

Exploring Self Employment Opportunities

Exploring

Self Employment Opportunities

For

People With Disabilities

Produced by:

Social And Enterprise Development Innovations **SEDI**

An EnAbling Change Partnership Project with
The Government of Ontario



A Practitioners' Guide

*Exploring Self Employment Opportunities For People With Disabilities -
A Self Assessment Workbook and Practitioners ' Guide:*
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A Resource Guide to Business Development and Disability Organizations in Ontario:
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INTRODUCTION



Dear Practitioner:

More Ontarians are becoming interested in self-employment, and this includes people with disabilities. As a business or disability counsellor, you may find yourself needing information to help your clients assess their self-employment prospects as people with disabilities, and identify opportunities available to them.

The Government of Ontario and Social and Enterprise Development Innovations (SEDI) are pleased to present *Exploring Self Employment Opportunities for People With Disabilities: A Practitioners' Guide*. The guide accompanies *Exploring Self Employment Opportunities for People With Disabilities: A Self Assessment Workbook* that your clients will use.

For disability counsellors who may not be familiar with business issues, the *Practitioners' Guide* gives advice on how to help clients with disabilities complete the self-assessment workbook. Business counsellors who may not be familiar with the challenges faced by people with disabilities will find advice on how to work effectively with people with disabilities - with sensitivity and awareness.

The guide contains an extensive list of government programs, disability organizations and business development centres in Ontario that counsellors can use to locate the help they and their clients need.

SEDI will also provide on-line technical assistance to disability and business organizations. A bulletin board will be established on SEDI's web site with questions and answers on how to use the publication and how to respond to clients' concerns. Organizations participating in the on-line network will also be able to build working relationships with each other.

The Government of Ontario is committed to ensuring equal opportunity for Ontarians, including people with disabilities. We are pleased to have partnered with SEDI in producing this much-needed resource.

We welcome your comments on the guide, and your suggestions on how it can be improved. Please complete and mail or fax the evaluation form at the back of the guide. We thank you for your input, and hope that you will continue to build communication and cooperation between disability and business development organizations across Ontario.

A handwritten signature in black ink that reads "Cam Jackson".

Cam Jackson
Minister of Citizenship

A handwritten signature in black ink that reads "Peter Nares".

Peter Nares
Executive Director, SEDI

ABOUT THE PROJECT PARTNERS

The Ontario Ministry of Citizenship



The Ontario Ministry of Citizenship is responsible for overseeing a number of areas. Part of its mandate is to enforce human rights legislation, promote equal opportunity, coordinate provincial policy on immigration, provide supports for immigrant settlement and implement provincial strategies to improve accessibility for persons with disabilities, including the Ontarians with Disabilities Act. The Ministry is also responsible for encouraging volunteerism across the province and overseeing various honours and awards programs, including the prestigious Order of Ontario. The Ministry also provides public education and supports to help prevent violence against women and allow seniors the ability to lead independent and meaningful lives. For more information please visit www.gov.on.ca/mczcr.

Social and Enterprise Development Innovations



SEDI is comprised of staff and volunteers working in a charitable, not-for-profit context to promote self-employment and assets and savings strategies as viable roads to self-sufficiency for poor, unemployed and underemployed Canadians. SEDI engages in research and advocacy that supports the development of enabling policy and program environments for economic independence strategies. SEDI provides administrative and management support to selected Programs; creates opportunities for information exchange about best practices and lessons learned; and, provides information and technical assistance to groups and communities interested in developing self employment and asset and savings initiatives. For more information please visit www.sedi.org.

Pullen & Associates



Pullen & Associates provides development and training support to projects in the business, education and not-for-profit sectors. The group offers significant knowledge of disability programming and small business development, supported by an extensive network of disability and business development organizations. Associates have provided project consulting, program development and training and evaluation services to government programs, such as the Ontario Disability Supports Program (ODSP) and Human Resources Development Canada's Opportunities Fund.

Jim Pullen, principal associate, has a career history in the financial sector and extensive experience in self-employment development. He has worked extensively in the area of employment equity, particularly in training and development for people with disabilities.

Wenda Abel has extensive experience in adult education, training and management in both the business and the not-for-profit sectors, particularly in self-employment development and training and employment development for people with disabilities.

Toronto Business Development Centre



The Toronto Business Development Centre (TBDC) was established as a mixed-use incubator in August 1990 as an initiative of the city of Toronto with a mandate “To nurture the growth of new and existing businesses by providing the physical facilities, advisory resources and tools appropriate to the venture’s stage of development”. The Centre meets its mandate through three operating divisions: the Business Incubator provides an environment which helps client companies develop into viable businesses entities; the Entrepreneurial Training Programs assist and advise entrepreneurs during the start-up phase of their businesses; and, the Community Programs assist other community organizations in the not-for-profit sector with entrepreneurial training programs targeting multi-cultural communities and disability groups. Since its inception, the Centre has been instrumental in assisting numerous start-up companies to develop and grow. For more information please visit www.tbdc.com.

RBC Royal Bank



RBC Financial Group is the brand name for the Royal Bank of Canada (TSE, NYSE: RY) and its subsidiaries. The Royal Bank is Canada’s largest bank as measured by market capitalization and assets, and is one of North America’s leading diversified financial services companies. It provides personal and commercial banking, wealth management services, insurance, corporate and investment banking, and transaction processing services on a global basis. The company employs more than 58,000 people who serve more than 12 million personal, business and public sector customers in North America and in some 30 countries around the world. For more information please visit www.royalbank.com.

Glenn Crombie Centre for Disability Services - Cambrian College



The Glenn Crombie Centre’s mandate is to provide a system of support services designed to allow students with any disability to achieve their potential for education at Cambrian College, Sudbury Ontario. The Centre creates an environment where persons with disabilities have every opportunity to succeed - where personal autonomy, empowerment, and self-advocacy are encouraged and respected - where inclusion is promoted over segregation. The Centre is the catalyst for creating academic and career opportunities for people from all walks of life and from a variety of local, provincial, national and international locales. It is a centre where solutions can be developed and accessed to ensure that society can benefit from everyone’s participation. For more information please visit <http://homepages.cambrianc.on.ca/snrcc>.

ACKNOWLEDGEMENTS

Project Partners' Representatives

Estella Cohen – The Ontario Ministry of Citizenship
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Ed Hobbs – Toronto Business Development Centre
Susan Alcorn Mackay – The Glenn Crombie Centre/Cambrian College
Jim Pullen and Wenda Abel – Pullen & Associates
Bob Wilson – Social And Enterprise Development Innovations

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Advisory Committee Members

Diana Jedig – Ontario Association of Community Futures
Development Corporations
John Lambe – On The Spot Cleaning Inc.
Cheryl Mulgrave – Toronto Business Development Centre
Wendy Nailer – Centre for Addiction and Mental Health
Jim Nobes – Enterprise Brant
Deepak Soni – Canadian Paraplegic Association
Dan Thompson – Dee Gee Rehabilitation Technologies Ltd.

Insightful Comments

Rudy Ens, John Lambe, Kim Scott and Dan Thompson are successful self-employed entrepreneurs with disabilities.

Focus Group Participants

Danny Brennan – York Business Opportunities Centre
Linda Dykstra – Canadian Hearing Society
Rudy Ens – ENspace
Yona Frishman – JVS of Greater Toronto
Darryl Horst – Ontario March of Dimes/Waterloo
Nicole Jacksic – Bank of Montreal
Gary Lok – Enterprise Toronto
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Joe Ross – Epiphany
Kay Saunders – JVS of Greater Toronto
Sunder Singh – Riverdale Business Centre
Cyril Stickney and Chantal Damonze – Ontario Disability Support Program
Chris Welsh – Vibrisign

Welcome to *Exploring Self Employment Opportunities for People with Disabilities* - consisting of A Self Assessment Workbook with Resource Guide and a Practitioners' Guide. The Workbook and Guides are produced by Social and Enterprise Development Innovations (SEDI) in partnership with The Ontario Ministry of Citizenship.

