind resource and could be documented as a comparable benefit in ORCA.
Required	➤ "Start-up costs" mean those costs as described in the business plan required in order for a business to begin operation. Startup costs that are considered reasonable and necessary shall only be considered for funding by VR after all comparable services and benefits have been applied. Reasonable and necessary start-up costs required to establish the business may be provided by the VR in accordance with applicable purchasing rules and regulations. ➤ Under most circumstances, VR should not be considered a primary resource for the capital required for a self-employment venture. When no comparable benefits and services are available, VR may fund reasonable and necessary startup costs for a business as part of an

Required	individual's Individualized Plan for Employment. In order for a plan to be viable, other funding sources may be necessary to cover costs identified in the business plan that would not be covered by VR. ➤ The VRC should ensure that the individual has sufficient information about the self-employment process and about VR support for them to make an informed choice either to pursue self-employment or to choose wage employment. ➤ The VRC will consult with their Branch Manager for all prospective self-employment ventures. The comprehensive self-employment and microenterprise processes need to be reviewed and approved by the Branch Manager. ➤ If additional funding such as that in subsection (2) is required to cover the cost of the business venture, the individual shall decide, based upon informed choice about the funding options available, whether to proceed with the business plan. This may include deciding to accept a loan for capitalization and ongoing business expenses. Refer to OAR Chapter 582 Division 70 582-070-0044
Policy	<i>Refer to OAR Chapter 582 Division 70 582-070-0044(2)</i> • Funding for the business plan may include, but is not limited to, the <u>individual's own resources</u>; comparable services and benefits; loans from banks, finance companies or venture capitalists; grants; foundations; loans or loan guarantees from the Small Business Administration; local and state economic development funds; help from family or friends; a Social Security Plan for Achieving Self Support (PASS); or other such resources.

FLEXIBILITY	
Scenario	Self-employment offers me flexibility. I can work whenever I want and can work as little or as much as I want to.
Reality	Self-employment does offer flexibility to individuals to set their own hours, however it depends on the type of business, and it can often require working more hours than a full-time job. It can be hard to take off more than a couple days at a time if the business owner does not have others to fill in, which could reduce profit.
Questions to Consider	➤ Does this business, and its related tasks, match the individuals preferred work environment, work schedule, desired hours, location, and interests? ➤ What efforts, assessments, or planning have been utilized to assess the individual's strengths, resources, priorities, concerns, abilities, capabilities, and interests pertaining to operating their chosen business goal? ➤ What accommodations have been identified that will address impediments to employment and how will the accommodations reduce, eliminate, or accommodate for the specific tasks the individual will need to perform for their business venture? • If individuals need help with managing the financial aspects of the business, do they have a family member or friends that can help with day-to-day business tasks and a back-up plan if this is not sustainable? If not, what resources will they need to hire someone to perform functions the individual is not able to do?
Required	➤ Vocational Rehabilitation does not have the resources to support informal, "hobby-type" businesses not designed to be a major source of support for the individual, and for supported self-employment, to result in a source of income. ➤ VR does not provide funding for businesses that are speculative in nature (gambling, resource or

Required	stock trading, mining), that grow, prepare, or distribute illicit substances or any business involving adult entertainment.
Policy	<i>Refer to OAR Chapter 582 Division 70 582-070-0043(1)</i> ▪ The primary role of the Vocational Rehabilitation Counselor when assisting the individual in obtaining self-employment is to address the individual's disability-related barriers to employment. The Vocational Rehabilitation Counselor shall ensure the individual's business plan and the Individualized Plan for Employment (IPE) incorporates the strengths, resources, priorities, concerns, abilities, capabilities, and interests identified in a comprehensive assessment.

Individual and Team Participation

The VRC will review the advantages and disadvantages of self-employment with the individual and their team:

Advantages of working as an independent contractor:

- You can choose how, when, and where to work
- You choose how much time you want to work, and you can have a flexible schedule
- The amount of money you make is related to the quantity and quality of your work and your customer service skills
- You can often earn more as an independent contractor; however, you have to be pro-active and offer unique services/products
- You may have lower taxes to pay
- You may be able to use business-related tax deductions
- You can set up tax-advantaged retirement plans

Disadvantages of working as an independent contractor:

- If you are not able to operate your business successfully, you don't make any money
- No health insurance, paid vacations, paid sick leave, or retirement benefits
- If you don't earn enough money to pay for your benefits, you won't have them
- No unemployment insurance benefits
- No worker's compensation. If you get injured, you have no recourse.
- No legal protections against things such as unfair exploitation discrimination, or sexual harassment
- Risk of not being paid for your services/products
- Liability of your business debts; liability if you are sued

When thinking about the advantages and disadvantages of being self-employed, the VRC will lead the team in a discussion using the following questions as a guide:

- What are the advantages of being self-employed that are meaningful to you?
- How do you plan to address any disadvantages and what are your concerns?

Comprehensive Assessments

The VRC must assess the viability of a business venture, and the potential fit for the individual. This list could include the following assessments, and/or others chosen by the VRC and Team:

- Interests, interpersonal skills, personality inventories;
- Vocational aptitudes, educational achievements, psychological evaluations used for determining program eligibility;
- Related functional capacities;

- Work history and/or volunteer experience;
- Available community and business supports;
- Business feasibility assessments;
- Criminal history, as it pertains to the type of business venture with accompanying restrictions;
- ODDS Funded Discovery Profile and/or Employment Path activities;
- County or Brokerage Individual Support Plan (ISP) and Career Development Plan,
- Individual Education Plan (IEP), Person Centered Profile/One-page profile.

The VRC must discuss results of assessments with the individual and their team as part of the informed choice process.

