

A stylized map of New York State is positioned behind the title text. The map is filled with a gradient of green, matching the background's color scheme.

New York **Makes Work Pay**

Developing a path to employment for New Yorkers with disabilities

www.NYMakesWorkPay.org

Simply Speaking Inclusive Entrepreneurship Guidelines for SBDC Advisors

Written by: Nancy Ansteth
Certified Business Advisor

With Contributions from:
Gary Shaheen and Patricia Higgins

Special Thanks to:
Onondaga County and New York State
Small Business Development Center

First Edition: 2010

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Cornell University
ILR School
Employment and Disability Institute

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To learn more go to <http://www.nymakesworkpay.org>

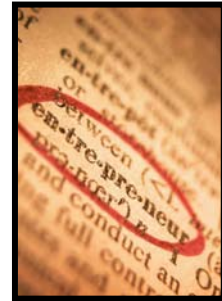
Nancy Ansteth is a Certified Business Advisor with the Onondaga Small Business Development Center located on the Onondaga Community College campus, in Syracuse, NY. Nancy has been able to combine supervisory and training skills from the corporate world with her teaching experience to become an empathetic and objective business advisor. Her recent assignments are focused on assisting persons with developmental disabilities create business plans toward entrepreneurship. The programs forming the structure for this initiative are Start-Up New York and PRIME, both overseen by Burton-Blatt Institute and the South Side Innovation Center.

Ms. Ansteth holds an undergraduate degree in languages from D'Youville College in Buffalo, NY, and a MEd HR (training and development) from Boston University. She has developed numerous training seminars and courses within a corporate structure, for Cornell Cooperative Extension, and at SBDC.

In addition to her duties at SBDC, Ms. Ansteth has her own small business in the nutrition and wellness arena.

Family defines Nancy Ansteth through her husband, children, grandchildren and, of course, pets. Friends offer extended ties with the past and the promise of memorable occasions yet to be shared. Kayaking, reading, knitting, chair caning and traveling ensure Nancy's continued education.

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Discovery Guideline Materials – Griffin-Hammis Associates, LLC
Business Feasibility Questionnaire
Basic Business Plan Outline
Financial Worksheet

Entrepreneurship:

Willingness to take on a venture, with all the risks involved in order to make a profit.

Introduction



Start-Up NY

“Self-employment for people with disabilities is both challenging and exciting. It is a positive challenge for people with disabilities who hope to have more income, become included in their communities, and improve the quality of their lives with family and friends. It is challenging for human service professionals who must move in this direction, but the reward is achieving successful outcomes for their clients.”

Alice Weiss Doyel, M.S.

Forward,

Making Self-Employment Work for People with Disabilities

Cary Griffin and David Hammis

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INTRODUCTION

In 2006, Onondaga County was awarded a three-year grant from the U.S. Department of Labor, Office of Disability and Employment Policy (ODEP) for a pilot project to advance self-employment opportunities for individuals with disabilities. The project was one of three grants from ODEP's Start-Up USA Initiative to research, test and evaluate innovative models of self employment service delivery that could be adopted nationwide.

The program, named Start-Up New York, was a partnership between the county, led by the Department of Social Services and Office of Economic Development, and Syracuse University Burton-Blatt Institute of Innovation on Disability (BBI) and the Whitman School of Management and other community partners including the Small Business Development Center (SBDC) at Onondaga Community College.

From the beginning there was a recognition that stakeholders from the business and economic development sectors, disability service providers, individuals with disabilities and their advocates and the state and county elected officials must provide input into the project to not only understand the local challenges and strengths that would affect implementation but also to design a model that would be sustainable.

A large "Stakeholders Group" from a variety of agencies, ranging from the Chamber of Commerce to the Veterans Administration to the Commission for the Blind to the Manufacturers Association to VESID, was created. The input of these groups was sought at several large information and training sessions, which were very well attended.

Gary Shaheen, Managing Director for Program Development at BBI, noted at the time that,

By taking the time to develop partner relationships, consensus on project goals and mutual trust, we have the opportunity to do more than just develop another new program. We have the chance to create and change how service systems work together to support employment for people with disabilities in ways that will last beyond the term of the project grant.

A smaller Management Team was created comprised of representatives from not only the county and the university, but also a community rehabilitation organization, the local Workforce Investment Act agency, and the SBDC. This is the group which actually worked with staff to develop and revise the program itself. It was at this point that the SBDC became more involved in the project. During year two of the project, an SBDC business advisor was funded part time to work with participants; during year three the advisor was funded full time.

SBDCs have always worked with individuals with disabilities, sometimes with knowledge of the disability, sometimes not. The vision and mission of the New York State SBDC speak to this:

*The **vision** of the NYS SBDC is to create economic sustainability for all New Yorkers – one business at a time.*

*The **mission** of the NYS SBDC is to provide professional business advisement, education, network resources, and to advocate for small business and entrepreneurs.*

Sometimes, however, the business community and business-related agencies, such as SBDCs, are seen as, “.....not inviting to people with disabilities”.

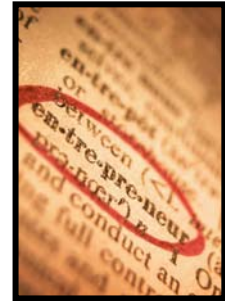
Griffin and Hammis, consultants to the Start-Up USA initiative, responded to this concern in [Making Self-Employment Work for People with Disabilities \(2003\)](#):

Most business development professionals have little exposure to individuals with disabilities. Nonetheless, they generally are welcoming, and if publicly funded, these agencies are obligated by law to assist these individuals. Seeking assistance does entail an educational process. It is wise to enter an SBDC, TBIC, or other program office with some ideas but without expectations for full service; these offices are underfunded and their staff is overworked. However, they are willing partners and are generally excited by the opportunity to start a new venture.

Start-Up New York offered the opportunity to influence program design, as well as, learn new ways for business advisors to offer support for potential entrepreneurs with disabilities.

That is how the Onondaga SBDC approached involvement with Start-Up New York. The purpose of this workbook is to share information about the Start-Up New York program as well as what business advisors at the Onondaga SBDC have learned and implemented through work with this program.

Who's Who in Start-Up NY





WHO'S WHO IN START-UP NEW YORK

The success of any program depends on having the most well qualified people in the right places. Start-Up New York is no exception. From the outset, Start-Up NY used 'Business Navigators' who guided prospective entrepreneurs through a 4 stage process with services for: 'Developing Entrepreneurial Awareness', supporting the 'Nascent Entrepreneur', assisting in 'Early Start Up' and helping entrepreneurs with 'Growth and Sustainability'. Although the grant provided funding for these positions, the overall intent was to embed these functions within partner organizations past the grant period so that the services would be sustainable beyond the life of the grant. These 'Navigators' and their required skills are:

Intake Business Navigator: This person should have familiarity with the challenges of working with people with disabilities, as well as an understanding of how these disabilities can affect entrepreneurship. This understanding will enable this person to determine the best pace at which meetings and training should be conducted; the most conducive environment and who else could assist the entrepreneur from within their circle of friends, family and other supporters. When these factors are taken into consideration the groundwork has been laid for a positive, productive and interactive team approach to entrepreneurship. Start-Up New York in Onondaga County has been fortunate to have the benefit of an individual who holds graduate social work certification. Implementation of his skills has resulted in more detailed information, as well as smoother transition from the intake process, that results in a business feasibility plan to the next level that results in a viable business plan.

