

**5** MRS will evaluate your business idea/proposal at no cost to you. If we agree to sponsor your self-employment or small business enterprise, we may also:

- ◆ Pay for training in how to operate your own business (business management, bookkeeping, and related skills)
- ◆ Provide accommodations related to your disability and your business
- ◆ Provide funds to cover certain start-up expenses that we feel are appropriate and reasonable.

### **Who should I contact if I am interested in becoming my own boss?**

If you would like to explore the possibility of self-employment or starting your own business, call Michigan Rehabilitation Services toll free at 1-800-605-6722 or 1-888-605-6722 (TTY). You will be asked to enter your ZIP code. Your call will then be automatically connected with the MRS office nearest your home.

### **Will Michigan Rehabilitation Services assist me in finding employment if I decide that self-employment or starting a small business is not for me?**

Each year, Michigan Rehabilitation Services helps more than 7,000 persons with disabilities enter or re-enter the job market. We place individuals in positions at private businesses as well as with government and nonprofit agencies. A rehabilitation counselor at an MRS office in your community will be happy to discuss your employment aptitudes and interests.

**Michigan Rehabilitation Services**  
**P.O. Box 30010**  
**Lansing, MI 48909**

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# **Do I Want to Become My Own Boss?**

**A Guide from Michigan Rehabilitation Services**



# Do I Want to Become My Own Boss?

## Are you someone with a disability who is interested in exploring the possibility of self-employment or starting your own business?

Michigan Rehabilitation Services (MRS) assists people like you who are interested in becoming their own boss. We will help you determine if this decision is the right one for you.

## What is the difference between self-employment and a small business enterprise?

If you were to become self-employed, you would be working for yourself rather than for an employer. In a small business enterprise, you would also be working for yourself. However, you might have one or more persons working for you. In addition, with a small business enterprise, you would need a substantial amount of capital (money) to open the business—and keep it going—until you begin making a profit.

## What are the advantages of being your own boss?

- ◆ Opportunity to use special skills and talents
- ◆ Opportunity to be creative
- ◆ Lower transportation costs if one works from home
- ◆ Flexibility in working hours
- ◆ Business can adapt to disability
- ◆ Opportunity to hire persons with disabilities

## What are the disadvantages of being your own boss?

- ◆ Your savings, resources, or loan monies may be needed to start the business
- ◆ Uncertain income
- ◆ Must pay for own health insurance and retirement plan
- ◆ Long hours may be required to earn a profit
- ◆ Significant possibility of business failure
- ◆ Limited social interaction if working at home

## How does Michigan Rehabilitation Services provide guidance to persons interested in self-employment or starting a small business?

**1** We will evaluate your business idea/proposal as well as your ability to manage a business. Any related work experience you have had, including management or self-employment, will be important factors in determining if owning your own business is right for you.

**2** We will recommend community resources that can help you develop a business plan and/or acquire start-up capital. These include bankers and business people, small business development centers, and similar resources that may be available in your community.

**3** Your self-employment or small business enterprise idea will receive a fair and thorough review from Michigan Rehabilitation Services staff. They will review your initial idea, the feasibility of your business, your business plan, and any proposal you may have for funding assistance from MRS. You have the right to meet with MRS staff to discuss decisions they have made regarding agency sponsorship of your business proposal.

**4** MRS may ask you to contribute to the costs of starting your self-employment or small business enterprise. This may mean using your own savings, resources, or income. You also may need to pursue a small business loan.