Thumbs Up Tool



VR Microenterprise	Thumbs Up Tool
	Here is a quick check to help you figure out if your business idea will be profitable and realistic before you spend time in planning. Use this tool for the main service provided to determine cost and the number of customers needed. Reset Form

Orientation Discussion Checklist

Orientation Discussion Checklist

Directions:

The VRC will facilitate a discussion process with the individual and their team using the Orientation Tool. It is required to document that the individual has sufficient information about the self-employment process and VR support to make an informed choice either to pursue self-employment or to choose wage employment. This Checklist will guide the VRC to ensure that appropriate information is shared with the individual and will also act as a tool to check-off required information has been shared which can be attached with a case note for documentation in the individual's case file.

Purpose of Self-Employment

- ☐ Meets initial criteria for Microenterprise
- ☐ The individual chooses to work in a self-employed environment based on informed choice and the results of vocational assessments, feasibility analysis, priorities, needs and interests.
- ☐ The purpose of the business must be to generate income to achieve economic self-sufficiency prior to file closure, earning minimum wage or better.
- ☐ Consultation with Branch Manager during each step

Supported Self-Employment

- ☐ Documentation of eligibility for Medicaid long-term support
- ☐ Work performed will occur in a competitive integrated work setting

- ☐ Referred or Completed Benefits planning related to self-employment
- ☐ At time of closure, individuals must be able to document earning at least minimum wage or better for the community in which they live, after business expenses, self-employment taxes and social security deductions.
- ☐ Business Supports (not job coaching) must be identified and supports must be available or the individual has the ability to hire and fund applicable support. (Example: paying someone to manage bookkeeping duties).

Employee versus Independent Contractor

- ☐ See link: [IRS Definition of Employee versus Independent Contractor](#)
- ☐ Individual receives a 1099-NEC or 1099-MISC

Businesses Structure

- ☐ There isn't a mandatory legal structure for small businesses.
- ☐ It is **very important** to understand taxation and personal liability.
- ☐ **Forming an LLC can negatively impact eligibility for Supplemental Security Income (SSI) and Medicaid benefits**

Legitimate Business

- ☐ Policy requires that “the individual must be the owner, controlling partner or controlling shareholder of the corporation
- ☐ Work role meets IRS definition of Independent contractor if applicable
- ☐ The VRC will provide information to the individual and their team to support their learning of the various structures and what meets their needs.

- ☐ Meets requirements of legitimate business
- ☐ Hobby vs profitable business

Requirements for Exiting Business

- Services may be provided to individuals requiring VR services, who are facing a disability related barrier to their employment, who need assistance to maintain an existing business, and otherwise meet eligibility requirements for VR services;
 - The individual must be the business owner, sole proprietor, majority owner, or primary partner of the existing business and;
 - The business must not be speculative in nature, prohibited by federal law, a nonprofit business or a multilevel marketing or “pyramid” scheme and;
 - The business must meet the definition of Competitive Integrated Employment found in [34 CFR §361.5\(c\)\(9\)](#), and;
 - The business and individual must meet all other VR requirements for services including approval of the feasibility study and business plan procedures outlined in this guide.

Social Security and Self-Employment

- ☐ VR counselors must refer any SSI/SSDI recipients pursuing self-employment to a benefits planner
- ☐ Copy of benefits planning summary should be documented in case file

Considerations for Funding

- ☐ The individual has sufficient income available to maintain their basic living needs while pursuing a business venture

- ☐ Is there a reasonable chance of success leading to self-sufficiency?
- ☐ Does the individual have the skills to manage the business in all aspects: Technical, marketing, bookkeeping, customer service, sales/services? If not, do they have the ability to hire or use family members? (Job coaches cannot provide assistance managing the business)!
- ☐ If necessary, are financial resources available other than Vocational Rehabilitation?
- ☐ Do they have the knowledge or skills to make/deliver services for the business? If training is required they may need the comprehensive business plan model.
- ☐ Competitive integrated setting?
- ☐ Tasks contribute to Measurable contribution
- ☐ If necessary, does the individual have long-term supports for employment needs?
- ☐ Discussion of any recommendations provided by VR Staff and team
- ☐ Individual understands their business must earn minimum wage or better after expenses, taxes and social security deductions.
- ☐ Individual understands they will be required to provide financial documentation to prove income

Roles

- ☐ Individual Role
- ☐ VRC Role
- ☐ Job Coach Role

Advantages/Disadvantages

☐ Advantages

☐ Disadvantages

Services Not Supported

☐ Services VR Cannot Support

Scenario Discussions

☐ Applicable Scenario Discussions

Recommendations

☐ Recommend listing in the IPE the various types of comprehensive assessments that were used to determine the viability of the business venture, the potential fit for the individual, the funding requirements, accommodations necessary as well as interests, needs, etc.

☐ Questions, concerns, and disagreements should be case noted

Feasibility Assessment Tool

Feasibility Assessment Tool

Key Points to Assess Your Target Market



Demand of Your Product or Service



Market Size and Competition Saturation



Location of Your Customer Base



Ability to Reach a Larger Customer Base



Is There a Supply and Demand?



Competitive Prices of Similar Products or Services

Directions: The individual and their team may answer the questions from the Feasibility Questionnaire electronically or it can be printed.

Feasibility Questionnaire

Individual name:

Person/Agency assisting:

Describe your business

1. Describe how you decided you were interested in this type of business?
2. When do you want to start your business?
3. What is your target market and location?

List expenses

1. How much money do you think you will earn during your first year? Describe how you came up with this projection. (Internet research, interviewing other businesses, etc.)
2. How much money do you need and want to make?
3. What is your budget for your first year of business?
4. What other resources for financial assistance have you researched and found?
5. How much can you contribute to your business, either in cash or with in-kind contributions (in-kind means supplies/equipment, services you already have that can be used for the business, etc.)?
6. Do you have an idea of what your personal credit history and FICO score are in case you need to get a bank loan?