One of the biggest obstacles I've had to overcome (in becoming an entrepreneur) is that other people said "no". That type of perception and prejudice is something I've had to overcome my whole life.

*Kim Scott - Sudbury Notetaking Services
Sudbury, Ontario*

Exploring Self Employment Opportunities for People with Disabilities - A Practitioners' Guide is designed to provide Business Development and Disability Organizations with insight and information to better assist people with disabilities who are considering self-employment as an employment or career option. Specifically, it has been developed to:

- Promote greater awareness of entrepreneurship and self-employment as employment and career options for people with disabilities.
- Provide business advisors, disability service providers and others working with people with disabilities, with information and resources to help them effectively counsel people with disabilities who are considering self-employment.
- Encourage greater access to economic development opportunities for people with disabilities, and by extension all members of the community, through greater awareness and the development of community partnerships.
- Encourage and provide access for people with disabilities to explore self-employment as a means to achieve their career and financial goals.

Who Are People with Disabilities And Why Would They Consider Self Employment?

The World Health Organization defines disability as any restriction or lack, (resulting from an impairment) of ability to perform an activity in the manner or within the range considered normal for a human being.

The Ontario Human Rights Code defines disability as any degree of physical disability or disfigurement, (caused by injury, illness, birth defect, learning disability or any dysfunction in the ability to understand or use symbols or speech, mental retardation or impairment or mental disorder or an injury or disability) for which benefits were claimed or received under the Workplace Safety and Insurance Act.

There are approximately 1.5 million Ontarians with a disability. They are members of all age groups, socio-economic strata and walks of life.

(Operating my own business) is something that has turned out better than I anticipated and something I wouldn't give up.

*John Lambe - On The Spot Cleaning Inc.
Mississauga, Ontario*

The HALS (Health and Activity Limitation) Survey - A 'Snapshot' of Persons with Disabilities in Canada

According to the most recent Health and Activity Limitation Survey (HALS) of the Canadian Census, 1 in 5 Canadians between 15 and 65 years of age have some degree of disability.

People with disabilities often need to find non-traditional ways to carry out certain activities and achieve certain goals. More often than not their abilities are restricted further by handicaps. *A handicap is a disadvantage resulting from a disability that limits or prevents the fulfilment of normal roles.* It is an external circumstance that places a person with a disability at a disadvantage in relation to his/her peers and the norms of society. Handicaps include, but are not limited to, physical and attitudinal barriers which contribute to barriers to education and employment. The HALS Survey indicates that generally, people with disabilities enjoy the benefits of gainful, meaningful employment at about half the rate of Canadians without disabilities, regardless of the level of education they have attained.

This 'snapshot' provides a brief look at people with disabilities as a group. But like everyone, a person with a disability is a unique individual with unique personal characteristics, talents and abilities, hopes and dreams. They seek to attain self-actualization, personal autonomy and economic self-sufficiency. Many more people with disabilities are looking to self-employment as the means to realize these goals. Seventeen percent (17%) of Ontarians without disabilities are self-employed, whereas only about 3% of Ontarians with disabilities are self-employed.

Today, with advances in technology and changes in business trends, self-employment affords new and growing opportunities for personal fulfilment and financial self-sufficiency for people with disabilities in Ontario.

Why Your Organization Would Want to Work with People with Disabilities to Explore Self Employment Opportunities

People with disabilities have many of the traits common to successful entrepreneurs. Their ability to adapt and be flexible contributes to business success. With their desire and determination to become more independent, to improve their quality of life and make a contribution to the social and economic life of their community, you have many of the right ingredients for successful self-employment.

Assisting people with disabilities to explore and achieve their self-employment goals benefits people with disabilities and the community in a number of ways:

- Self-employment provides people with disabilities economic independence or partial independence and reduces expenditure on social assistance and income security programs.

- Successful entrepreneurs with disabilities contribute to the tax base.
- As their businesses expand and grow, entrepreneurs with disabilities will provide new employment for other members of the community, including other people with disabilities.
- Business creates business, resulting in greater prosperity for all.

Moreover, when Business Development and Disability Organizations create access to new economic development opportunities for one group in the community, greater access is created for all.

In working with aspiring entrepreneurs with disabilities to realize these benefits, the first challenge is to be aware of the social and economic ‘background’ of this emerging group of entrepreneurs, while at the same time being aware of your own perceptions, assumptions and possible ‘stereotypical’ thinking about people with disabilities.

The second challenge is to communicate to people with disabilities that you are ‘open for business’ through the development of services that are accessible in every sense of the word.

The final challenge is to help them explore the feasibility of their vision and guide them in their research and decision-making; with a view to identifying creative solutions to barriers, while at the same time focussing on ‘the bottom line’.

The purpose of this Practitioners' Guide is to assist you to reduce barriers and develop positive and progressive strategies as you work with people with disabilities to explore self-employment and small business ownership as a work/life goal.

Negotiating the Path to Self Employment: Issues and Barriers Impacting Aspiring Entrepreneurs with Disabilities

While there is no shortage of opportunity and no shortage of optimism about their chances for success, some aspiring entrepreneurs with a disability may have several barriers to overcome in addition to the usual hurdles that face aspiring entrepreneurs. These often are environmental and/or systemic in nature or a result of historic inequities.

Physical Barriers

Most common are physical barriers that prevent or impede people with physical disabilities or mobility impairments from gaining access to buildings to receive goods and services or to participate in educational, cultural and leisure activities or work.

Communications Barriers

Many people with disabilities experience difficulty in accessing information in useable form. Some, like people who are deaf or those with speech impairments, may have difficulty communicating without the aid of assistive devices, interpreters or sign language.

Educational / Experiential Barriers

For a variety of reasons, some people with disabilities may have not had the opportunity to complete higher levels of education or acquire business-related skills that often are considered the requisites to successful self-employment. They may need to be directed to some 'basic training'.

Some may have experienced chronic unemployment or underemployment and may lack experience, understanding or even awareness of business concepts, procedures and protocols. They may lack the personal and professional networks that would enhance business development and growth. They may rely to a greater degree on the business advisor or disability service provider to guide them in discovering who and what they need to know and where they can find the mentors, information and answers they require.

Financial Issues

Business financing for new entrepreneurs is always a challenge unless the individual has access to assets such as collateral or a positive credit rating. Some aspiring entrepreneurs with disabilities may not have had the opportunity to acquire assets or develop a good credit rating. Business advisors and disability service providers may need to be prepared to help them explore creative business financing options.

If the person is receiving social assistance benefits or income support, they may need the business advisor to act as an advocate with government or insurance income support programs. These programs often disallow benefits when businesses are started. Some government assistance programs have changed regulations to allow aspiring entrepreneurs to continue drawing some level of benefits through the start-up phase of business. However, front-line caseworkers in these programs often lack experience with accounting procedures, business revenue and expenses and resulting profit and loss situations. They may mistakenly disallow benefits, which could jeopardize the business before it has a chance to get off the ground.

Location of Residence

Barriers to accessing self-employment and business development information and services may emerge for aspiring entrepreneurs with disabilities who live in rural or remote areas. Absence of local resources, distance factors and/or lack of accessible transportation to local or regional sources of advice and support, may impede them in the development and successful implementation of their business ideas. Business Development Organizations can help people with disabilities overcome this barrier through the use of a variety of communications technologies in their service mix e.g. distance-education strategies or on-line training and conferencing.