Benefits Navigator(s): Many people with disabilities receive some sort of public assistance benefits and/or Veterans' benefits that could impose limitations on the amount of money they can earn or have in the bank. Helping a person who receives benefits due to his/her disability status to take on the responsibility of business ownership cannot be done without scrutiny of those benefits. This task requires a person well versed in Social Security Disability Income and general Social Security Income and when serving Veterans with disabilities, those benefits as well. Since one of these benefits is disability-based and the other is income-based, additional income sources must be factored in to coordinate with existing benefits, not jeopardize them and help with a planned transition from benefits when income is assured and sustained. Should the business be started without careful calculation, a program participant risks losing income and potentially medical benefits as well. The best resources for helping prospective entrepreneurs with disabilities manage their benefits are benefits planning specialists employed by partnering community service agencies. Start-Up New York in Onondaga County has been fortunate to have a benefits advisor from ARISE, Inc. fill this position. ARISE, Inc. is a local consumer-controlled, non-profit Independent Living Center (ILC) that promotes the full inclusion of people with disabilities in the community. In addition to the benefits planner that they assigned to Start-UP NY, they

also have an SSA-funded WIPA (Work Incentives Planning Assistance) staff who provided assistance. More about WIPAs can be found at <http://www.socialsecurity.gov/work/wipafactsheet.html>

Business Plan Navigator: As the title indicates, this person works with the individual to develop a written business plan. The business plan is an excellent tool for visual representation to the participant of what is required to plan, start, and maintain this business. The business plan is required to access the Individual Development Accounts (IDAs) created through the participating credit union¹; it is required for those seeking grant monies from VESID². It is often a 'deal breaker': if the participant is not willing (or often, able) to put in the time and effort necessary to creating a viable plan for this business idea, it becomes obvious that now is not the right time to pursue this initiative. It is critical at this point that a team of individuals be identified who can provide support and take active roles in the business plan development. At any one time, the Business Plan Navigator may have 50 different participants working on business plans, all at different stages, thus, reliable team members must step up. It is recommended that the program and this navigator meet with all agencies with which they will be interacting to determine EXACTLY what requirements each has for prospective beneficiaries so the business plan can incorporate these details. In the experience of the Onondaga SBDC, SBDC counselors can make excellent Business Plan Navigators.

Participating Advisors/Partnering Agencies: These organizations can range from social services and disability services agencies, to the Department of Labor One-Stop Career Center to colleges and universities and local business incubators. The key is developing effective collaborations among these agencies to support entrepreneurs with disabilities. They can provide funding, bridge gaps between services, offer classes in all pertinent topics: Financial Literacy, Marketing, Research, and Business Plans. They should be identified before the program is rolled out and all expectations, compensation, durations agreed upon. Their individual services should be explained fully to participants before they interact with their representatives. Participants need to know precisely what to expect from each encounter. Colleges and universities traditionally have programs in place for people dealing with disabilities and will often provide additional services in the form of 'Boot Camps'. Syracuse University has led the way in Onondaga County with several entrepreneurship programs, as well as a Boot Camp for Veterans. The Start-Up New York program was introduced through its Burton-Blatt Institute (<http://www.bbi.syr.edu>).

¹ Individual Development Accounts (IDAs) are matched savings accounts that can be used for entrepreneurship and often available through Credit Unions. StartUP NY secured over \$50,000 in 1:1 matching money for entrepreneurs. After they deposit \$1000 in earned revenue-they are eligible to receive a \$1000 match towards their business.

² Vocational and Educational Services for Individuals with Disabilities (VESID) is the state Vocational Rehabilitation agency that can provide grants to people with disabilities for self-employment.

Program Coordinator: This person will maintain watchdog status over the entire operation. Through weekly team meetings, issues and concerns are brought to the table and possible solutions are discussed. The Program Coordinator will follow up as necessary until the issue is satisfied. This person advises of upcoming events, plans the monthly luncheons which periodically include a guest speaker, and maintains the Blackboard on which navigators post their weekly participant encounters and the results thereof. The Program Coordinator for Onondaga County's Start-Up New York was a principal with the Burton-Blatt Institute.



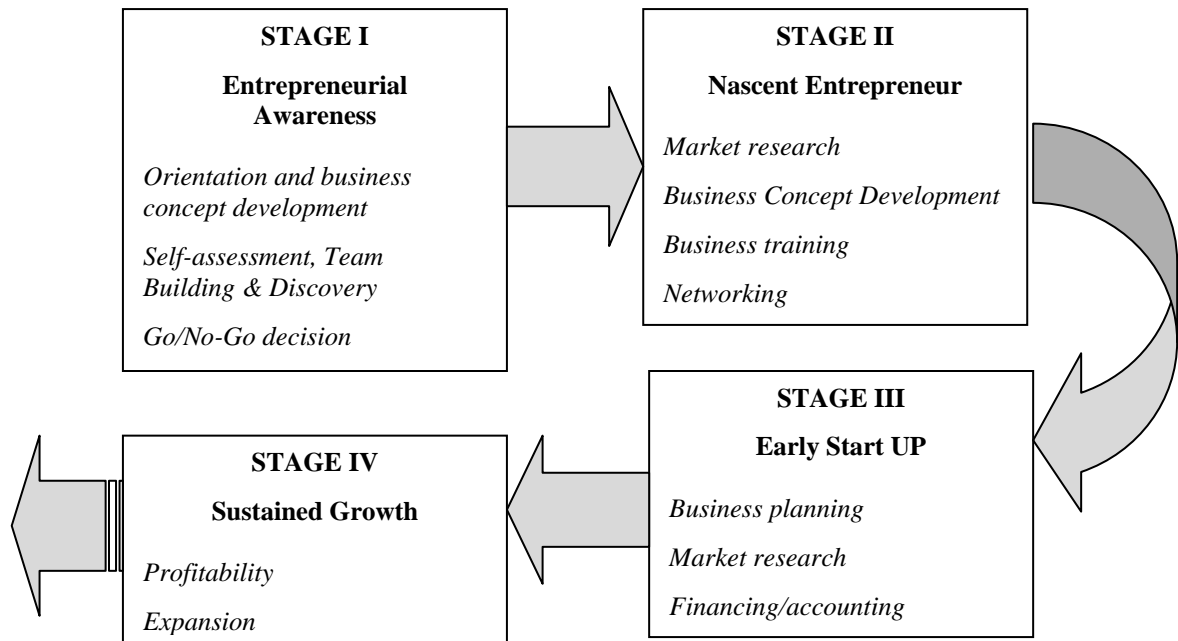
A Snapshot of the 4 Stage 'Start-Up NY Process'



“The hardest thing about getting started is getting started.”