7. What are your plans for managing the necessary and detailed bookkeeping, tax, and insurance duties? Who will perform these tasks?
8. Will you make enough profit to pay someone to help you, if needed?

Initial costs for starting your business

- How much money do you think your business will cost to get started?
- How much will insurance cost?
- Do you need permits, business licenses, or other fees associated with opening a new business? What are the costs?
- How much will it cost to market your product or services (such as advertising)?
- What equipment or supplies will you need in order to get started?
- What accommodations might you need to assist you in operating your own business? (These expenses would be separate from startup costs.) Your VRC can help with this question.
- Equipment can be expensive. Is it possible to rent versus owning the equipment?
- How will you structure your business? (Sole proprietor, LLC, etc.)

Marketing Projections

1. Is there a demand for your business?
2. Is it practical and will it fill a niche?
3. Describe your targeted customers: age, demographic area, gender, average annual income, other characteristics.
4. If you were a potential customer, why would you use this business and what would make you want to come back as a repeat customer?
5. Describe how your prices will be competitive in quality and value?

6. Describe your competition (other businesses like yours). Is your competition successful? Why or why not?
7. Having the right location is critical to successfully maintaining a business. Where will your business be located?

SWOT Analysis

This process is as simple as having a brainstorming session. A thorough analysis ensures a business venture is profitable by evaluating resources and obstacles. It can help gain actionable insights for strategic planning.

STRENGTHS:

1. What does your business do better than anyone else?
2. What traits give you a competitive edge?
3. What are your strengths pertaining to running your own business?
4. What assets (resources) do you have that will help you get started?

WEAKNESSES:

1. Are there skills, training, certifications, experience you lack? If so, what is your plan to gain what you need?
2. Are there resources or assets you could be using?
3. What advantages and strengths do your competitors have that you lack?
4. What supports do you need that will help you attain your goals?

OPPORTUNITIES:

1. Is there a new section of the market you can target for your business?
2. Can you branch out into new products or services?
3. Is it possible to offer your business within an existing business?
4. Is your main competitor experiencing problems, and if so, what can you do or offer differently?
5. Is the market saturated with similar products or services you offer?
6. How can you change your products or services to be more marketable?
7. What do you notice that is NOT offered in your community that you could offer?

THREATS:

1. What are the main obstacles you face?
2. Is there a downturn in the market?
3. What factors within the current economy might impact your business?
4. Is there any legislation, rules, or laws that might have an impact on your business? (Example: New laws that may prohibit or regulate what service you provide or what products you sell.)
5. If you are making and selling products, can you compete with online sales?

[Check out 10 Ways to research your business idea](#)

Cash Flow Forecast Tool

Click to open
Spreadsheet



The screenshot shows a web-based tool titled "Simplified Cash Flow Forecast Tool". It includes input fields for "Initial Cash On Hand" (set to \$ 500.00), "Starting date" (set to Jan 2021), and "Cash minimum balance alert" (set to \$ 100.00). Below these fields, there is a table showing "Adjusted Profit/(Loss)" for each month from January to December. The first row of data shows values: 3578, 1465.5, 1315.5, 1540.5, 1540.5, 1440.5, 1565.5, 1540.5, and 1468.5.

Business Name	
Simplified Cash Flow Forecast Tool	
Initial Cash On Hand	\$ 500.00
Starting date	Jan 2021
Cash minimum balance alert	\$ 100.00
Adjusted Profit/(Loss)	
(Total cash balance after all expenses paid)	3578 1465.5 1315.5 1540.5 1540.5 1440.5 1565.5 1540.5 1468.5

Business Plan Template

BUSINESS OVERVIEW		Blank Business Plan Template	
BUSINESS NAME AND LEGAL OWNERSHIP		https://www.irs.gov/businesses/small-businesses-self-employed/business-structures	
VISION		Vision statements should align with your values, be simple and inspiring.	
MISSION		Your mission statement is the ACTION that describes how you will achieve your vision.	
SERVICE OR PRODUCT		Information about service/products	
SWOT ANALYSIS		STRENGTHS: What are the problems in your area and why would someone need your service or product as a solution? WEAKNESSES: Weaknesses are the internal negative factors that can influence your project or venture. OPPORTUNITIES: While strengths are the things that benefit you from the inside, opportunities are the things that benefit you from the outside. THREATS: Identifying your weaknesses can help you fix and prevent threats.	
MARKET ANALYSIS			
MY TARGET AUDIENCE		Describe the demographics of your customer base.	
PROBLEM I AM SOLVING		What are the problems in your area and why would someone need your service or product as a solution?	
MY COMPETITORS		Who are your competitors?	

MICROENTERPRISE TECHNICAL ASSISTANCE GUIDE

MY COMPETITIVE ADVANTAGE	What makes your business unique?
FINANCIAL REVIEW OF PROJECTED REVENUE	Profit and Loss
EXPENDITURES AND ASSETS	Cash Flow Forecast
MARKETING AND SALES PLAN	
MARKETING CHANNELS/MATERIALS	How will you generate business? What will you do to advertise?
REQUIREMENTS/TRAINING	What are the requirements, training, and/or certification you need to perform this type of work?
START-UP COSTS	Minimum costs necessary to launch business
PARTICIPANT CONTRIBUTION	Examples: IDA Accounts, PASS Plan, In-kind family contributions, etc.
OTHER FUNDING SOURCE/CONTRIBUTION	Examples: Crowd Source funding, Micro Loans, etc.
VR CONTRIBUTION	Microenterprise Contribution
DISABILITY-RELATED ACCOMMODATIONS/COSTS	What accommodations are needed for operating the business and what are the costs? <i>See Startup and Funding tab on Cash Flow Forecast Tool</i>
KEY OBJECTIVES AND SUCCESS METRICS	
OBJECTIVES TO ACHIEVE IN A GIVEN TIME FRAME AND HOW THEY WILL BE MEASURED	Monthly/Quarterly outcomes:
	# of customers / # of products sold:
	Annual net income (after expenses):

Microenterprise Checklist

Microenterprise Checklist

After reviewing all assessments and self-employment documentation, if the VRC agrees that (1) the documentation looks complete (2) the individual's proposed business plan appears feasible, and (3) the total cost is at or below \$3,000, the VRC will sign and send this form with the individual file to the Branch Manager for approval and/or recommendations. The Branch Manager will review the file/documentation and checkmark the applicable box in each section. The Branch Manager will provide comments and recommendations for plans that need revision or have not been approved.