Confidence

Barriers faced by people with disabilities can lead to social and economic marginalization and isolation. Some aspiring entrepreneurs with disabilities, because of past experiences, may initially lack confidence and need to feel acceptance from the business advisor and disability service provider from whom they seek guidance and support.

The good news is that these barriers are not insurmountable. With insight and imagination, working together with the aspiring entrepreneur and community resources, solutions can be crafted that reduce or eliminate barriers for one person with a disability or for all.

Thinking 'Outside of the Box'! **Exploring Self Employment** **Opportunities For People With** **Disabilities**

Having a disability is not always a bad thing. Sometimes it gives us advantages and strengths that other people don't have ... People with disabilities tend to be very resourceful. We're very good at problem solving.

Kim Scott

I find that perseverance, the willingness to stick to something, is a major component to success in any endeavour, not just running a business.

*Rudy Ens - ENspace
Mississauga, Ontario*

Today, the computer is one of the most important equalizers for people with disabilities. With advances in computer technology, more barriers to information and education have fallen and more opportunities have opened for people with disabilities than ever before.

In the area of assistive devices, computer technology has minimized handicaps and enhanced productivity for people with disabilities in work and personal life.

New information and communication technologies now permit everyone, including people with disabilities, to access information and markets and perform work from virtually anywhere. Business trends have seen an increasing focus on globalization, contracting out and the creation of new markets and products to service the needs of existing markets. Additionally, technology has opened more new and traditional occupational categories and new employment and self-employment opportunities to people with disabilities. These include business and service categories that are particularly suitable for the operation of a home-based business.

Today's self-employment trends highlight clerical and administrative services including accounting and bookkeeping, technical, managerial and professional services and Internet marketing and sales. People with disabilities are taking advantage of these new opportunities in greater numbers. For business advisors and disability service providers who will serve the emerging group of entrepreneurs with disabilities, the key will be to approach the relationship with a view to the *possibilities*, thinking 'outside of the box'.

Are We 'Open for Business'? Planning and Preparing to Work with Aspiring Entrepreneurs with Disabilities

It is clear that, more than ever aspiring entrepreneurs with disabilities are in the market for business assessment, planning and development services. If aspiring entrepreneurs with disabilities are to take advantage of your services, they need to know you are sensitive to their needs and issues and that they can literally and figuratively 'get in the door'. The following are some considerations designed to stimulate and guide service planning and development activities for exploring self-employment and entrepreneurship with people with disabilities.

When we were starting out we had a lot of problems with some of the agencies and organizations. Their programs were not accessible and they were not knowledgeable about people with disabilities

Kim Scott

Physical Access

First and foremost, to participate in your business advisory and other services, people with disabilities need physical access. The common myth surrounding provision of accessible premises is that it is prohibitive in cost. The fact is that, with careful planning, measures designed to increase access to premises and services need not involve great expense. Studies show that it is most cost-effective to incorporate accessibility features at the design stage rather than renovate or retrofit later on. It has been shown that barrier-free design costs range between 0% and 3% of total construction costs, whereas costs of retrofitting are higher. If you are planning capital improvements in the near or distant future, incorporate barrier-free design standards. Universal design means improved access, not just for people with disabilities, but for everyone.

Meanwhile, there are many things you can do to identify and remove physical barriers now. It is recommended that you conduct an accessibility audit. This is a survey of premises and facilities to identify physical barriers to access. Organizations serving people with disabilities, particularly those serving people with physical disabilities, will be able to conduct such an audit or recommend a qualified specialist to do so. They will make recommendations about how you can improve access with such measures as:

- accessible route(s) to your offices from sidewalks, parking lots and public transportation routes;
- barrier-free navigation through doors and throughout office interiors;
- appropriate signage, lighting and interior design to accommodate a variety of special needs; and,
- accessible washroom facilities.

The Canadian Standards Association publishes a standard for universal design. Contact their on-line publications store at www.csa-intl.org/onlinestore.welcome.asp. The Directory For Accessibility website, sponsored by the Ontario Ministry of Citizenship and the Ontario March of Dimes (www.accessibilitydirectory.ca), provides a list of Ontario based consulting services and community organizations that assist businesses and employees to make their premises accessible.

Information in Alternate Formats

Providing information in alternate formats for people with hearing or visual disabilities is often as simple as advance planning. Program and service information, promotional materials and other printed information is easiest to read when provided:

- on matte finish paper;
- in high contrast black and white;
- in 14+ pt. sans serif type ; and,
- in upper and lower case.

People with more severe visual impairments will benefit from:

- information on computer diskette;
- a file attachment via email; and,
- text-only format on your web site.

A TTY or telephone device for the deaf is essential for communications with people who are deaf or hard of hearing. Organizations serving people with hearing disabilities in your community can assist you in developing general information in alternate formats or meeting particular client needs. (See the Resource Guide of the Workbook.)

If modifications or accommodations are not feasible, there are still ways you can contact and work with people with disabilities.

- Set up meetings and conferences by telephone or computer.
- Arrange to meet clients or groups of clients in another accessible location.
- Forge partnerships with organizations serving people with disabilities to collaborate on providing accessible facilities and services.

Marketing and Outreach

Like other market niches, aspiring entrepreneurs with disabilities form a market segment with specific needs, wants and expectations. Your message and the media by which you communicate it, will need to be tailored to this diverse consumer group. The best guidance on how to communicate with people with disabilities and a proven effective channel for reaching this market, will come from those *organizations and agencies that have proven*

expertise in the disability community. Such organizations are dedicated to helping people with disabilities participate fully in the mainstream of Canadian life. They are a valuable source of information and insight when gathering your market research and planning your marketing communications for your services. More importantly, they are invaluable partners in helping you outreach to the community and in providing you and your clients with ongoing support. You can communicate your readiness and build comfort and confidence in your capacity to work with aspiring entrepreneurs with disabilities through tested and proven marketing strategies such as:

- Self-employment orientation workshops
- Speaking engagements presented in partnership with local disability organizations

Other marketing and communications strategies include:

- Public service notices and ‘business success stories’ placed in the local media
- Articles in the newsletters published by Disability Organizations and distributed to their membership

Whatever your marketing and communications approach, remember to ensure your message is available in alternate formats.

Staff Training and Development

Preparing business advisors to work with people with disabilities will be an integral part of your service development plan. Reviewing the contents of the Guide-At-A-Glance with staff will help create an atmosphere where they feel ‘safe’ in communicating their questions and concerns. Providing opportunities for staff to identify needs and issues regarding working with people with disabilities will be important to effective interaction and overall success. Here again, Disability Organizations can be valuable partners. Many offer Sensitivity and Awareness Workshops to business organizations and other groups in the community. They are an excellent resource for information and expertise on topics related to the populations they serve.

Mentorship

All new entrepreneurs can benefit from someone with whom they can explore ideas and problem-solve. Many aspiring entrepreneurs with disabilities will have limited experience in the business world. They will likewise benefit from developing business networks and mentoring relationships. Your clients, with or without disabilities, your organization and your community will be enriched in a multitude of ways by the development of these kinds of peer and community business supports. Your organization will want to explore the role of catalyst in helping build relationships between aspiring entrepreneurs with disabilities and other entrepreneurs, community business leaders, role models and business groups.

As a key component in your service planning and development, you'll want to set up your organization as a source of referrals for many other organizations in your community. The Resource Guide of the Workbook will help you identify relevant organizations in your community to begin to build the networks for both outreach and support that will let aspiring entrepreneurs with disabilities know you're 'Open for Business'.

There are people who will not accept people with a disability. And then there are people who will say, "Wow, look what he can do even with a disability". It works both ways ... Some government-sponsored programs only want to channel you to employment opportunities. There are other service providers, if you can find them, that take you seriously and support you in your goals to become self-employed.

