

## Self-Employment for Veterans with Disabilities

Homeless Veterans Reintegration Project

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## HVRP: Self-Employment

*It is estimated that there are:*

300,000 Homeless Veterans

45% of these individuals have a psychiatric diagnosis

50% have a substance abuse problem

200,000 Veterans are in prison and face difficulty getting a job when released....

## HVRP: Self-Employment

Self Employment is one of the fastest growing career options in the U.S.

The success rate of Small Business continues growing

Self Employment *potentially* offers personal and disability accommodations including:

Flexible work schedules; time to rest; focus on individual talents; accessibility (transit and workplace); Reduced stress & anxiety

## HVRP: Self-Employment

*Discovery* (Assessment):

Seeks ecological validity

Seeks current, not predictive, information

Reveals the Ideal Conditions of Employment

Is Individualized

Assumes there are unlimited ways to make a living

Assumes an Economic Development model

Answers the question: Who is this person?

Reveals at least 3 Vocational Themes

## HVRP: Self-Employment

*Veterans Self Employment Resources:*

Work Incentive Planning & Assistance Program

Veteran's Benefits Administration VR&E

Social Security Administration (e.g. PASS)

State VR; Tribal VR

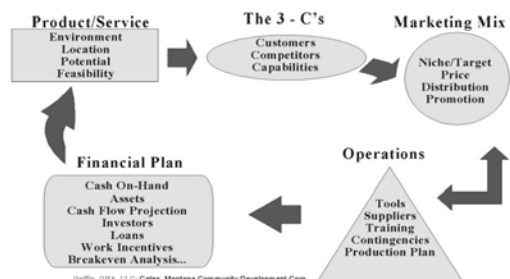
The Veteran's Corporation

Small Business Development Centers; SCORE

And other Technical Assistance & Loan programs

## HVRP: The Business Plan Process

### Small Business Planning Flow Chart



**HVRP: The Business Plan Process**

✓ *Environment/Location*

Where is the business to be located?  
Biz within a Biz?  
Why here?  
Why now?

**HVRP: The Business Plan Process**

✓ *Potential/Feasibility:*

Sell Some  
Surveys  
Research  
Informational Interviews  
Look for at least 2 methods of testing

**HVRP: The Business Plan Process  
The 3 C's**

✓ *Customers*

Look for a Primary and Secondary Customer  
Why will they buy?  
What problem does your Business Solve for them?  
Who are they?  
Where do they live?  
How often will they buy?

**HVRP: The Business Plan Process:  
The 3 C's**

✓ *Competitors*

*Do competitors Exist?*  
*Can the market stand another similar business?*  
*What can you do that they can't?*  
*Make them your Customer?*

**HVRP: The Business Plan Process:  
The 3 C's**

✓ *Capabilities*

*How big can you become?*  
*How many customers can you serve?*  
*Geographic Region?*  
*Retail, Wholesale, Internet, International, Multi-state, Local?*

**HVRP: The Business Plan Process:  
Marketing Mix**

✓ *Niche/Target Market*

Low Price/High Price?  
Low Quality/High Quality?  
Specific Market Segment/Demographic?  
  
Not everyone is your Customer

**HVRP: The Business Plan Process:  
Marketing Mix**

✓ *Price*

*What are your COGS?*

*Profit Margin?*

*Does the price reflect reality?*

**HVRP: The Business Plan Process:  
Marketing Mix**

✓ *Distribution*

*Costs associated with reaching market?*

*Customer pull-through?*

*Ebay?*

*Channel Strategy?*

*Product Representative, Agent, Publicist?*

**HVRP: The Business Plan Process:  
Marketing Mix**

✓ *Promotion*

*Listing Vs. Advertising*

*Budget?*

*Networking is a measured Tactic*

*Internet Sales?*

**HVRP: The Business Plan Process:  
Operations**

✓ *Tools/Machinery*

*Role of Technology; Desktop Manufacturing?*

*Assistive/Universal Technology?*

*Costs?*

*Maintenance?*

*Redundancy?*

*Resource Ownership?*

*Business within a Business?*

**HVRP: The Business Plan Process:  
Operations**

✓ *Suppliers*

*Wholesale or Quantity Discounts?*

*Credit?*

*Timeliness?*

*Quality & Reliability?*

**HVRP: The Business Plan Process:  
Operations**

✓ *Training*

*Prerequisite licensing, certifications?*

*Cost?*

*Time commitment?*

*Continuing Education?*

*Available from Suppliers?*

**HVRP: The Business Plan Process:  
Operations**

✓ *Contingencies*

*Planning for:*

*Weather?*

*Recession?*

*Supplier Problems?*

*Staff Shortages or Illness*

*Personal Issues & Disability?*

*Lines of Credit/Cashflow needs?*

**HVRP: The Business Plan Process:  
Operations**

✓ *Production Plan*

**Written & Reasonable Schedule?**

**Calculated Slack Time/Anticipated  
Interruptions?**

**Sales income Vs. Labor Cost?**

**Can you Get the Work and do the Work?**

**HVRP: The Business Plan Process:  
Financial**

✓ *Financial Plan*

*Cash*

*Assets*

*Cash Flow Projections*

*Investors*

*Work Incentives*

*Loans*

*Break Even Analyses*