 Individual Name

 Individual ID

 VRC Signature

 Date submitted
Manager checkboxes

1. Using the Orientation Assessment Tool, the VRC provided information for the individual to make an informed choice regarding options for wage employment or self-employment. The individual has chosen to pursue self-employment and their business idea meets the criteria for microenterprise. <i>*Note: Orientation Assessment Tool attached w/ Microenterprise Guide*</i>	Acceptable ☐	Needs Revision ☐
2. The individual has been referred to SSA benefits counseling and planning if applicable and a copy of the most recent benefit plan is attached in the individual file.	Acceptable ☐	Needs Revision ☐
3. The individual's business venture meets the definition of competitive integrated employment, including the requirement to earn minimum wage or better.	Acceptable ☐	Needs Revision ☐

4. The individual's business idea matches their interests, skills, vocational aptitudes, work environment, and the number of hours they want to work in a self-employed setting.	Acceptable ☐	Needs Revision ☐
5. Identify all resources available to fund the business plan, as described in OAR 582-070-0044(2).	Acceptable ☐	Needs Revision ☐
6. The individual has completed a feasibility study which demonstrates target market potential, technical feasibility, economic viability, and an action plan to execute the business.	Acceptable ☐	Needs Revision ☐
7. The individual has completed a business plan and cash flow statement demonstrating the business can make a profit. All startup costs and disability related accommodation costs have been identified. <i>*Note: Disability related accommodations are separate from startup costs.*</i>	Acceptable ☐	Needs Revision ☐
8. VRC has discussed expectations and requirements necessary for successful case closure, requiring the individual to provide the following documentation if applicable: • Wage and Tax Statement for Self-Employed (1099) • Profit and Loss Statement or Ledger documents • Copy of Schedule SE or C (Form 1040 or 1040- SR) Tax Form • Individual self-attestation and signature with tax ID and verification of profit	Acceptable ☐	Needs Revision ☐

☐ Branch Manager Approved ☐ Needs Revision ☐ Not Approved

Rationale for decision:

Branch Manager signature: Date:

Business Plan Viability Decision Tool**Business Plan Viability Decision Tool****What is a Feasibility Report?**

A feasibility report explores the viability of a business idea. The business plan has a “reasonable chance of success leading to self-sufficiency”. See [OAR Division 70 582-070-0042\(4\)](#) The business idea is evaluated based on three primary indicators: (1) Market feasibility; (2) financial review of projected revenue, expenditures and assets; and (3) demonstrated technical and business management skills and abilities of the individual. It is also necessary to determine if the projected resources will be sufficient to cover ongoing operational costs of business. Information gleaned from the feasibility report provides data and evidence to write the business plan.

Why is a Business Plan necessary?

A business plan does not assess the viability of a business idea. The business plan guides the business owner through each stage of startup and management of the business. It’s like a map, showing the details of how the business should run to earn a profit. A good business plan can help with funding. Investors need to see their return on investment. It is also federal and state policy. See [RSA-TAC-00-22 July 24,2000](#)

How do I determine if the business plan is feasible?**Look at the target market:**

- Does the individual have a clear idea of the product or service they want to sell?
- Do they know who their customers are?

- What research have they done to determine customer demographics?
- What similar products or services are currently available?
- Does the individual know who their competition is and how their business model differs?
- What makes them stand out?
- Does the individual's product or service fill in the gap of what their competition provides?

For example: an entrepreneur wanted to sell her handmade crafts. After doing a feasibility study, she determined the market wasn't strong enough to support her business and she could not sell her products at a price that would provide a profit. Instead, she was having a hard time finding specialty threads that she used to make her product and decided to launch her business selling specialty thread.

- Do they have a solid marketing strategy to advertise their business?
- A business must solve a problem, provide a solution or satisfy a passion.



Look at the skills needed:

- What skills does the person need to sell their product or services?
- How much do they know about their product/service?
- Are they able to perform an essential function of that business?

- Just because a person loves art or music, doesn't mean they have the talent or skills to make a living in that industry.
- TEST their knowledge and skill level of the product or service they want to provide. Would you buy it?
- Looking at the SWOT Analysis, how is the business different and better than the competition?
- Do they have the marketing skills and business skills to run the day to day operations of the business?
- If not, do they have supports in place that could provide these services?
- If not, would they be able to pay a person to provide these services and still earn at least minimum wage or better?
- If not, would they be able to market and manage the business if they had training?
- If not, then this may not be a feasible plan.



Look at the financial projections:

- What are the initial startup costs that are required to start the business?
- How much will it cost to stay in business which means covering expenses and making a profit of at least minimum wage or better?
- Are the projections on the case flow forecast essential, reasonable and adequate to handle unanticipated costs?

Caution: How long will it take to build the business to the point where it will break even and begin to make a profit? More than 2 years is a **red flag**.

- Does the individual have sufficient funding, resources, credit worthiness to start a business? VR can only contribute what is necessary to get the business open.
- Watch the video recording of how to use and understand the Cashflow Forecast Tool.
- When in doubt, consult with someone from the local Small Business Association or hire an accountant to review the projections and provide a cash analysis.