John Lambe

We had support and not just financial. There are lots of supports, some of them in the form of wisdom and advice ... people you can go to. Having other people believe in you is very important.

Kim Scott

Other people I knew that had started their own business ... they were the greatest source of support when I wanted to start my own business. And my dad - he had his own business. Seeing him do it contributed to my own self-confidence.

Rudy Ens

Using the Workbook in Providing Guidance and Support

This Practitioners' Guide is one part of a comprehensive approach to self-employment for people with disabilities. Materials supporting the initiative also include *Exploring Self Employment Opportunities For People With Disabilities - A Self Assessment Workbook*.

Developed specifically for use by people with disabilities, the Workbook is designed to help aspiring entrepreneurs assess their readiness for self-employment and begin to conceptualize and 'test' the feasibility of their business ideas.

The Workbook is available to people with disabilities through the Business Development and Disability Organizations listed in the Resource Guide. It is also available in its entirety on-line at www.sedi.org (the website of Social and Enterprise Development Innovations) and www.equalopportunity.on.ca (the Equal Opportunity website of the Ontario Ministry of Citizenship).

The Workbook clearly states that the information and tools it contains are meant only as an opportunity to assess one's own potential for self-employment success. Aspiring entrepreneurs using the Workbook are strongly encouraged to contact their local Business Development Organizations or Disability Organizations for further advice and assistance in exploring self-employment and developing a formal business plan.

assist interested clients with disabilities to explore self-employment opportunities by acting as a resource person, advisor and coach as they work through the self-assessment instruments and preliminary feasibility guidelines offered in the Workbook. You can provide further guidance and direction in helping them determine their 'next steps', whether or not they decide to further pursue self-employment.

The following section provides an overview of the Workbook contents for your general information. The **Approaches for Coaches** comments at the end of the overview of each section are offered to service providers with limited experience in either providing business-related advice or self-employment development.

You can be most effective by helping your client to articulate and clarify their own thoughts and understandings about self-employment and their business ideas. By posing 'coaching-type' questions, you can help them further expand their vision and problem-solve around issues and barriers. Sample questions are offered after the description of each Workbook section. Finally, you can assist them in beginning their business planning by helping them to identify and connect with a Business Development Organization in your area.

A 'Word to the Wise'

The Workbook contains a number of entrepreneurial readiness and 'suitability' self-assessment tools. While they can be valuable in helping an individual develop an awareness of their own entrepreneurial strengths and limitations, it is best to be cautious as to the 'reliability' of their results. Ultimately, the level of an individual's motivation, commitment and perseverance may be more indicative of entrepreneurial success than other factors, including their disability!

Helping People with Disabilities Explore Self Employment Opportunities

Workbook Overview

Exploring Self Employment Opportunities For People With Disabilities - A Self Assessment Workbook is divided into seven sections following a brief introduction. Each section is designed to help the user assess his/her own background, experience, personal characteristics and circumstances in a step-by-step approach. Key business concepts and terminology are defined and explained throughout the Workbook.

One of the most important skills I have is my creativity ... and the ability to sell an idea.

*Dan Thompson-Dee Gee Rehabilitation
Technology Ltd.
Burlington, Ontario*

People with a disability have a more realistic sense of themselves than people who don't have a disability but still limit themselves. We have a more realistic understanding of our limitations and capabilities.

Rudy Ens

Section 1 - Personal Entrepreneurial Traits

Section 1 contains various tools designed to assist the user to assess personal traits and to cross-reference those traits to established entrepreneurial characteristics. The section provides opportunity for the user to determine their readiness for self-employment.

Approaches for Coaches

The objective of Section 1 is to help the user develop a *realistic* view of entrepreneurship and of his/her own motivation and commitment to self-employment as opposed to traditional employment. To help your client clarify his/her thoughts and feelings, you may want to ask...

- *What did you learn about yourself as a result of the self-assessment exercises that you had forgotten or weren't aware of before?*
- *What do you think would be your greatest strengths as an entrepreneur? Your weaknesses or limitations?*
- *What makes you the kind of person who can get a business started and run it successfully?*
- *What changes would you need to make, if any, for you to do that?*
- *Are you committed to self-employment?*

Section 2 - Business Knowledge and Skills

In this section, the user explores and analyzes background information about his/her education and work history. The user is prompted to identify his/her own knowledge and skills which relate to self-employment, business development and management, and to note areas that may need further development.

Approaches for Coaches

At the conclusion of Section 2 the user is directed to fill in the chart Business Related Skills Requiring Development. The following questions can help your client further develop or consolidate the information he/she has generated in this section.

- *What key skills and experience did you identify that will support your success as an entrepreneur?*
- *What key skills and experience are you missing that you will need for success?*
- *What do you think you could do to 'fill in the blanks'?*
- *Do you need to consider developing additional skills or gaining more experience before pursuing self-employment?*

Section 3 - Business Idea(s)

Here, the user begins to conceptualize his/her business idea(s). The user develops a written description of his/her potential products and/or services and the features and benefits to potential customers.

Approaches for Coaches

This section moves the user into the preliminary stages of articulating his/her business idea. The following questions are designed to help your client to further develop his/her business 'vision'.

- *How have you described your business idea(s)?*
- *Has your business idea(s) changed as a result of completing this Workbook section? If yes, how?*
- *What would be your 'vision' of your business in 2-3 years?*
- *What steps have you already taken toward making your business 'vision' a reality?*
- *What support do you think you could count on from family, friends, associates, etc.?*

Section 4 - Market Research

In Section 4, the user further explores the feasibility of his/her business idea(s). Questions and examples help the user to identify his/her target markets and potential customers. Guidelines are provided for developing and conducting a market survey along with examples of survey questionnaires.

Approaches for Coaches

This section encourages the user to conduct market research - a critical but often neglected activity in business planning and decision-making. The following questions are aimed at assisting your client in formulating an action plan for market research.

- *Who do you think will be your potential customers?*
- *What, if anything, has changed about your business ideas or about your markets and customers as a result of completing this Workbook section?*
- *Do you think you will need to do more research to validate your business idea(s)?*
- *What will be your next steps?*
- *What do you think I can do to help?*

Section 5 - Access and Accommodation

This critical section assists the user to identify potential issues related to his/her disability that may impact his/her ability to carry out day-to-day business activities. Through a series of ‘prompts’, the user considers potential problems that may arise regarding physical access and the need for particular equipment, assistive devices or other forms of accommodations to meet his/her special needs. They explore possible solutions and develop a preliminary Accommodations Planning Worksheet.

Approaches for Coaches

The Workbook section entitled *Access and Accommodation - Special Needs Accommodations Planning* is replicated in this Guide. The same ‘prompts’ with additional background information are provided to practitioners who are helping clients with their access and accommodation needs. You and your client may want to work through this section together. If your client has already completed the section, you may suggest that you review it together to help clarify the issues and solutions on the Accommodations Planning Worksheet and to see if any new ideas or approaches come forward.

My advice to people with a disability wanting to start a business - Don't be afraid to ask questions. The more questions you ask, the more information you'll have and the more empowered you will be...

Dan Thompson

Section 6 - Financial Considerations

This section provides the user with an overview of the critical financial considerations of self-employment and business start-up. Formats and guidelines assist the individual to itemize anticipated business start-up costs. The user develops a personal financial profile and assesses his/her need for seeking business financing.

Approaches for Coaches

The intent of this section and the following questions is to help your client achieve a clear realistic understanding of the financial implications of self-employment.

- *What issues, if any, were identified as a result of completing this section?*
- *What implications do these have for you and your self-employment plans?*
- *What do you think you could do to address these?*
- *What will be your next steps in this area?*

Section 7 - Action Plan

The Action Plan is designed to help the user set goals and objectives, and identify tasks and timelines for moving toward the realization of his/her self-employment/business ‘vision’.