Guy Kawasaki

A SNAPSHOT OF THE 4 STAGE 'Start-Up NY Process'



Stage I: 'Entrepreneurial Awareness' (Staff: Intake Business Navigator and Benefits Navigator) Stage I describes an aspiring entrepreneur who needs a clear business idea/concept, and who does not know much about starting a business and the nuts and bolts of business planning. Each enrollee engages in a personalized process of 'Discovery' and 'Customized Team Planning' facilitated by the SSIC Business Navigator. Discovery is a process that helps individuals identify their core gifts, skills, strengths and aspirations as well as support needs enabling them to achieve an entrepreneurial goal. The experience of Start-Up NY in introducing Discovery was that micro-entrepreneurs with disabilities were more likely to establish a viable business strategy and follow-through to develop their businesses than those that did not. Customized Team Planning helps micro-entrepreneurs to identify the people in their lives that can assist them on particular aspects of their business, including those that they depend upon for personal support to help overcome personal challenges that could impede their ability to operate or sustain their businesses. Stage I outcomes enabling a person to graduate to Stage II include the following and depending upon personal circumstances, may include additional criteria for benefits planning and financial literacy

- *Does the entrepreneur deliver a clear business idea?*
- *Does the entrepreneur understand the industry and the market?*
- *Does the entrepreneur have the expertise to support/exploit the opportunity?*

- *Does the entrepreneur understand Discovery and the purpose of Discovery?*
- *Has the entrepreneur done any Discovery?*
- *Does the entrepreneur have a support team in place?*
- *Has the entrepreneur attended any networking events?*
- *Does the entrepreneur meet with the Business Navigator or Counselor regularly?*
- *Does the entrepreneur attend business classes and seminars?*
- *Does the entrepreneur act upon counselor's/mentor's recommendations?*
- *Does the entrepreneur have a business feasibility plan?*

Stage II: 'Nascent Entrepreneur' (Staff: SBDC Business Planning Navigator)

Stage II represents an aspiring entrepreneur who has a clear business idea/concept, but does not have a business. At this stage, the entrepreneur learns how to write a business plan and how to do industry and market research. Participants actively engage in business training led by an SBDC-located Business Navigator, working together as a member of an integrated team with the entrepreneur's Customized Support Team and the SSIC Business Navigator. Micro-entrepreneurs attend business development training sessions, meet with business counselors, test their business model and products and begin working on their initial business plan. Another important component of Stage II is that micro-entrepreneurs develop their peer and professional networks to assist in business design and implementation. At this Stage, some micro-entrepreneurs may work with a student consulting team enrolled in the Syracuse University 'Inclusive Entrepreneurship Consulting Class' to assist them in meeting their business development goals. Stage II outcomes enabling a person to graduate to Stage III include the following and depending upon personal circumstances, may include additional criteria for benefits planning and financial literacy:

- *Can the entrepreneur deliver a comprehensive business plan?*
- *Does the entrepreneur have a clear marketing plan?*
- *Does the entrepreneur understand her/his financial statements in the business plan?*
- *Has the entrepreneur registered the business?*
- *Has the entrepreneur secured a location or incubator space?*
- *Has the entrepreneur applied for finances for her/his business?*
- *Has the entrepreneur attended any networking events?*
- *Does the entrepreneur meet with the Business Counselor regularly?*
- *Does the entrepreneur attend business classes and seminars?*
- *Does the entrepreneur act upon counselor's/mentor's recommendations?*

Stage III: 'Early Start-Up' (Staff: SBDC Business Planning Navigator + Other Team Members and Partners) Stage III represents an entrepreneur who has a clear business plan and marketing plan. At this stage the entrepreneur executes the business and marketing plan, and is responsible for accounting, sales, management, etc. Stage II participants are guided by the SBDC Business Navigator in implementing the business plan and acquiring business financing. In addition, they are guided by the SSIC Business

Navigator for additional Discovery clarification or help with strengthening the Customized Support Team. The team also can include a Cooperative Federal counselor to assist in securing IDAs or micro-loans. At this Stage, some micro-entrepreneurs may work with a student consulting team enrolled in the Syracuse University 'Inclusive Entrepreneurship Consulting Class' to assist them in implementing and/or growing their businesses. They may utilize SCORE and other business counseling services to help with marketing and product development and also get help enrolling in local business trade associations or as a member of the Chamber of Commerce. They may also receive assistance to obtain business incubator space at the SSIC. Entrepreneurs that have launched their businesses are often invited back to the SSIC as guest speakers at networking events. Stage III outcomes enabling a person to graduate to Stage IV include the following and depending upon personal circumstances, may include additional criteria for benefits planning and financial literacy:

- *Does the entrepreneur have clear and readable financial statements?*
- *Does the entrepreneur understand and can he/she interpret the financial statements?*
- *Are the financial statements accurate and reliable?*
- *Does the entrepreneur have a clear strategic growth plan?*
- *Does the entrepreneur have clear and realistic business goals and objectives?*
- *Has the entrepreneur worked with consultants, student teams, incubators?*
- *Does the business have profitable revenues?*
- *Is each revenue driver linked to an identifiable target market?*
- *Does the entrepreneur have a clear marketing plan for each revenue driver?*
- *Is the business making enough revenue to hire full-time employees?*
- *Is the entrepreneur hiring the right employees to grow the business?*
- *Does the entrepreneur meet with the Business Counselor regularly?*
- *Does the entrepreneur attend business classes and seminars?*
- *Does the entrepreneur act upon counselor's/mentor's recommendations?*
- *Does the entrepreneur attend networking events?*
- *Is the entrepreneur an active member of a business association?*

Stage IV: 'Sustained Growth' (Staff: Entrepreneur's Team Members and Navigators as Needed) Stage IV represents an entrepreneur who has a running business but needs help growing and sustaining it. They will work with SSIC and other business incubators to build the infrastructure of their businesses with counseling and support as needed from Business Navigators, mentors and their Customized Support Team. At this Stage, some micro-entrepreneurs may work with a student consulting team enrolled in the Syracuse University 'Inclusive Entrepreneurship Consulting Class' to assist them in growing their businesses. Stage IV outcomes include the following and depending upon personal circumstances, may include additional criteria for benefits planning and financial literacy:

- *Does the entrepreneur have clear and readable financial statements?*
- *Does the entrepreneur understand and can he/she interpret the financial statements?*
- *Are the financial statements accurate and reliable?*
- *Is the business able to generate sustainable positive cash flow?*
- *Does the entrepreneur have a plan to grow the cash flow?*
- *Does the business have profitable revenues?*
- *Is each revenue driver linked to an identifiable target market?*
- *Does the entrepreneur have a clear marketing plan for each revenue driver?*
- *Does the entrepreneur have a clear strategic sustainability and growth plan?*
- *Does the entrepreneur have clear and realistic business goals and objectives?*
- *Has the entrepreneur worked with consultants and student teams?*
- *Is the business making enough revenue to hire full-time employees?*
- *Is the entrepreneur hiring the right employees to grow the business?*
- *Does the entrepreneur meet with the Business Counselor regularly?*
- *Does the entrepreneur attend business classes and seminars?*
- *Does the entrepreneur act upon counselor's/mentor's recommendations?*
- *Does the entrepreneur attend networking events?*
- *Is the entrepreneur an active member of a business association?*

Setting the Stage





SETTING THE STAGE

Most of any community's population identified as "disabled" have never considered the possibility of owning their own businesses. Because of limitations set by many of the service agencies, much of this population is fearful of losing benefits if they earn an income—and few know what income limits might be. But, as with the general population, individuals with disabilities have unexplored interests, hobbies, talents and abilities that may well translate into the skills needed for successful entrepreneurship if developed and nurtured. In many cases these businesses could become self-sustaining. It is amazing to hear the number of participants expressing the desire to be rid of public assistance in lieu of "earning their way".

While Start-Up New York is in place to assist these individuals in the pursuit of their dreams, it is imperative that they first learn about the many and varied steps required to attain them. There must be an introduction to business ownership that precedes application to the program.