Feasible Business Plan: Approved

A feasible plan indicates the marketing plan, individual skills and financial plan are met. The individual has the ability, desire, funding ability and skills to operate the business with supports if necessary. The market feasibility demonstrates a demand for the product or service and the product or service fills a need that the competition is not able to meet. Startup costs are reasonable and required to open the business. The individual has explored other funding resources if necessary. VRC and Branch Manager support the business plan and recommend the IPE be developed.

Feasible Business Plan: Recommendations must be met prior to approval

The plan meets some of the feasibility indicators. There are other areas of concern that need to be addressed prior to approval: (1) there is not enough research or evidence that the product or service is feasible in the target market; (2) there are concerns that the individual does not have the proper support, funding, skills or abilities to operate the business; (3) startup costs are not supported or determined reasonable or required for operation; (4) other areas of concern due to the industry or feasibility

analyses. The Branch Manager will provide recommendations for which must be met prior to plan approval within a specified timeframe.

Business Plan Not Approved

As each plan is individualized and tailored to the individual, a business plan may be disapproved or unsupported due to many factors. If during the review process there are serious concerns regarding any, or all, of the three primary indicators of the feasibility report: (1) Market feasibility; (2) financial review of projected revenue, expenditures and assets; and (3) demonstrated technical and business management skills and abilities of the individual, a business plan may be sent back for reconsideration. This may be due to either a lack of supporting evidence or a failure to provide supporting evidence within the specified timeframe. In the event the plan cannot be supported and it doesn't appear that it can be modified or amended to meet approval requirements, the Branch Manager will provide the decision in writing to the VR Counselor. The VRC will discuss options with the individual and their team. If the individual is not agreeable to the decision, the VRC will provide the individual with required information on dispute resolution including a copy of the CAP Brochure. The VRC will review the [NOPA Crosswalk](#) and consult with the Branch Manager.

Closure Calculation Tool**Closure Calculation Tool****1. Calculate monthly income from all business sources**

For example: If you are an independent contractor and you provide transportation, you may have sources of income from:

- Platform apps such as Uber, Lyft etc.
- Side gigs and food delivery for Postmates, Uber Eats, Instacart, DoorDash, etc.
- You may have sources of income from “upselling” inventory items such as: neck pillows, snacks, or other relevant items for customer base.
- Or, if you have a retail business, you may only have one source of income from your sales.

Make sure to account for **all** income that you receive from sales or services related to your business. If you receive money from paid employment, Unemployment Wages, SSI/SSDI benefits etc., **do not** use this income to calculate your business income. (This income will be listed separately under Personal Income on your cash flow statement.)

2. Determine actual hours worked

A common mistake is to calculate your total number of hours per week multiplied by how many weeks are in a month. This doesn't account for time you are working on **non-business activities**, taking breaks, waiting for “gigs”, or time spent dealing with business admin (invoicing, bookkeeping, advertising, etc.). On top of this, you'll also need to take time off during the year for holidays, vacation, sick leave, birthdays, etc.

Here is an example of a formula for calculating actual hours:

You could work out your billable hours by making some reasonable assumptions:

- Holidays: 25 days
- Public and Bank holidays: 8 days
- Sick days, Birthdays, or Vacation: 8 days

- Your anticipated days off/weekends: 104 days

This would be 145 days that you can predict you **won't** be working. (Make sure you review a calendar and determine what days you **are not able to work**.) In this example, that would be a total of 220 days you could potentially be working.

Next, estimate how many hours during a working day you can reasonably work. (Don't forget to deduct time for lunch and breaks!)

If you work full-time, but you have other commitments on certain days, that might be less. Also, you will need to spend a little time each week handling business admin tasks (checking emails, making phone calls, advertising on Facebook, talking to whomever helps you with bookkeeping, or even waiting for "gigs").

After deducting from examples listed above, let's say you work 6 hours per day:

Calculate: 220 days multiplied by 6 hours a day equals **1,320 hours per year**. This number will help you figure your hourly wage once you have an estimate of your expenses and profits.

As you can see, using 40 hours a week, multiplied by 52 weeks a year would give you 2,080 total hours worked, which would NOT be accurate because it does not account for holidays, sick days, vacation, etc.

3. Determine cost of goods sold: (Hint: This is how you determine your gross profit.)

Cost of Goods Sold (COGS) refers to the direct costs of producing the goods sold by a company. This amount includes the cost of materials and labor directly used to create the goods. It does **not** include indirect expenses, such as shipping costs, sales, and marketing.

Cost of goods sold is also referred to as "cost of sales." For example, if you own a cabinetry company, some of the COGS would include the wood, screws, hinges, glass, paint, and labor used to make the cabinets you sell. However, the costs to market the cabinets, electricity needed to operate the machinery, and shipping are **not** included in the COGS. COGS does not include indirect expenses such as certain overhead costs. **Do not** factor

things like rent, utilities, office supplies, or marketing expenses into the cost of goods sold.

As a rule of thumb, if you want to know if an expense falls under COGS, ask yourself, "Would this expense exist even if no sales were generated?"

Example of Uber/Lyft Driver: Azul has decided to make their business more profitable, so they plan to provide a “menu” of items to upsell to customers. Since they exclusively drive the route from the nearest airport, they plan to sell neck pillows, designer COVID masks, and wireless Bluetooth mini earbuds with charging cases. The cost of these items would be the only COGS listed on their Profit and Loss Statement, as they don’t have any other costs for providing ridesharing services that could be listed as a Cost of Goods Sold.