Approaches for Coaches

Your challenge will be to help your client explore the feasibility of his/her ‘vision’ and provide guidance to his/her research and decision-making. Also to assist in identifying creative solutions to barriers, while at the same time focussing on ‘the bottom line’. Following a review of the Action Plan, you and your client will want to explore his/her ideas about ‘next steps’. As a coach, you can help your client be ‘accountable’ for completing identified tasks by offering to have the client report on his/her progress and ‘celebrating’ his/her accomplishments.

The biggest support was my business consultant. It's kind of hard not to be successful when you have someone believe in you that much.

John Lambe

ACTION PLAN

	RESEARCH/THINGS I NEED TO DO AND WHEN I PLAN TO COMPLETE THESE	SOURCES/PEOPLE THAT CAN ASSIST IN MY NEXT STEPS
Section 1 Personal Entrepreneurial Traits		
Section 2 Business Knowledge and Skills		
Section 3 Business Idea(s)		
Section 4 Market Research		
Section 5 Access and Accommodation		
Section 6 Financial Considerations		
Other Issues/Questions/Concerns		

Resources

The Workbook contains an extensive Resource Guide compiled to assist people with a disability connect with sources of information and assistance in exploring self-employment and further developing their business ideas. It includes listings of key Business Development and Disability Organizations by region throughout Ontario as well as government programs, web sites and other resources that could be useful to people with disabilities who are considering self-employment.

The Workbook encourages users to take the initiative in contacting and ‘connecting’ business advisors and disability service providers in their areas to build a personal ‘self-employment assistance team’. As a practitioner, you can play a significant role in the success of your clients by reaching out to relevant organizations in your community to build business and economic development referral and support networks for aspiring entrepreneurs with disabilities.

Working with People with Disabilities with Sensitivity and Awareness: Your 'Guide-At-A-Glance'

For some business advisors using this Practitioners' Guide, this will be their first introduction to working with people with disabilities. Others will have friends, family, colleagues or other people in their lives who have disabilities and from whom they have learned. Because we may be unsure of what to do or how to act, it is normal for all of us to feel uncomfortable when we meet someone with a disability.

The *Guide-At-A-Glance* is a quick reference for general information about types of disabilities; appropriate language and etiquette to use when interacting with people with disabilities; and, special considerations such as adaptations to facilities or procedures you may need to keep in mind when working with people with various disabilities. It is intended to help you reduce unfamiliarity and gain a level of knowledge and preparedness that allows you to *see the person, rather than the disability, first*.

As you use the guide to work with aspiring entrepreneurs with disabilities, it will be important to keep some perspectives at the forefront:

- Every person is unique and is affected by their disability in different and individual ways.

- It is important to make *no assumptions*, either about a person's disability or his/her need for assistance. People with disabilities often perform tasks differently from non-disabled people. They have developed routines and ways of getting things done that work for them. *Always ask* if you think a person with a disability may need assistance then, if so, *ask how you may help*.
- Whether a person's disability is visible or invisible, he/she has a right to privacy and total confidentiality regarding his/her disability. The person needs to know that when he/she discloses information about his/her disability it will be held in total confidence. As business advisors, you need to create an atmosphere of sensitivity that permits people to disclose and discuss their disability, and its implications, in a private and confidential manner. It is important to *seek only details about a person's disability that are relevant to your business relationship and his/her self-employment goals and how you can accommodate any special needs he/she may have*.
- Finally, as always, common sense should prevail. The information in this guide is just that - a guide. If a person indicates a preference for certain language or treatment, respond accordingly.

The predominant barrier is attitude. People tend to be fearful about people with disabilities. I can't explain it...

Kim Scott

DISABILITIES	IMPORTANT CONSIDERATIONS	LANGUAGE & ETIQUETTE	ASSISTIVE DEVICES	SPECIAL NEEDS ACCOMMODATION YOU MAY NEED TO MAKE
<p>PHYSICAL DISABILITIES</p> <p>Physical disabilities are impairments which restrict a person’s ability to move around, perform manual tasks or participate in certain kinds of activities. They can be present at birth or be acquired as a result of disease or injury.</p>	<p>Approximately 1.5 million Canadian adults under the age of 65 have a physical disability. It is important to remember that not all physical disabilities are visible. For example, people with back injuries, multiple sclerosis or arthritis may have difficulty performing some tasks, but may otherwise not appear to have a disability.</p> <p>As with people with other types of disabilities, when interacting with people with physical disabilities the rule is to ask if they require assistance.</p> <p>Let them describe what is needed.</p>	<ul style="list-style-type: none"> • Use phrases like “a person who uses a wheelchair”, “ a person with muscular dystrophy” etc. • Avoid expressions like “confined to a wheelchair”, “victim of cerebral palsy”, “crippled” or “spastic” which reinforce stereotypes and imply the person has little control or autonomy. • Don’t be afraid to use expressions such as “let’s get rolling”, “can I give you a hand”. • Don’t assume help is wanted or needed. Ask first, then ask what or how. • Refrain from pushing, pulling or leaning against someone’s wheelchair without his/her permission. • Consider possible physical barriers when considering where to meet or when socializing with people with a physical disability. • Don’t be afraid to offer your hand for a handshake to a person with a missing or artificial limb or who might be using a cane or crutches. 	<ul style="list-style-type: none"> • Manual or battery-operated wheelchairs and scooters • Artificial limbs • Canes and crutches • Walkers • Hands-free telephones • Appliance control systems • Bathroom grab bars • Specially equipped cars and vans • Personal attendant care 	<p>Ideally your premises will provide barrier-free access for people with physical disabilities.</p> <p>Otherwise, when arranging a meeting with a person with a physical disability:</p> <ul style="list-style-type: none"> • Describe the building to the individual, in advance, for his/her consideration and approval. • If the space is inappropriate, suggest or ask his/her to suggest another location that is accessible. • Ask if there are any other accommodations he/she requires or which would make him/her more comfortable. • Ensure that all obstacles are removed from the meeting space and there is ample room for free movement. • If doors are not easy to open, meet the person at the main entrance and accompany him/her into and through the building. • Ensure that you communicate at eye level so that the person can comfortably see your face.

DISABILITIES	IMPORTANT CONSIDERATIONS	LANGUAGE & ETIQUETTE	ASSISTIVE DEVICES	SPECIAL NEEDS ACCOMMODATION YOU MAY NEED TO MAKE
<p>PHYSICAL DISABILITIES (CONTINUED)</p> <p>HEARING DISABILITIES</p> <p>Hearing Disabilities include a wide range of hearing loss from partial to total. Among people with hearing disabilities there are two general groups:</p> <ul style="list-style-type: none"> • People who rely mainly on sign language as a means of communication. • People who have functional speech and communicate primarily by this means. 	<p>More than half a million Canadian adults under age 65 have some form of hearing loss.</p> <p>Some people who are deaf consider themselves to be part of a distinct cultural community.</p> <p>To communicate with non-deaf people, a person who is deaf may use a combination of sign language, (through an interpreter) lip reading and written communication.</p>	<ul style="list-style-type: none"> • Do ask people who have disabilities that affect their speech to repeat themselves if you are having difficulty understanding them. (See Other Disabilities). • Use “a person who is deaf” or “a person who is hard of hearing” rather than “a deaf person”, “the deaf” or “the hard of hearing”. • Avoid using words like “deaf and dumb”, “deaf mute” because of their profoundly negative connotations. • Because there is such a wide range of hearing loss, it is important not to assume assistance is always needed. • Treat people with a hearing disability as individuals. • Ask if help is needed. Let the person describe what he/she needs. • Be patient and flexible in finding the most efficient means of communication. • Face the person and give him/her an unobstructed view of your face and mouth. 	<ul style="list-style-type: none"> • Hearing aid • Teletypewriter (TTY) Communication is typed onto a transmitter/receiver via keyboard and transmitted over the phone line to the visual display on a similar device at the other end • Telephone amplification devices • Telephone message relay service • Hearing ear dog • Closed captioning decoder for TV • Infra Red FM amplification systems • Signalling / flashing devices for fire, doorbells, phones, alarms , locks, etc. 	<ul style="list-style-type: none"> • Refrain from directing a personal care attendant. • It is important to determine what assistance a person with a hearing disability may need. • A sign language interpreter should be provided for a person whose preferred method of communication is sign language. • Ask the person if he/she has a preferred interpreter before booking one. • Ask the person who is deaf to direct you to sign interpreter services if you are unsure where to find them. • When using sign language, plan for frequent interpreter breaks. For meetings longer than two hours book two interpreters.