2-Hour Business Start-Up Session: Onondaga SBDC offers these sessions on a regularly scheduled basis and Start-Up New York participants have been encouraged to attend at their earliest opportunity. There is no charge to the individuals who register as Start-Up New York participants. Advisors who conduct these classes provide information about the realities of starting a business. This may be a "cold shower" for some aspiring entrepreneurs in attendance. Experience has taught us that the individual making an informed decision about whether to pursue this dream, at this time, is always well ahead of the competition. In the instance of Start-Up New York attendees, much heartbreak down the road is avoided when they experience this reality check. They have the additional burden of factoring in the limitations of their respective disabilities.

Benefits Advisement: SBDC counselors are not trained nor are they experts in disability benefits advisement. However, it is typical to find oneself advising an individual with financial and credit issues well beyond those of the general client. With programs designed for a segment of the population struggling with disabilities, some of the seemingly overwhelming financial situations can be mitigated by having strong partnerships with knowledgeable benefits planners.

THE ENTIRE FINANCIAL PICTURE MUST BE PAINTED AT THE TIME OF THE PARTICIPANT'S ACCEPTANCE INTO THE PROGRAM.

Every consideration of the business plan development process must be tempered by the reality of the known financial situation. Too often we have helped a client create a plan for success only to have details revealed that negate the projections. This can be avoided when the participant has met with the benefits navigator for the program who can assess the impact of new income on currently received benefits. This person can

also determine what additional benefits may come into play as the participant successfully operates his/her business.

Also critical at this stage is obtaining the client's credit report. Preparation must be made to address and explain those entries that reflect negatively on the client's character.

As previously stated, although some past financial situations would negatively affect access to funding for the general public, through community partners willing to be flexible with their requirements, a Start-Up New York enrollee may be able to pass that scrutiny. Cooperative Federal Credit Union in Syracuse is one such partner who is willing to work through and with the programs, one individual at a time.

Seeing the whole picture is often a pivotal point for participants. Many do not want to risk even coming close to affecting their existing benefits. This is one more example of making an informed decision and why this process must be conducted at the onset of involvement.

Start-Up NY, like the other Start-Up sites had access to entrepreneurship experts Griffin-Hammis and Associates who provided a benefits expert whose expertise has proved invaluable as we have worked with each participant. No two come to the program with the same entitlements or opportunities.

The Process



“The secret of getting ahead is getting started. The secret of getting started is breaking your complex overwhelming tasks into small manageable tasks, and then starting on the first one.”

Mark Twain

THE PROCESS

Once the stage has been set by the program's Intake Business Navigator, and the client understands: the basics of starting a business, her/his financial situation, and the potential impact of business ownership on any benefits received, the Navigator initiates the Discovery segment as a core component of the first Stage-'Developing Entrepreneurial Awareness'.

Discovery: This approach explores the individual's talents and desires, identifies their skills and interests and also those in their lives that can support them as entrepreneurs

The Discovery process should include those closest to the individual who can contribute valuable insight as to the person's general activities, indicated interests and areas that would require involvement of another person. This latter indicator is critical because unrealistic plans of achievement will only serve to frustrate the individual. Through conversations replete with probing questions, the specific areas requiring support individuals will be identified. A **Support Team** will evolve.

While there is a Discovery Guideline, in brief, the process should include the following questions:

- When is this person at his or her best?
- What support strategies are needed in particular situations?
- How does the individual learn best?
- Who knows the individual well?
- What circumstances might make the individual anxious or frightened?
- When is the person "in flow" (i.e. at peak performance or most comfortable)?

Feasibility Questionnaire: Once the Intake Business Navigator and the prospective entrepreneur have completed and agreed upon the outcomes of the Discovery process and a profile has been developed, the Feasibility Questionnaire is administered. Through this step the basic details of the person's proposed business are examined. The purpose of this step is to provide a reality check for the participant. The questionnaire is comprised of 7 questions designed to create a focus on the steps necessary to building a business, thus assist the participant in the decision-making process---is this viable for me? The questions also introduce the business plan development process. The value of 'Discovery' cannot be over-stated. So often, SBDC counselors meet with prospective entrepreneurs who sincerely want to succeed in self-employment, may have a business in mind, and may even have a preliminary business plan,

but have not yet truly examined their own motivations, skills and resources needed to succeed at their business. In those cases, the SBDC counselor does not have enough information at hand to advise on business viability and the prospective entrepreneur may not have examined all of the factors both internal and external that are needed for viability. Essentially-‘Discovery’ can pave the way for successful business planning through an SBDC.

The Business Plan: A simplified business plan template has been created in an effort to accommodate most participants’ disabilities. Sometimes Start-Up New York participants see the business plan writing process as a task beyond their abilities. Consequently, they deem the business plan an obstacle, rather than a means to an end. Start-Up New York has attempted to simplify the business plan process by designating an SBDC Advisor for the sole purpose of assisting in the development of business plans for the program participants.

IT IS IMPERATIVE THAT A **SUPPORT TEAM** MEMBER BE IDENTIFIED TO WORK ON THIS DEVELOPMENT FOR THE PARTICIPANT.

The participant must be involved in the process from start to finish. The first step has been taken by completing the Feasibility Questionnaire. Often, the business feasibility explores and uncovers additional questions that were not anticipated during Discovery. Then the individual can revisit their Discovery profile and make the necessary adjustments and additions that will result in a better Feasibility plan. Expanding the information resulting from its completion provides the individual and the support team member with valuable bases for developing both the written plan and the thought processes involved.

ABCs of Financials: This area of business planning mystifies even the most accomplished of entrepreneurs. While history indicates that the majority of the population struggles with its *personal* finances, it should be of no surprise that tackling *business* financials becomes a daunting task. It is well recommended that Start-UP New York participants have someone on their support teams who understands what the numbers mean to the business. This often means working intermittently with a professional accountant.

In the Syracuse, New York, area free financial literacy classes have been mandated for participants as a preliminary step in their business planning process. Additionally, a local credit union with whom the program is partnered also offers a variety of trainings to prepare individual entrepreneurs as good record keepers. This same credit union offered a matched IDA in the amount of one thousand dollars (\$1000) as an incentive to work towards their goals. A requirement to access these funds is a completed business plan.

Griffin-Hammis has provided some basic financial worksheets that assist Start-Up New York clientele in the understanding of what information is needed to develop and maintain good financial records, as well as what story those numbers tell about your business.

Additional Training Opportunities: Taking full advantage of presentations and trainings offered by supporting agencies and institutions is critical to the success of every business. There are more opportunities than most participants and program leaders are aware at the onset of these programs. There are also more community-minded professionals willing to offer their services if only they were approached. Especially interested in working with entrepreneurs with disabilities are those professionals who have started their own practices. This population has unique perspectives to offer since they are or have been themselves, small business owners. The resulting interaction has historically led to significant collaborations benefiting all involved. Program leaders are charged with the task of identifying, and often creating, these learning opportunities. Community colleges, small business professionals, government agencies designated to advocate for specific populations are just a few suggested contacts. This is definitely a situation where the smallest outreach initiative has the potential of delivering a windfall of positive reinforcement.

Time Line: It is almost impossible to determine the length of time it will take for a client to bring this dream to fruition—any client, any dream. When dealing with a client struggling with issues (the extent of which we may not know) time might take on a new meaning. Critical to working with this person will be keeping him/her on track with a calendar; checking in regularly with their understanding of what has been accomplished and what there is yet to do. Encourage them to keep in contact with everyone on their support team on a scheduled basis. It will often be necessary to assign the same task repeatedly until some progress is realized. Breaking the process into bite-sized chunks becomes a necessity.