ITEM:	Wholesale Price (each):	Total Cost	Sales Price	Total monthly sales
Neck Pillow	\$3.50 x 10 sales per month	\$35.00	\$12.50	\$125.00
Designer Masks	\$1.45 x 15 sales per month	\$21.75	\$6.00	\$90.00
Mini Earbuds w/ Case:	\$4.85 x 12 sales per month	\$57.84	\$15.00	\$180.00
				Total Yearly Sales:
Total Yearly COGS		\$1,375.00		\$4,740.00
\$4,740.00 (total sales) - \$1,375.00 (total costs) = \$3,365.00				

4. Determine yearly business costs or operating expenses:

Yearly Expenses

Office Supplies	
Marketing	100.00
Repair & Maintenance of Equipment	400.00
Insurance on Equipment	
Internet Services	
Telephone	600.00
Mileage	1200.00
Website Maintenance	360.00
Tax Prep	200.00
Other (specify)	
Miscellaneous	
Loan Interest	
Depreciation	
Total Yearly Expenses	\$2860.00

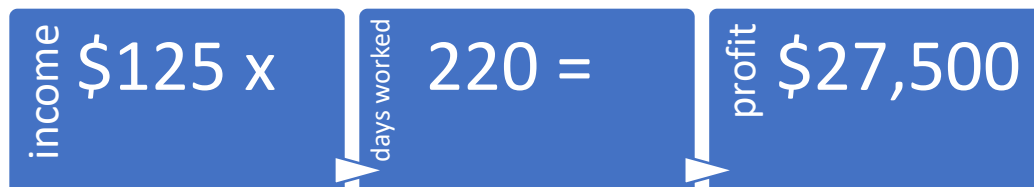
These expenses should be listed on the Cash Flow statement and projected for 3 years.

5. So how do you calculate profit and wages?

Step One: Determine profit (cash in) from rideshare business

Azul works 6 hours a day and earns an average of \$125 per day and he works 220 days per year. This means his **total profit for driving** will be:

\$125 (daily income) x 220 (days worked) = **\$27,500 (driving profit)**



Step Two: Determine profit (cash in) from sales of products

Azul also earns a **profit** from upselling neck pillows etc.:



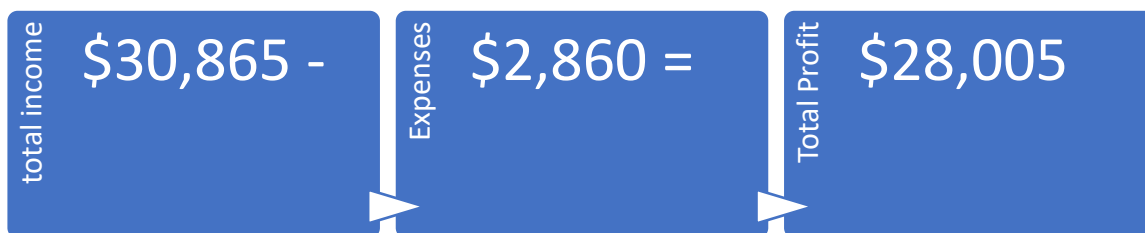
\$4,740 (total sales) - \$1,375 (total cost of goods) = **\$3,365 (sales profit)**

Step Three: Determine total income before deduction of expenses:

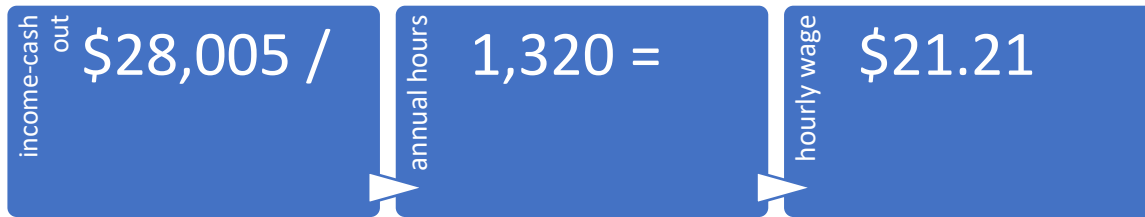


\$27,500 (driving profit) + \$3,365 (sales profit) = **\$30,865.00 (total income before expenses)**

Step Four: Determine total income after deduction (cash out) of expenses:



\$30,865 (total income before expenses) - \$2,860 (business expenses) = **\$28,005 (total income after expenses)**

Step Five: Determine hourly wage after deduction of business expenses

\$28,005 (total income after expenses) divided by 1,320 (annual hours worked) = **\$21.21 (hourly wage after expenses)**

Please Note: The [Cash Flow Forecast Tool](#) will automatically determine an hourly wage based on hours worked per year minus expenses.

Federal, Social Security, and Medicare taxes must still be deducted. It is highly recommended for the business owner to **consult with a tax accountant.**

How could Azul increase his profit? Click on the links:

[Increase Ridesharing Profit Videos](#)

[Online training course](#)

[Rideshare with Lyft help center](#)

[How to get Uber Support Fast](#)

Resource List

State VR Library Toolkit

Must create a log in account to access the Library

- **Resources for Individuals**
 - Self-Employment
 - <https://libguides.osl.state.or.us/vrtoolkit/self-employment>
 - Business Resources: business plan overviews, guides, how-to's
<https://libguides.osl.state.or.us/vrtoolkit/self-employment>
 - Tax Resources: federal taxes, state taxes, Social Security and Medicare tax, tax calculator
<https://libguides.osl.state.or.us/vrtoolkit/self-employment#s-lib-ctab-26607136-1>
- **Resources for VRCs**
 - Self-Employment Support
 - <https://libguides.osl.state.or.us/vrtoolkit/self-employment-support>
 - Articles & Research: published research about VR support for self-employment
<https://libguides.osl.state.or.us/vrtoolkit/self-employment-support>
 - Online Resources & Videos: online resources about VR support for self-employment, including recorded webinars
<https://libguides.osl.state.or.us/vrtoolkit/self-employment-support#s-lib-ctab-26607137-1>
 - Business Resources: business plan overviews, guides, how-to's
<https://libguides.osl.state.or.us/vrtoolkit/self-employment-support#s-lib-ctab-26607137-2>
 - Tax Resources: federal taxes, state taxes, Social Security and Medicare tax, tax calculator
<https://libguides.osl.state.or.us/vrtoolkit/self-employment-support#s-lib-ctab-26607137-3>