DISABILITIES	IMPORTANT CONSIDERATIONS	LANGUAGE & ETIQUETTE	ASSISTIVE DEVICES	SPECIAL NEEDS ACCOMMODATION YOU MAY NEED TO MAKE
VISUAL DISABILITIES (CONTINUED)		<ul style="list-style-type: none"> • Use a light touch on the shoulder to orient the person to where you are. • To guide the person, let him/her take your arm. Indicate changes in direction or obstacles. • To seat the person, place his/her hand on the back of the chair. • Do not pet or distract a guide dog on duty without the person's permission. 	<ul style="list-style-type: none"> • Reading machines, calculators, computer screen readers with voice output • Voice activated computer programs 	

DISABILITIES	IMPORTANT CONSIDERATIONS	LANGUAGE & ETIQUETTE	ASSISTIVE DEVICES	SPECIAL NEEDS ACCOMMODATION YOU MAY NEED TO MAKE
<p>TRAUMATIC BRAIN INJURY / COMMUNICATIONS DISABILITY</p> <p>Communications disability refers to people who have a speech impairment and includes aphasia, a language problem caused by a brain injury; slurred speech caused by other disabilities; conditions affecting muscular control; or, stuttering or total or partial loss of speech due to the loss of the voice box (larynx).</p> <p>There are three general types of traumatic brain injury:</p> <ul style="list-style-type: none"> • ‘Closed head’ injuries, • ‘Open head’ injuries; and, • brain injuries caused by lack of oxygen to the brain. 	<p>Brain injuries can cause physical disabilities, cognitive impairments and emotional and personality changes of varying degrees and duration of impairment.</p> <p>Rehabilitation is often extended and can be life-long. According to the Head Injury Association of Toronto, nearly 16,000 head injuries occur each year.</p>	<ul style="list-style-type: none"> • Maintain eye contact and refrain from interrupting the speaker, finishing his/her sentences or speaking for him/her. • Focus on what the person is saying rather than the delivery. 	<ul style="list-style-type: none"> • Artificial larynx • Portable writing board or other writing tool • Bliss communication system with or without voice output 	<ul style="list-style-type: none"> • Schedule adequate time for meetings or activities and take breaks. • Welcome support persons such as family members, friends or personal attendants. • Give the person adequate time to express himself/herself. • You may also need to assist him/her in staying focussed and on topic. • Be patient and non-judgmental.

DISABILITIES	IMPORTANT CONSIDERATIONS	LANGUAGE & ETIQUETTE	ASSISTIVE DEVICES	SPECIAL NEEDS ACCOMMODATION YOU MAY NEED TO MAKE
<p>TOURETTE SYNDROME</p> <p>Tourette Syndrome is a neurological disorder characterized by repeated involuntary vocalizations or movements (tics).</p>	<p>People with TS often have some control over their tics. However, the person needs to release his/her symptoms at some point during the day.</p> <p>A person with TS may find it difficult to sit still or has other distracting behaviors such as compulsive behaviors, Attention Deficit Disorder (ADD) or difficulties with impulse control.</p>	<ul style="list-style-type: none"> • While the tics associated with TS can be very distracting, it is important to focus on the person and exercise patience and understanding while getting used to his/her symptoms. 		<ul style="list-style-type: none"> • Create an atmosphere which allows unhurried speaking and listening. • Schedule adequate time for the interaction and allow for breaks. • Allow the person to move around if he/she needs to.

DISABILITIES	IMPORTANT CONSIDERATIONS	LANGUAGE & ETIQUETTE	ASSISTIVE DEVICES	SPECIAL NEEDS ACCOMMODATION YOU MAY NEED TO MAKE
<p>LEARNING DISABILITIES</p> <p>Learning disabilities involve disorders of the neurological system which distort the transmission of information from the senses to the brain.</p>	<p>Nearly one in ten Canadians has a learning disability. People with learning disabilities are intelligent and have the ability to learn.</p> <p>People with learning disabilities have difficulty in processing information. They may also have difficulty focussing their attention, expressing themselves in oral or written form or difficulty reading or writing.</p> <p>Since it is virtually impossible to tell if a person has a learning disability without being told, learning disabilities are ‘invisible disabilities’.</p> <p>As a result of past history, stigmatization and discrimination, people with learning disabilities may be reluctant to disclose their disability unless they perceive some benefit vs. risk in doing so.</p>	<p>People with learning disabilities are not “retarded”, “stupid” or “lazy” and these terms or others like them have no place in reference to people with learning disabilities.</p> <p>The challenge for people with learning disabilities is to find the support, encouragement and alternative-measure environments that allow them to compensate for their disabilities in learning and communication.</p> <p>Therefore, the key is to approach each person as an individual with patience, flexibility and personalized service and attention.</p>	<ul style="list-style-type: none"> • Dictaphones and tape recorders • Calculators • Computers with one or more special software programs including: <ul style="list-style-type: none"> • Voice activation • Screen readiness • Voice output • Information organizing tools • Portable battery operated word processors, talking dictionary and spell checker • Scanners • Voice recognition software 	<p>As a general rule, <i>ask all prospective clients</i> if there are any special needs they may have and:</p> <ul style="list-style-type: none"> • Be prepared to communicate information in a variety of ways; written, oral, audio-visual. • Work with the person and other service agencies or professionals he/she recommends. • Do your best to provide any accommodations he/she requires.

DISABILITIES	IMPORTANT CONSIDERATIONS	LANGUAGE & ETIQUETTE	ASSISTIVE DEVICES	SPECIAL NEEDS ACCOMMODATION YOU MAY NEED TO MAKE
<p>PSYCHIATRIC DISABILITIES</p> <p>Psychiatric disabilities are the result of underlying conditions including:</p> <p>Disturbances in the functioning of the brain (chemical imbalances) or external events, stresses or trauma (e.g. physical abuse).</p> <p>They vary in duration and may consist of a single episode or be chronic and / or episodic in nature.</p> <p>The most common psychiatric disabilities include schizophrenia, depression, bipolar disorders, anxiety disorders and personality disorders.</p>	<p>According to the Canadian Mental Health Association 3% to 5% of the Canadian population has a chronic mental illness and one in five people is likely to experience and seek help for a mental health problem in their lifetime.</p> <p>Some psychiatric disabilities may be resolved through therapy or counselling. Others may respond best to a combination of therapies including drug therapies.</p> <p>Drugs can help people with psychiatric disabilities control the symptoms of their illness. However, they may also cause side effects (nervousness, lack of energy). These may be the only indications that a person has this ‘invisible disability’ unless he/she feels confident that he/she will not be stigmatized or discriminated against and ‘disclose’ his/her disability.</p>	<ul style="list-style-type: none"> • Acceptable terms when referring to a person with a psychiatric disability include “person with a mental illness”, “person with a mental health problem”, “person with an emotional disorder”, “person with a psychiatric disability.” Some people with a psychiatric disability refer to themselves as “consumers” of mental health services or “survivors” of a mental illness or simply “consumer survivors”. • Avoid terms such as the “mentally ill”, “a schizophrenic”, a “manic depressive” which emphasizes the disability not the person. • Never disclose the person’s disability to another unless given express permission to do so. • Refrain from asking questions about the disability which do not expressly relate to the business you are discussing. 		<ul style="list-style-type: none"> • Create a service atmosphere that is free of misconceptions about mental illness and accepting of differences to encourage disclosure. • Be patient. Behave in a calm, relaxed manner. • Respect personal space. • Be flexible in your approach. • Help the person stay on topic if distracted or anxious. • Ask someone to take notes or tape record the conversation with the person’s permission. • Plan for frequent breaks. • Be understanding if the person has to cancel a meeting at the last minute if he/she becomes unwell.