PREPARATION FOR WORKING WITH PROFESSIONALS

Clients sometimes express feelings of intimidation when anticipating meetings with accountants, bankers, attorneys, insurance agents, and with SBDC counselors. It is important that, whenever possible, they are accompanied by a business advisor or other member of their support team.

They should be briefed prior to these meetings as to what questions to ask and encouraged to take notes. This practice also takes the spotlight off them as they have something else to focus on.

Start-Up New York participants are reminded that they are actually interviewing the professionals with whom they meet. There must be a comfort level in order for trust to be established.

Referral List: Onondaga SBDC has compiled a list of professionals in the various categories that need to be accessed by clients. Since we are publicly funded, we never recommend a particular professional or practice. By providing the list we are encouraging the client to 'shop around' to find someone s/he is comfortable working with. Additionally, SBDC must first determine the willingness of these professionals to afford our clients an initial free consultation during which they would outline services they recommend, determine the time frame for delivery of these services, and estimate the cost to the client.

Alternatives: Start-Up New York has been fortunate to have the Syracuse University Law Clinic in close proximity. As such, law students, under the tutelage of their supervisors, work with program participants in forming legal entities, reviewing leases, and drawing up contracts free of charge (other than for the filing fees, etc. required by government agencies). The students benefit from the experience and the clients save considerable cash outlay.



Economic Impact





ECONOMIC IMPACT

Economic impact becomes a primary consideration when making the decision to commit a business advisor's time to a program like Start-Up NY. It is a foregone conclusion that participants who are dealing with incomes modified by emotional, financial and physical circumstances will struggle to meet traditional funding requirements. Therefore, setting realistic economic impact goals for the advisor(s) involved in these programs is imperative.

One major factor in this category is the element of time. From initial contact with a Start-Up NY participant until s/he has secured adequate business funding could involve up to one year's worth of effort. But realistically, it is not uncommon for many micro-enterprises to take that much time, even for those without disabilities. The financial assistance at that point will probably come in stages; the economic impact will appear insignificant if the expectation level and the reality of the situation are not synchronized—both on the part of the advisor and the participant.

Because economic impact for SBDC is not reported until a client is 'closed out' in MQS, it is advisable to prepare the client for receipt of a feedback form. Perhaps, even to the extent of having them notify the advisor should they receive said form. Experience at Onondaga SBDC has been that Start-Up NY clients are confused when they receive these forms and, should their results not have been what they originally expected, they express the feeling of the moment rather than assess their overall experience. It is important that the relationship be mutually rewarding. Often the advisor risks "being shot as the messenger" of realistic probabilities. Our experience has been that communication-coordination-cooperation is essential not only between agencies, but between advisors and prospective entrepreneurs if successful outcomes are to be achieved.

Start-Up NY and similar programs' directors should be made aware of all the contingencies the SBDC Advisor works with at the onset.

“A man who is good enough to give his blood for his country is good enough to be given a square deal afterwards.”

-Theodore Roosevelt, 1903

Veterans with Disabilities



**“Entrepreneurship is freedom
creating....entrepreneurship is the foundation of a
democratic society.”**

Entrepreneurship Bootcamp for Veterans with Disabilities



VETERANS WITH DISABILITIES

The New York State SBDC offers several programs targeted for veterans, although not specifically for veterans with disabilities. Veterans may have service or non-service related disabilities. Nonetheless, these programs are available. **The Veterans' Business Outreach Program (VBOP)** and **the Veterans Services and Assistance Program** work in coordination to provide targeted training, counseling, and mentoring to help veterans start and grow a small business. SBDC Business Advisors help veteran small business owners improve profitability, expand market share, explore export opportunities, and provide valuable assistance in terms of establishing businesses on stronger organizational and financial footing.



There are several programs within VBOP, including **EntreSkills for Veterans™**. Because of the delivery method, this educational program may well suit some veterans with disabilities. This is a web-based/CD-ROM-based interactive educational program that teaches veterans to be successful entrepreneurs. **EntreSkills for Veterans™** is based on the successful **EntreSkills™** program developed by the SBDC Office of Entrepreneurial Education (**OE2**). VBOP Business Advisors assisted in an upgraded and targeted version of these materials based on a simple premise: military training and experience can be an excellent preparation for starting your own business. The self-paced program helps veterans refine and develop a concept, address legal and marketing issues, prepare financial statements, and ultimately, manage and run a business. Each section includes self-correcting quizzes, an abundance of links to useful business-related websites, and entrepreneur case studies. The sections build cumulatively toward the preparation of a finished business plan. **EntreSkills for Veterans™** operates in tandem with one-on-one business counseling by VBOP Business Advisors. The SBDC is working with the New York State Office of Veterans Affairs to qualify **EntreSkills for Veterans™** for veterans' educational credit.

Entrepreneurship Bootcamp for Veterans with Disabilities



An entrepreneurship program developed and implemented by the Syracuse University Whitman School of Management at Syracuse University in partnership with the Syracuse University Burton Blatt Institute, the **Entrepreneurship Bootcamp for Veterans with Disabilities (EBV)** is specifically for soldiers, sailors, airmen, and marines disabled as a result of their service supporting operations Enduring Freedom and Iraqi Freedom. The EBV offers cutting edge, experiential training in entrepreneurship and small business management.

The EBV has now expanded to a Consortium of Schools including: University of Connecticut School of Business, Florida State University College of Business, UCLA Anderson School of management, Texas A&M Mays Business School, and Purdue University Krannert School of Management.

The program is designed around three central elements:

- 1) Focused practical training in the tools and skills of new venture creation and growth,
- 2) Curricula reflecting issues unique to disability and public benefits programs
- 3) The establishment of supportive structure for graduates of the program.

EBV includes a self study phase, a nine-day residency at one of the EBV Universities and a 12-month ongoing and mentorship phase. It is entirely free to qualified veterans who are accepted into the program.

If you are working with a veteran with disabilities who may qualify for this program, use the link below for specific information and for an application:

<http://whitman.syr.edu/ebv/>

A Successful Graduate of EBV - 2007

Corporal Justin Bajema, U.S. Marines (Ret.)

Justin Bajema was born on March 27, 1981 in Grand Rapids, MI. He enlisted in the United States Marine Corps in 2001. On his second tour in Iraq in 2004 with the 24th Marine Expeditionary Unit, while on patrol, Justin's vehicle was attacked by insurgents. He suffered severe injuries to his legs, including IED shrapnel to both lower extremities.

After being evacuated to Bethesda National Naval Hospital and undergoing eight surgeries, six weeks of hospitalization and months of physical therapy, Justin was able to walk again after nearly losing his leg. Today, Justin leads a very healthy and active lifestyle, running marathons, playing volleyball, mountain biking and working out.

Justin founded Access Property Management Group, LLC, a residential real estate company providing property management and leasing services in West Michigan. His company has experienced exponential growth over the last 15 months. Starting with just 6 properties under management, today his company manages in excess of 125 units and is rapidly increasing market share. Justin attributes his company's performance to its core principles of professionalism, persistence, and commitment.

He is one of the many OIF/OEF veterans that has been diagnosed with post traumatic stress disorder and is passionate about helping his brothers and sisters in arms return to productive and fulfilling lives. Justin inspires others with his message of how letting go of the past leads to a happier and healthier future.