Social Security Resources

- Link to SSA [Work Incentives](#)
- Plan to Achieve Self Support (PASS)
<https://www.ssa.gov/disabilityresearch/wi/pass.htm>
- **PASS** is an extremely under-utilized resource that has tremendous potential to help someone start a small business. PASS funds can pay for a wide variety of business items and services, which can help stabilize cash flow in early phases of the business.
- **Property Essential to Self-Support (PESS)** All assets owned by the business, including cash in the business account, are excluded from the individual resource limit.
- **Impairment Related Work Expenses (IRWE)** are any expenses that are paid for out of pocket by the beneficiary, are necessary for work, and are related to the disability.
- **Unpaid Help/Unincurred Business Expenses:** Work incentives for self-employment allowing deductions from countable earnings.
- Link: [Self-Employment and SSI](#).
- Link: [Competitive Integrated Employment Toolkit](#)

Feasibility Research Resources

- **University of Montana** online self-employment course created for VR (EXCELLENT Training for all aspects of self-employment)
www.vrselfemployment.org
- **What, Where, When, Why, and How to Conduct Market Surveys:**
<https://www.questionpro.com/blog/market-survey/>
- **Market Research Surveys**
<https://www.questionpro.com/survey-templates/marketing-surveys/>
- **Focus Group Surveys**
<https://www.questionpro.com/survey-templates/focus-group-surveys/>
- **Website Survey Questions**

<https://www.questionpro.com/survey-templates/website-surveys/>

Credit Rating Resources

- myFICO: Information about credit scores, the impact of low credit, tips on how to improve your credit score, etc.
<http://www.myfico.com/>
- Annual Credit Report: This site allows you to request a free credit report, once every 12 months, from each of the nationwide consumer credit reporting agencies.
<https://www.annualcreditreport.com/cra/index.jsp>
- **Three National Credit Institutions**
 - You are allowed to obtain a free credit report once a year. The report does not include your credit score (there is a fee for the actual score):
 - Equifax: 1-800-525-6285 or <http://www.equifax.com/home/>
 - Experian (formerly TRW): 1-88-397-3742 or <http://www.experian.com/>
 - TransUnion: 1-800-680-7289 or <http://www.transunion.com/corporate/home.page>

Oregon Small Business Resources

See this link for detailed list of resources for funding, writing a business plan, and legal resources:

State of Oregon Startup Toolkit

<https://www.oregon.gov/business/Pages/toolkit.aspx>

Step-by-step guide for starting a business video series

<https://www.youtube.com/playlist?list=PLthDMKiExMa-NyWzn5NMVSSTqdwOfIqB3>

Click on this link to Register Your Business:

<https://secure.sos.state.or.us/cbrmanager/index#stay>

Oregon Small Business Development Center: <https://oregonsbdc.org/>

SCORE – Service Corps of Retired Executives They have free advice for entrepreneurs wanting a small business. <http://www.score.org/index.html>

Business Oregon Finance Programs, Business Succession Planning, Other Business Services: <http://www.oregon4biz.com/Oregon-Business/>

State of Oregon Virtual Training and free seminars
<https://www.oregon.gov/smallbusiness/Pages/training.aspx>

US Business Advisor: www.business.gov/

US Small Business Administration – free online information for labor market information and sources of funding www.sba.gov

USDA Rural Development – Supports economic development through bank loans: www.rd.usda.gov/

Veterans Business Resource Center: Free online service with information and webinars. <https://www.vetbiz.com/>

State Independent Contractor Website:
<https://www.oregon.gov/ic/Pages/index.aspx>

WCD independent Contractor Info:
<https://wcd.oregon.gov/employer/incon/Pages/index.aspx>

Bureau of Labor and Industry (BOLI) Independent Contractor Info
<https://www.oregon.gov/boli/employers/Pages/employee-or-independent-contractor.aspx>

Oregon Association of Minority Entrepreneurs (OAME): Technical assistance regarding running a small business <https://oame.org>

Chamber of Commerce for Persons with Disabilities: National Chamber that accepts new members, provides resources for small business development (including webinars) <http://disabilitychamber.org/>

Disabled Businessperson Association: <http://disabledbusiness.com/>

Non-profit Organizations- for Entrepreneurs

Organizations provide business information and assistance to individuals with disabilities:

Mercy Corps Northwest – Offers classes, a Women's Business Center, and a Return From Prison program. Grants and loans additionally offered. www.mercycorpsnw.org/

Hispanic Metropolitan Chamber, Portland, Oregon, 503-222-0280
<https://hmccoregon.com/>

Oregon Native American Business Network (ONABEN)
<http://onaben.org/>

Tools for Business Start-ups

Entrepreneur.com - How to start and run a small business and do research. <http://www.entrepreneur.com/>

LivelihoodNW Portland Metro area. Non-profit. Eligibility: **Priority** will be given to low-income BIPOC, women, and LGBTQ-owned businesses, but is not a requirement. <https://livelihoodnw.org/long-term-business-support>

IRS: Manage Taxes For your Gig Work <https://www.irs.gov/.../manage-taxes-for-your-gig-work>

U.S. Bureau of Labor Statistics: Working in a gig economy.
<https://www.bls.gov/careeroutlook/2016/article/what-is-the-gig-economy.htm>

Potential Funding Resources

Micro Enterprise Loan programs

Grants Pass: <https://www.grantspassoregon.gov/141/Micro-Enterprise-Loan-Program>

MESO assists in the development of viable businesses that pursue growth opportunities, create jobs, and restore economic balance among minorities and other underserved groups for the benefit of the greater community.
<https://mesopdx.org/>

MESO Portland Metro Tri-County area When available they have IDA loans. They have a Credit program to help people improve their credit scores. <https://www.mesopdx.org/credit-101/>