DISABILITIES	IMPORTANT CONSIDERATIONS	LANGUAGE & ETIQUETTE	ASSISTIVE DEVICES	SPECIAL NEEDS ACCOMMODATION YOU MAY NEED TO MAKE
<p>INTELLECTUAL DISABILITIES</p> <p>Intellectual disabilities or developmental disabilities are disabilities that are the result of impairment to a person’s learning or cognitive processes. A person with an intellectual disability might have difficulty learning, reasoning or remembering.</p>	<p>It is a common misconception that people with intellectual disabilities cannot learn or work and must be taken care of. In fact, most people with intellectual disabilities have mild disabilities and are capable of achieving social, educational and employment success. Many organizations, including the Associations for Community Living, throughout Ontario offer social, recreational and vocational programs that support people with intellectual disabilities to lead full and productive lives. A number of innovative programs have been developed across Canada through which people with intellectual disabilities have become successfully <i>self-employed</i>. These programs range from the establishment of community and cooperative businesses to <i>supported self-employment</i> in which community organizations, family and friends assist people with intellectual disabilities in the establishment and management of their businesses.</p>	<ul style="list-style-type: none"> • Avoid using terms like “mentally handicapped”, “mentally retarded”, “intellectually disabled” or “mentally challenged” when referring to people with intellectual disabilities. These terms tend to focus on the disability and not the person. • Remember when meeting with a person with an intellectual disability that you are meeting with an adult and treat him/her accordingly. • Some people with intellectual disabilities prefer to be accompanied by a support person or advocate. Remember to address the person and not the support person when speaking. 		<ul style="list-style-type: none"> • When speaking to a person with an intellectual disability, choose simple, clear language and uncomplicated sentence structures. • Be careful not to ‘talk down’ to the person. • Check for understanding by asking the person to repeat what was said. • Demonstrate more complex ideas and concepts visually or physically.

DISABILITIES	IMPORTANT CONSIDERATIONS	LANGUAGE & ETIQUETTE	ASSISTIVE DEVICES	SPECIAL NEEDS ACCOMMODATION YOU MAY NEED TO MAKE
<p>OTHER DISABILITIES</p> <p>Disabilities resulting from diseases or other conditions e.g. Lupus, Epilepsy, Asthma, Kidney Disease, Environmental Sensitivities.</p>	<p>With these kinds of disabilities we need to make a distinction between the disease or underlying condition and the resulting disability. The person may not necessarily be disabled by the disease or condition, but by the effects of treatment or the restrictions on daily life, the effects of the disease or condition or those treatment imposes. For example, a person with kidney disease may be dependent on dialysis and need to plan work and social life around his/her treatment schedule. A person with lupus may need periods of additional rest.</p> <p>These disabilities are also “invisible” disabilities.</p> <p>The degree to which people with diseases or conditions are disabled varies.</p>	<ul style="list-style-type: none"> • Refer to people with these types of disabilities as “a person with lupus, epilepsy, asthma,” as opposed to using such terms as “a diabetic”, “an epileptic”, etc. • Never disclose a person's condition or disease without their express permission. • Offer assistance if the person appears unwell. • If the person refuses your help and you suspect they may be in danger, discreetly call for medical help. 	<ul style="list-style-type: none"> • Environmental masks • Air filters • Oxygen tanks 	<ul style="list-style-type: none"> • People with hidden underlying conditions may use assistive devices such as oxygen tanks. Ensure that there is an electrical supply and sufficient space for devices to be placed next to the person. • Ask the person if special needs accommodations are required and take his/her direction for making provisions and accessing resources. • Learn proper procedure for supporting a person who is experiencing an epileptic seizure (See Resource Guide).

Special Needs Accommodations

An Important Part of Planning for Business Success

People with disabilities may need some form of *accommodation* to allow them to participate as fully as possible in the common activities of everyday living and in social, cultural and economic life. Accommodations are the *solutions* to the problems posed to independent functioning by the general environment in which the individual lives, plays and works.

The Canadian and Ontario Human Rights Codes, Workplace Safety and Insurance Board regulations and Federal Employment Equity legislation mandate the accommodation of persons with disabilities in workplaces by protecting an employee's right to be free of discrimination on account of disability. A number of Ontario programs such as the Assistive Devices Program and Home and Vehicle Modification Program provide financial assistance to people with disabilities in obtaining accommodations for the needs of everyday life. (See the Resource Guide of the Workbook.) However, the need for accommodation in order to carry out the responsibilities and tasks of running a business may pose a particular challenge to the aspiring entrepreneur.

The conditions of work and the daily routine that will be required of a person with a disability when they are self-employed may be unfamiliar or unknown. They may be uncertain or unaware of their needs to successfully conduct business in their community. They may need assistance in identifying these needs and the resources available in the community. They will need to factor accommodation needs into their business planning process, especially financial planning, since in many cases, provincial financial assistance programs do not support the costs of accommodation for individuals who are self-employed.

Business advisors and disability service providers can quickly assist aspiring entrepreneurs with disabilities in identifying, assessing and meeting their accommodation needs by referring them to Section 5 - Access and Accommodation in the Workbook. The following Planning Guide will help you further facilitate the determining of your client's accommodations needs.

There are resources out there. You just have to spend the time to find the organizations and programs that can help you.

Rudy Ens

Accommodations for Self Employment A Planning Guide

Background

Disability Related Business Issues

You can assist the aspiring entrepreneur to identify and consider the implications his or her disability has for successfully starting and operating his/her business by discussing his/her business ideas and plans as they relate to the following five issues.

Access

Physical Access - This involves getting to and from and in and out of various locations and being able to move around freely and safely to carry out tasks and meet basic needs such as using washrooms. *Your client will want to consider how he/she will...*

- get to and from and around his/her own business premises, and
- get to and from, and in and around the premises of customers, suppliers and other parties involved in his/her business.

Access to Information - This involves obtaining information in the format they can use and understand. *Your client will want to consider the potential problems he/she may meet in accessing the information he/she needs to conduct his/her business.*

Communication

All entrepreneurs have to exchange verbal and written information with prospects, customers, suppliers, bankers, government agents and others during the course of doing business. The kinds of communication and the forms they take are varied and numerous. *Your client will want to consider the kinds and forms of communications he/she will need to engage in, in order to...*

- achieve their business goals, and
- carry out the day-to-day tasks of their business operations.

He/she may want to identify the factors that could arise as a result of his/her disability that may impact effective business communications?