On March 18, 2010, Justin was the keynote speaker at the third annual veterans' business conference at Onondaga Community College, OPERATION: Start Up and Grow.



**“This is how we set an example for fellow brothers
and sisters in arms to follow.....”**

Justin Bajema

2007 EBV Graduate

Summary



**“It takes as much energy to wish
as it does to plan.”**

- *Eleanor Roosevelt*

SUMMARY

When the Onondaga SBDC became involved in Start-Up NY we hoped to influence program design, as well as learn new ways for business advisors to offer support for potential entrepreneurs with disabilities. Both of these goals have been accomplished.

One of our advisors was part of the Management Team which designed the original 4 stage process, and another became the Business Plan Navigator for the project. The imprint of the SBDC is definitely on Start-Up New York.

We have been, and continue to be, learners too. Through the Discovery Process we learn what types of support—both personal and business--our clients will require. Discussions generated by the issues in the Feasibility Questionnaire provide the advisor with valuable insight toward the development of the business plan. Modifications of each of these processes have proven beneficial in the advisement of traditional clients as well.

Our intent with this workbook is to share with all SBDC Advisors our experiences and realizations as we have forged relationships with clientele defining themselves as 'persons with disabilities.' Approaches to their specific circumstances are more inclusive of the "whole" person and his/her needs prior to determining the needs of the business. We begin these associations on a level of heightened awareness that transcends the typical advisor-client situation.

Integrating those aspects of the Start-Up NY Program that provide the advisor with more critical information about the client: his/her true interests and talents, parameters within which we must operate, reasonable and realistic expectations, results in a stronger foundation on which to base deliverable services. It is toward this end that we at Onondaga SBDC share our insights.

**“The important thing is not being afraid to take a chance.
Remember, the greatest failure is not to try.”**

Debbi Fields

Founder, Mrs. Fields Cookies

Success Stories



“The three things that are most essential to achievement are common sense, hard work and stick-to-it-iv-ness”

Thomas Edison

Cameo Grooming and Day Care



Heidi Grosser and her fiancé, Greg Tiemann, are retired from the armed forces and both have service-related disabilities. Upon leaving military service, they trained to become certified dog groomers, and decided to use their savings to develop a business. Grosser had begun to put together a business plan for a dog-grooming business, using a software program, but she found the program confusing. Furthermore, to qualify for veterans' benefits, the business plan had to be reviewed by an experienced business advisor. The VA recommended the couple to the SBDC. Working closely with SBDC Business Advisor Nancy Ansteth, at the Onondaga Community College SBDC, they soon had a business plan that passed the scrutiny of the VA. They persisted again when they encountered zoning issues in connection with their contemplated building site. Cameo Grooming and Day Care opened in July 2007. The total funding consisted of \$345,000: \$150,000 in owner equity for building upgrades; a \$165,000 mortgage held by the building owner, and \$30,000 for equipment. They offer pet products for sale in their retail store, Cameo's Curios. In October 2007, Cameo Grooming and Day Care was honored by the Syracuse Chamber of Commerce as Economic Champions of Central New York. Says Heidi Grosser, "Many thanks to Nancy Ansteth and the SBDC for all of your help with our business plan. You made a confusing process much easier."

Moore's Detailing & Service Center



Phillip Moore was one of the first participants of the Start-Up NY Program. He has reopened his family-owned business which focuses on auto detailing and repairs. In the heart of Downtown Syracuse, Moore's business is a sole proprietorship marketing to individuals and businesses in the Syracuse University area. Within 2 miles of his business location are Crouse Hospital, SUNY Upstate Medical University, Syracuse University and all the small businesses surrounding each.

This business was started by Mr. Moore's family over 40 years ago. Operation was suspended for a short while as the owner examined several options for continuation and expansion. He has now identified reliable, competent mechanics with whom he can rebuild the shop.

As a participant of the Start-Up NY program, Mr. Moore has been able to access financial assistance. By working closely with the SBDC Advisor as part of this program, he has been able to complete his business plan which he has presented to VESID with a request for assistance acquiring tools and equipment for updating his shop. Moore's Detailing & Service Center continues to thrive, building on its reputation and on the quality of service it delivers.

Tacolicious, LLC



Through her participation in the Start-Up NY program and working closely with her SBDC advisor, Della Brown has realized her dream. Her focus and unselfish efforts have been rewarded with the embodiment of **Tacolicious**, a unique taco shop located at 308 S. Warren St. in Syracuse, NY.

Della is the client we all wish for. As we assisted with her business plan development, she provided the research results and contact details, as well as utilized resources to provide the necessary information. Ultimately, she was able to determine her product costs to the penny.

Della contacted many local realtors and endured the frustration of dealing with potential landlords who could not embrace her vision. She steadily maintained her commitment to her standards of operation and refused to lower them to accommodate a potential business associate. She withstood one building owner's presumption that

she would not be able to earn enough to pay his rent because of her disability. His building still remains empty.

Out of frustration often come rewards. Della learned about the Paradise Market that was opening up to provide weekend access and exposure for small businesses, especially those building a reputation and following. Della had already been awarded funding by the Cooperative Federal Credit Union through an IDA and a small business loan. Additionally, she had received a gift from a family member enabling her to purchase her signage and the equipment she needed to establish a presence at the market. Soon after securing her booth at the market, she was able to make contact with the landlord of a downtown site in which she was interested.

Della had gained the confidence to operate her business as she had envisioned as well as the security of knowing that she always had the market presence if other venues didn't pan out. She has also had the opportunity to hire a part-time worker and train her in the operation of the business. All of this experience will prove invaluable as Della runs her "dream business".

Selected Tools



SELECTED TOOLS

Discovery Guideline Materials

Griffin-Hammis Associates, LLC

Why do we embark on the Self-Discovery Process?

"The big secret in life is that *there is no big secret*. Whatever your goal, *you can get there if you're willing to work.*"

-- Oprah Winfrey

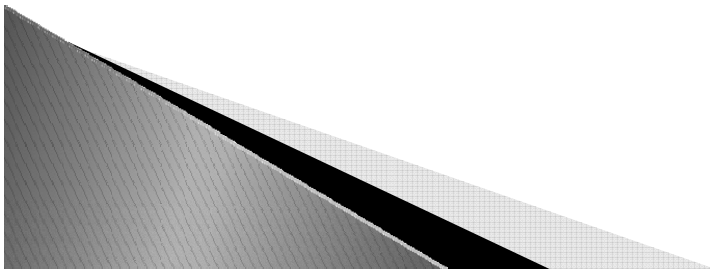
As individuals, we're all different. We have different **stories to tell**, different **experiences**, and different **dreams**. We all have our own unique **skills, strengths** and **gifts**.

Part of this process is to identify, "What works for me?" In the same light, we can also see "What Doesn't Work."

With these items of self-awareness laid out, we have a clearer picture of possible business options...

- *What do I like to do?*
- *What don't I like to do?*
- *Who can help me with the "less than desirable" tasks of my business?*
- *What skills and support do I need?*
- *What sorts of bumps in the road might I encounter?*
- *What do I want customers/clients to experience from my business?*

In answering these questions, we have a more honest view of our **self**. Then, we can **zone in** on what we're **good at**, what we like, and **enjoy ourselves** as we are in business!