MESO also has IDA Accounts: <https://oregonidainitiative.org/organization-name/microenterprise-resources-initiatives-training-merit/>

Rural Microentrepreneur Assistance Program:

<https://www.rd.usda.gov/programs-services/rural-microentrepreneur-assistance-program/or>

The following organizations are certified to provide small business counselling:

Oregon Association of Minority Entrepreneurs (OAME): Portland, Oregon, 503-249-7744 <https://oame.org/2017-oame-tradeshow-luncheon-was-a-success/>

Neighborworks Umpqua (formerly Umpqua Community Development Corp.), serving Coos, Curry and Douglas counties, 541-673-4909 <https://www.nwumpqua.org/>

Hispanic Metropolitan Chamber: <https://hmccoregon.com/hmc-staff/>

Mercy Corps Northwest (MCNW) www.mercycorpsnw.org

Adelante Mujeres: A non-profit organization based in Forest Grove that provides education and small business development support services to low-income Latino families throughout Washington County. <https://www.adelantemujeres.org/>

The Northeast Oregon Economic Development District is dedicated to helping individuals, businesses and communities in Baker, Union and Wallowa Counties. **We offer IDAs for small businesses.** Our workshops, business classes, business plan review, and business loans can help you accomplish your goals. <https://www.neoedd.org/>

Crowd Funding

Crowd funding has been used to raise funds for a variety of purposes, such as social missions, raising money for medical expenses, community projects, and entrepreneurial endeavors. Crowd Funding platforms serve to connect the person in need, or “project initiator” with potential funders.

Many platforms exist, such as **Kickstarter, Indiegogo, and Go Fund Me**. Backers support potential projects, such as business start-ups, for different reasons.

Types of Crowd Funding

Crowd Funding can seek donations from backers (nonequity-based crowd funding) or it can seek funding in exchange for either products and services (reward-based crowd funding), or for equity in the business (equity-based crowd funding).

Reward-based crowd funding involves pre-sale of a product or service – for example, backers contributing over a specific amount will receive a (product) at a certain point in the future after the business launches. In equity-based crowd funding, backers receive shares of the business in return for their contributions.

Directions: Click on the links below for more information on the three main crowd funding sources and visit of the sites to do some exploring.

www.kickstarter.com

www.indigogo.com

www.crowdcube.com

Individual Development Accounts (IDA)

What is an IDA?

Individual Development Accounts are matched savings accounts that enable families with limited financial resources to save and build assets. IDAs encourage savings by matching participant deposits, which then are invested in one of the following assets:

- Homeownership
- **Small business start-up or expansion**
- Post-secondary education or job training
- Home rehabilitation or repair
- Employment-related adaptive equipment, technology or specialized training

IDAs are about more than receiving match money. They are about building skills that will help individuals and their families move up the ladder

of self-sufficiency. These skills are obtained through the completion of training focused on attaining and managing assets. Trainings focus on the specifics of each asset and provide a forum for participants to develop their skills as homeowners, students, entrepreneurs, or employees.

IDAs are offered by community-based organizations that provide individualized participant support, financial education and asset-specific training needed to purchase and manage personal assets.

IDAs are supported from a variety of agencies, including the federal government, state government and private foundations. Participant savings accounts are hosted by local financial institutions that work with CASA of Oregon, the program administrator.

http://oregonidainitiative.org/wp-content/uploads/2020/03/NP_IDA-Info-Packet_Page-1_v03.pdf



Economic Development and Job Sites

Economic Development Administration To lead the federal economic development agenda by promoting innovation and competitiveness, preparing American regions for growth and success in the worldwide economy. <https://eda.gov/about/>

Economic Development and Urban Planning:

<https://www.oregon.gov/lcd/UP/Pages/Economic-Development.aspx>

Best Sites to Find Gig Jobs of 2021

- **Best Overall:** [Upwork](#)
- **Runner-Up, Best Overall:** [Freelancer](#)
- **Best for Experienced Gig Workers:** [Guru](#)
- **Best for Moonlighting:** [TaskRabbit](#)
- **Best for IT Professionals:** [Toptal](#)
- **Best for Remote Jobs:** [FlexJobs](#)
- **Best for Creatives:** [Fiverr](#)
- **Best for Networking:** [LinkedIn ProFinder](#)

Amazon Jobs:

<https://www.amazondelivers.jobs/?cmpid=SABGCH2820H6>

Here are a few places where you can find work as a delivery driver: [Amazon Flex](#) (Learn more about Amazon Flex, and how you could earn \$700 in just one week by reading our Amazon Flex Pay) <https://moneypantry.com/amazon-flex-driver-pay/>

Here are a few clickable links where you can find work as a delivery driver:

[Postmates](#)

[Roadie](#)

[Deliv](#)

[GoShare](#)

[Burro](#)

[Favor](#)

[Peership](#)

[Doorman](#)

[CitizenShipper](#)

[Shyp](#)

[Amazon Flex](#)

Here are some clickable links where you can find jobs driving people around:

[Uber](#)

[Lyft](#)

[HopSkipDrive](#)

[iCarpool](#)

Here are some clickable links to find food delivery jobs:

[UberEATS](#)

[Caviar](#)

[EatStreet](#)

[Tapingo](#)

[DoorDash](#)

[Munchery](#)

[Grubhub](#)

[OrderUp](#)

[Shipt](#)

[Burpy](#)

[InstaCart](#)

Here are some clickable links where you can find work as a handyman, running errands or doing other odd jobs and labor tasks:

[Selling Services on Amazon](#)

[TaskRabbit](#)

[Gigwalk](#)

[CollegeLabor](#)

[NeedTo](#)

[Bellhops](#)

Here are some clickable links where you can find pet sitting jobs:

[PetSitter](#)

[Rover](#)

[Care](#)

Article: Seven Strategies To Market Yourself Better

<https://www.entrepreneur.com/article/271764>