

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 may need to pursue a small business loan.

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 we feel are appropriate and reasonable.

Will MRS assist me in finding employment if I decide that self-employment or starting a small business is not for me?

Each year, MRS helps approximately 7,000 individuals 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 a MRS office in your community will be happy to discuss your employment and career options.

Who should I contact if I am interested in owning my own business?

If you would like to explore the possibility of self-employment or starting your own business, call MRS toll free at 1-800-605-6722 or 1-888-605-6722 (TTY).



Wayne's Wooden Wonders



**Michigan Rehabilitation Services
The Michigan Department of Licensing
and Regulatory Affairs
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Do I Want to Own My Own Business?

**A Guide from
Michigan Rehabilitation Services (MRS)**

MRS assists individuals with disabilities who are eligible for services and who are interested in owning their own business. MRS helps you determine if this decision is the right one for you.



Worldwide Family Media Productions



Come Scrap with Me

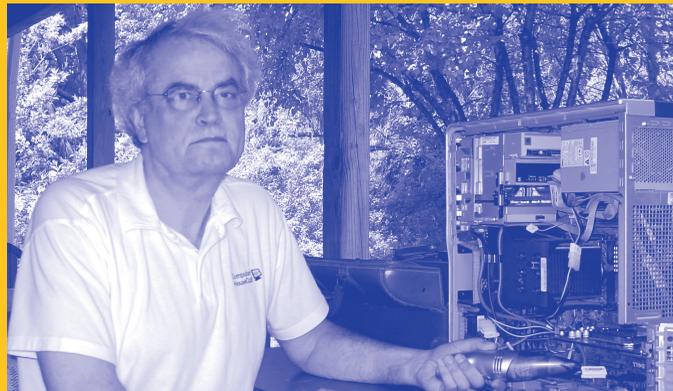


Timeless DVD Memories

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 — you would not be considered an employee of another person, business or organization.

Self-employment includes a wide variety of work options like **small business** or **micro business enterprises**. Individuals with **trade skills, contractual service workers** or **technical workers** may also fall into the category of self-employment, if they work for themselves.



Computer House Call

What are the advantages of owning your own business?

- ❖ Opportunity to use special skills and talents
- ❖ Opportunity to be creative
- ❖ Lower transportation costs if your office is located in your home
- ❖ Flexibility in working hours and working conditions
- ❖ Business can adapt to disability
- ❖ Opportunity to hire individuals with disabilities

Are there disadvantages to owning your own business?

- ❖ Your savings, resources, or loan monies may be needed to start the business
- ❖ Uncertain income
- ❖ Must pay for your 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



Alpaca Rancher



Paws and Claws

How does Michigan Rehabilitation Services (MRS) provide guidance to individuals interested in self-employment or starting a small business?

1) ONCE YOU ARE FOUND ELIGIBLE, we will evaluate your business idea/proposal* as well as your ability to manage a business along with determining the appropriateness regarding your disability. 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. ***You must be the person operating the business.**

2) MRS WILL RECOMMEND internal and community resources that may help you develop a business plan and/or acquire start-up capital. These resources include bankers and business people, small business development centers, and similar resources that may be available in your community. (Visit the Michigan Business One Stop web site at: <http://www.michigan.gov/business/0,1607,7-255-52649---,00.html>)

3) YOUR SELF-EMPLOYMENT OR SMALL BUSINESS enterprise idea will receive a fair and thorough review from MRS 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 made regarding MRS sponsorship of your business proposal.