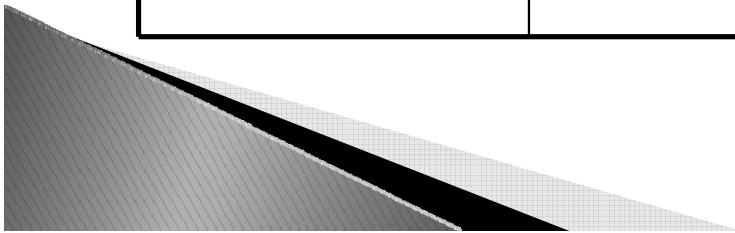
Look ahead to the Preferences Worksheets - “What Works” and “What Doesn’t Work” - and the “Places Map”.

On the “What Works” worksheet, list the situations, materials, people, environments, occasions, experiences, and so forth that make the potential business owner (PBO) happy, successful and connected. Then try to determine the impact on the business for each. On the “What Doesn’t Work” worksheet, list the things that are undesirable for the PBO and how these may impact the business. Completing this map helps the business design team (BDT) foster the attainment of things that work, instead of things that do not work. Team members should think of what works in their own lives, consider the importance of these positive aspects, and consider how self-determination in their lives is guided by these preferences. Team members should likewise consider what does not work for them and how they personally and professionally act to avoid, control, or minimize these items in their own lives.

Use the “Places Map” to list and describe the environments frequented by the PBO. Include details such as surroundings, others who are there, the person’s major activities in the place, the skills utilized or needed to participate in the environment, the transportation used to get there, the time of day or week that the person goes there, the value of the place to the person and/or family and so forth. This map often reveals that individuals served in traditional special education or rehabilitation programs desire but have few true community experiences available. These results may help the BDT identify which places the person should spend more time, which people and supports are important in gaining access to such places, and which new or augmented skills or supports are needed for successful participation in these community places. All of these details offer clues to services/products and types of businesses that might be interesting to the PBO.

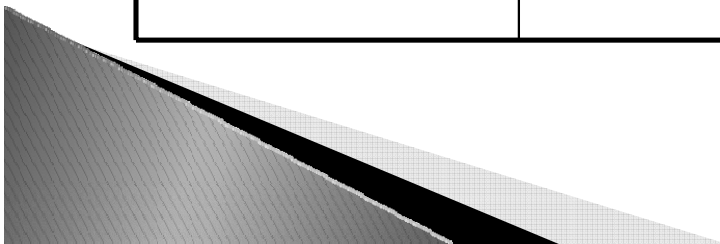
Worksheet
“What Works”

What Works	What is the impact on my business?

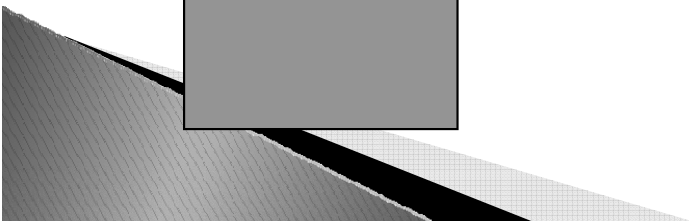


Worksheet
“What Doesn’t Work”

What Doesn't Work	What is the impact on my business?



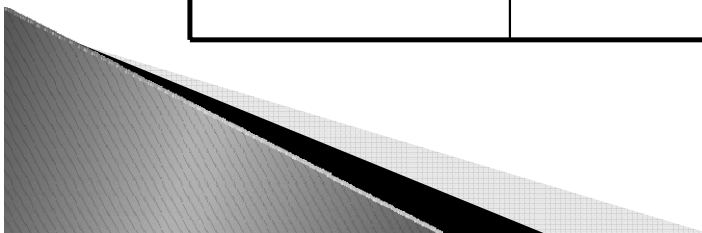
Worksheet
“Places Map”



Worksheet

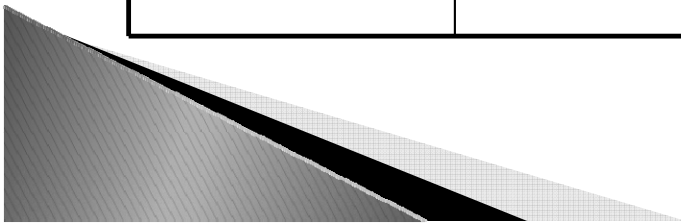
Family Members

Name	Contact Info	How they can help



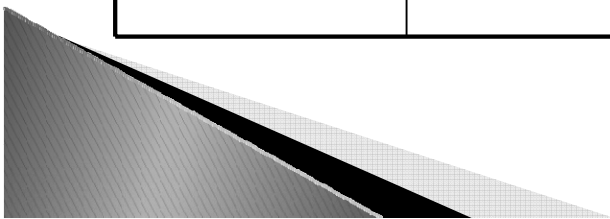
Worksheet
Paid Staff

Name	Contact Info	How they can help



Worksheet
**Community
Members / Others**

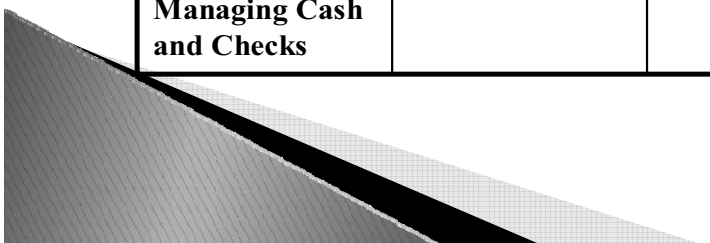
Name	Contact Info	How they can help



Worksheet

Skills and Needed Supports

Business Skills	I Can Do This	I Need These Supports	Who Can Help
Bookkeeping			
Managing Inventory			
Ordering Supplies			
Producing the Product/Service			
Customer Service			
Record Keeping			
Sales			
Marketing & Promotion			
Establish and Maintain a Work Schedule			
Managing Cash and Checks			



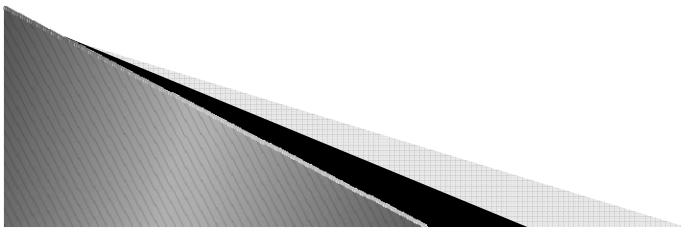
Worksheet

Skills and Needed Supports

Business Skills	I Can Do This	I Need These Supports	Who Can Help
Hiring and Interviewing Staff			
Supervising Staff			
Meeting with Lenders			
Presenting or Public Speaking			
Developing a Website			
Using Software (EXCEL, Quickbooks, etc)			
OTHER			
OTHER			
OTHER			
OTHER			

Worksheet
**Identify Obstacles and
Impact**

Source	Obstacle	Impact on Self-Employment +/-	Supports Have/Need
Circumstances			
Responsibilities			
Living Situation			
Finances			
Training or Education			
Family			
OTHER			
OTHER			
OTHER			



Worksheet

“Five Senses Exercise”

Sense	Description	Importance
What should customers see?		
What should customers feel?		
What should customers hear?		
What should customers taste?		
What should customers smell?		

Griffin-Hammis Associates, LLC; Callahan, Condon

SELECTED TOOLS

Start-Up New York Business Feasibility Questionnaire

Please consider the following questions carefully. Your responses will help you determine where to start in the process of planning your own business. You should also be considering who will help you gather the information you need to fully answer the question.