Business Specific Tasks

Generally speaking, self-employed people carry out many more tasks in the course of their work than do those employed by a company. The self-employed person is the marketing, sales, production, service, administration, finance and shipping departments to name a few! *Your client may want to list all the tasks he/she may need to perform to fulfill his/her various roles and responsibilities as a business owner/operator. He/she may need to identify potential problems he/she may encounter in accomplishing these tasks on account of his/her disability and disability related needs.*

Productivity

Profitability is a result of productivity and productivity is a result of efficiency. *Your client will want to consider what, if any, barriers and issues his/her disability may pose to getting the job done on time and to the standard required.*

Occupational Health and Safety

This is an important consideration often overlooked in self-employment. *Your client will want to consider potential health and safety hazards that may be posed by his/her disability or by his/her accommodation solutions in his/her own workspace as well as in any environments in which he/she will do business.*

Accommodations Solutions

Discussing these issues will help your client uncover potential barriers and problems. The *Special Needs Accommodations Planning and Worksheet* will also help your client identify possible solutions.

There are four types of accommodations solutions:

Design Accommodations

Design accommodations involve:

- the *modification of the physical environment* including buildings, workstations and equipment.

Ideally, this is incorporated at the design stage of a new building, workspace, furniture, tool or piece of equipment to ensure that it is user friendly. However, design accommodations are usually achieved by retrofitting i.e. upgrading or changing the existing configuration to ensure accessibility by people with a disability, e.g. adding accessible parking, building ramps, modifying washrooms, office furnishings or room layouts to suit people with mobility impairments. New design or retrofit modifications have the added advantage of making it easier for everyone to move and work freely, conveniently and safely.

Another category of design accommodation is the *modification of procedures*. This involves developing new methods for the way work is done in order to increase productivity, address emergency needs or occupational health and safety issues.

When possible, modification of procedures can include changing such things as task sequences, work patterns and routines or emergency procedures.

Devices

Devices are *technical aids*. These include personal assistive devices e.g. wheelchairs and hearing aids or technical aids for the job such as voice-activated computers, TTY's, one-handed keyboards, screen magnifying software. Devices may be specifically designed for use by people with disabilities or devices designed for general use that would improve the efficiency and productivity of a person with a disability e.g. tape recorders, palm pilots or cell phones. We might also categorize as devices, information in alternate formats such as diskette, large print, Braille and audiocassette.

Support Services

Personal attendants, sign language interpreters, job/work coaches, readers, real-time captioning and computerized note taking services are all examples of support persons and services.

Business Support Strategies

These are *alternate means by which an aspiring entrepreneur with a disability might accomplish vital business tasks and responsibilities*. Business partners or alliances, employees or contracting out, work at home or e-business might all be considered business support strategies. For example, a person with a speech impairment may contract with a person or another business to conduct some of his or her marketing activities.

Special Needs Accommodations Planning

Prompt Sheet and Worksheet

The Workbook provides *Special Needs Accommodation Planning* and a *Worksheet* similar to the following. These are designed to help you assist your client in considering and planning for special needs accommodations as part of his/her self-employment assessment and business planning process. The following provides a series of ‘prompts’ to stimulate thought and a format for summarizing your discussions that you and/or your client can use for future reference.

As you work through the prompts and fill in the worksheet, you and your client may not necessarily be able to identify the exact accommodation solution to the issue raised. That's OK. Identifying the issue and describing what a solution might involve or look like will provide valuable information to accommodations consultants, barrier-free designers and contractors, occupational therapists, equipment suppliers and other resource people who may be consulted in developing and implementing a detailed accommodations plan. The Disability Organizations listed in the Resource Guide of the Workbook can provide further assistance or direct you and your client to the services needed to implement an accommodations plan. When your client has completed the worksheet, you may want to review it with him/her as part of your coaching activities.

Practitioners’ Prompt Sheet

Introduction

Think for a few minutes about how you’ll do business. Try to visualize what you might do during a typical business day - where you’ll work, where you’ll go, what you’ll do - to carry out the daily activities of your business.

Physical Access

List the main locations to which you think you’ll need to gain access in order to carry out your business activities (home office site or your own business premises, customers’ premises, suppliers’ premises, etc.).

What difficulties do you think you might encounter in entering, exiting or moving around in these locations?

Should you consider:

- Alternate methods of transportation to and from locations.
- Strategies for addressing barriers to entry/exit from locations.
- Changes in design (ramps, automatic doors, elevators, washroom retrofits, structural changes, parking access, Braille elevator buttons).
- Changes in layout (furniture placement).
- Adaptive equipment (specially designed or adapted furniture).
- Services of another person (personal attendant).
- Adapting/planning different procedures for carrying out your business activities.

Information, Communication, Business Specific Tasks, Productivity

List the duties and tasks you expect to perform in the course of carrying out your business activities.

What potential problems might you encounter in acquiring and using information you need to conduct your business?

Should you consider:

- Information in alternate formats (Braille, large print, audiocassette).
- Adaptive equipment or computer applications (amplified phone, Braille writer/reader, screen magnifier, voice activation, voice output, scanner, organizer).
- Another person (note-taker, reader, sign language interpreter).
- Arrangements or ways of working with employees, sub-contractors, customers, suppliers, service people and business associates that would help them adapt to your needs.

What might you need to have or do to communicate effectively with your customers, suppliers and business associates? (Remember to consider written and oral

communications and communications-focussed occasions such as meetings, sales calls, etc).

Should you consider:

- Specific types of business equipment/ technology (fax, email, scanner, FM system).
- Another person (interpreter, note-taker, real-time captioning technician).
- Alternate communications strategies (conference calling, employees or contractors to carry out marketing, sales and other communications activities).

What roles, responsibilities, tasks or duties of your business may present some issues or barriers?

Should you consider:

- Changing the way you do your work (employ helpers, have a business partner, change the order or methods of how you perform tasks, use different or special tools).
- Changing your work routine.
- Adaptive equipment or furniture (ergonomic work station, power vs. hand tools, one-handed key board, voice-activated computer system).
- Alternate business arrangements or agreements with business associates, suppliers and service providers.

- Adaptations to your business plan (lines of products, types and range of services, level of operations, productivity/profitability projections).

Occupational Health and Safety

Can you think of any ways in which your health or safety might be compromised by your business activities? Do you think any of the adaptations or accommodations we've discussed might affect your safety or that of your employees, customers, suppliers or business associates?

Would health and safety be improved by:

- A different way of doing the work of your business (communicating more by phone than by print to reduce keyboarding, teleconferencing rather than meeting face-to-face).
- Adaptive equipment or safety equipment to reduce risk (special clothing, protective equipment, flashing alarm signals, ergonomic design of workspace, furnishings).
- Providing information to employees, customers, suppliers and business associates about your disability, your accommodation needs and health and safety issues you've identified.

We've completed the survey about potential accommodations you may need in your business!

Is there something else you've found to be helpful in the past?



ACCOMMODATIONS PLANNING WORKSHEET

ISSUE	SOLUTIONS

4. Overall, how would you rate the usefulness of the Workbook information in helping your clients with disabilities assess self-employment as a career option? Please check ✓ one Good Fair Poor

Comments:

5. Overall, how would you rate the usefulness of the Practitioners' Guide in helping your business advisors or disability service providers work effectively with your clients? Please check ✓ one Good Fair Poor

Comments:

6. Was there any one section or topic covered in the Practitioners' Guide that your business advisors or disability service providers found particularly helpful or interesting? Please check ✓ one Yes No

If your answer is Yes, what was it?

7. Overall, how would you rate the usefulness of the Resource Guide information (extensiveness and effectiveness)?

Please check ✓ one

Good

Fair

Poor

Comments:

8. Have you used the Resource Guide information to learn more about or contact other organizations in your community or the province? Please check ✓ one Yes No

Comments:

9. Other comments about the Practitioners' Guide, Workbook, Resource Guide or the purpose of project:

THANK YOU FOR YOUR PARTICIPATION

Please return to: Exploring Self Employment Project, Social and Enterprise Development Innovations (SEDI),
1110 Finch Ave. West, Suite 406, North York, Ontario M3J 2T2, or by Fax: 416 665-1661, or by Email: info@sedi.org