1. What is your proposed product or service?
2. How do I know there is a market for my product/service? (Is there a need or desire for it?)
3. Who needs/will use my product or service? (Gender, age, race, location, etc.)

4. Who else is currently offering this product or service? And, at what price?

5. What is the best location for my business? Why?

6. How will I price my product or service? What will it be based on?

7. These are my areas of strength for operating my business:

These are my areas of weakness (what I will need help with):

SELECTED TOOLS

BASIC BUSINESS PLAN OUTLINE

Onondaga SBDC

Start-Up New York Program

PURPOSES OF THE BUSINESS PLAN

- Answers the questions: Who, What, Why, Where, When and How?
- Organizes and formalizes the business thinking process; creates a roadmap for the development of the company
- Provides a management tool for the measurement of success and attainment of goals
- Required when applying for financing—need to prove to lender that there is a demand for product/service and business will generate enough revenue to repay loan(s)

Note: There will be a good deal of repetition in the development of a business plan. That is a good thing and a necessary element. First-time readers will not absorb pertinent details on the first or even second reading.

SAMPLE COVER SHEET

(LOGO)

COMPANY NAME

ADDRESS

PHONE/FAX/EMAIL/WEBSITE

**YOUR NAME/PARTNER'S NAME
EMAIL ADDRESS(ES)**

TABLE OF CONTENTS

- **EXECUTIVE SUMMARY/STATEMENT OF PURPOSE** (for writing the plan)
- **BUSINESS DESCRIPTION**
- **COMPANY/INDUSTRY HISTORY**
- **PRODUCTS & SERVICES**
- **MARKET ANALYSIS**
- **MANAGEMENT & OPERATIONS**
- **FINANCIAL ANALYSIS & PROJECTIONS**
- **TIME TABLE**
- **APPENDIX**

EXECUTIVE SUMMARY/STATEMENT OF PURPOSE

PRESENTS the substance of the plan; why you're putting the plan together

MUST be able to stand on its own (may be the only section that gets read)

LAST SECTION WRITTEN—

--factual summary of the entire plan

--communicates ONLY the basics of each following section

ATTRACT immediate attention and interest-

Include: product/service; marketing plan; operation
plan; financial plan

IF OUTSIDE FUNDING is necessary, state how much is being requested, how it will be used, what other sources are available, and how it will be paid back

BUSINESS DESCRIPTION

State and describe your legal structure

Detail the product/service you will offer

Describe your potential customers/clients (Target Market)

Briefly talk about where you will locate your business, describe the facility, and outline the basic operation

COMPANY/INDUSTRY HISTORY

EXISTING BUSINESS: Who, What, Why, Where, When and How—since beginning of the business

NEW BUSINESS: discuss the history of the industry—globally and locally—and why you are starting this particular business.

[PROBLEM STATEMENT: There are no chiropractors within a 20-mile radius of _____. (you have the solution)]

PRODUCTS & SERVICES

- Detailed description of your product(s) and/or services
- Outline the need you have discovered for this product/service
- State your uniqueness (how you will offer your product/service bigger, better, faster, more customized, etc. than the competition)
- List applicable patents/innovations that make you unique
- Describe NEW products you intend to introduce & state when this will happen
- List additional uses you could introduce for your specialty OR another market you could enter
- Discuss your packaging design
- Mention what type of service (to complement the product) you will need to offer your customers and how you will do this

(reference the appendix with photos, charts, marketing materials, etc.)

MARKET ANALYSIS

(Discuss results of your research for each topic)

- Industry Trends (as previously outlined)
- Target Market (expound on previous discussion)
- Timing of Market Entry (is seasonality involved, do holidays have an effect?)
- Location (current and future plans)
- Product Design (logo, brand recognition, if applicable)
- Pricing (and, how you arrived at your pricing structure)
- Competition (direct and indirect and, how you will meet them in the marketplace)
- Distribution (how will you get your product to your customers, or will they come to you?)
- Promotion (advertising, publicity, personal selling)

(reference support documentation included in the appendix)

MANAGEMENT & OPERATIONS

MANAGEMENT

- Structure
- Key Management Team Members
- Function of each position & salary
- Strengths of each (backgrounds—what each brings to the company)
- How decisions will be made (partnership = formal agreement; corporation = board decisions, etc.)
- Compensation/benefits program

OPERATIONS

- How you will perform the service; obtain & sell the product. Manufacturer—how you will sell the product.
- Location—in relation to labor supply, target market, suppliers (consider Empire Development Zones)
- Present facilities & equipment: leased, owned, future plans
- Manufacturer: describe the process from beginning to end (DO NOT include trade secrets—generalize)
- Pros and cons of supplier relationship(s)
- Outline personnel needs: required skills and costs

(Appendix references: organizational charts, managerial layers, resumes, photos, maps, real estate agreements)

FINANCIAL ANALYSIS & PROJECTIONS

Balance Sheet: from previous owner, for several years (as per lending institution's request)

Cash Flow: Projected Income Statement (3 years minimum)
Based on industry trends and your personal knowledge of the industry's performance locally

Income Tax Returns (personal)—last 3 years

Personal Financial Statement (usually lending institution has its own)

Sources and Uses of Funds Statement: if seeking outside funding, statement of all sources of financial input and how it will be put to use

(This information should be prepared using spreadsheets or other acceptable professional financial formats. Entries should coincide with information presented in the narrative of the plan.)

TIME TABLE

State goals and steps you will take to achieve them; include estimated dates of accomplishment

Explain how you will deal with delays and obstacles (contingency plan)

Set realistic benchmarks for yourself—be ready and willing to deal with changes

APPENDIX

ALL SUPPORTING DOCUMENTATION

CHARTS

GRAPHS

ARTICLES

PICTURES (especially of product, location, staff)

HISTORICAL FINANCIALS

LIST OF STOCKHOLDERS

REAL ESTATE APPRAISALS

PATENTS, LICENSES

PROMOTIONAL MATERIALS (business cards, brochures, ad layouts and schedules)

ESTIMATES ON EQUIPMENT & MACHINERY

Note after each: "Referred from page ____".

Sales Projections

Year 1	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Totals
Sales													
Product/Service 1													
Product/Service 2													
Product/Service 3													
Total Sales													
Cost of Goods Sold													
Item 1													
Item 2													
Item 3													
Item 4													
Item 5													
Total COGS													

Comments:

Year 2	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Totals
Sales													
Product/Service 1													
Product/Service 2													
Product/Service 3													
Total Sales													
Cost of Goods Sold													
Item 1													
Item 2													
Item 3													
Item 4													
Item 5													
Total COGS													

Comments:

www.NYMakesWorkPay.org

Partnering Organizations

Burton Blatt Institute (Syracuse University)

Gary Shaheen, Managing Director, Program Development
Syracuse University Burton Blatt Institute
900 S. Crouse Avenue
Crouse-Hinds Hall, Suite 300
Syracuse, New York 13244
geshahee@law.syr.edu
Tel. 315.443.9818

New York State Office of Mental Health

John Allen, Special Assistant to the Commissioner
44 Holland Avenue, 8th Floor
Albany, New York 12229
corajba@omh.state.ny.us
Tel. 518.473.6579

Employment and Disability Institute (Cornell University)

Thomas P. Golden, Associate Director, Employment and Disability
ILR School-201 Dolgen Hall
Ithaca, New York 14853
tpg3@cornell.edu
Tel. 607.255.2731