

**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  Ontario

**A Self Assessment Workbook**

*Exploring Self Employment Opportunities For People With Disabilities -  
A Self Assessment Workbook:*

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*A Resource Guide to Business Development and Disability  
Organizations in Ontario:*

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## I N T R O D U C T I O N

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Dear Friend:

You have often thought about starting a business, but you wondered whether your disability would affect your chances. What opportunities exist to help you overcome barriers and increase your economic independence through self-employment?

*Exploring Self Employment Opportunities for People with Disabilities: A Self Assessment Workbook* provides answers to these questions and more. This workbook contains practical information for anyone thinking about starting his or her own business. It goes further by discussing issues people with disabilities need to consider when making a decision to work for themselves. The workbook helps you identify the business challenges related to your disability, and possible solutions. There is an extensive list of government programs, disability organizations and business development centres across Ontario that you can contact for help in becoming self-employed.

The Government of Ontario is committed to ensuring equal opportunity for everyone, and we are proud to have partnered with Social and Enterprise Development Innovations (SEDI) to produce this much-needed guide. Entrepreneurship provides an exciting opportunity for Ontarians, including people with disabilities, to realize their full potential while becoming financially self-supporting.

We welcome your comments on this workbook, and your suggestions on how it can be improved. Please complete and mail the postage-paid evaluation form at the back of the workbook. We thank you for your input and hope you find this information useful.

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](http://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](http://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*

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](http://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](http://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/snrrc>.

# ACKNOWLEDGEMENTS

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Fred Hayes – RBC Royal Bank  
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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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Diana Jedig – Ontario Association of Community Futures Development Corporations  
John Lambe – On The Spot Cleaning Inc.  
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Chris Welsh – Vibrisign

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## **WELCOME**

### **Welcome to *Exploring Self Employment Opportunities For People With Disabilities - A Self Assessment Workbook!***

Most people give some thought to owning and managing their own business at some point in their lives. Starting a new business is risky at the best of time, but your chances of succeeding will be better if you first spend time carefully evaluating your personal situation and circumstances.

This workbook is designed to provide a self-assessment tool to assist people with disabilities who are thinking about starting their own business, either full-time or part-time, and want to know whether this is the right time and opportunity for them.

The use of personal, technical or general business advice can prove valuable to you in working through your assessment and the various exercises in this workbook. This assistance might come from one or more of the following sources:

1. A spouse or family member
2. Friend
3. Employment or Career Counselor
4. Business person you know

***If you and another person are considering starting a business together each of you should work through the workbook separately. This will provide distinct information regarding the skills/attributes each of you is bringing to the venture.***

This workbook and self-help guide is intended to lead prospective small business people and entrepreneurs, in a logical and sequential way, through the stages involved in assessing their potential for self-employment as a career option. It is also intended to temper the ‘dream’ of starting your own business with the ‘realities’ of the competitive environment. The soundest decisions we make are generally based on weighing the pros and cons. The information and tools contained in this workbook will provide you with a solid base to help you decide whether to pursue self-employment.

After you have completed this workbook and determined that self-employment is right for you, you may require further assistance in developing your Business Plan and starting your business. The Resource Guide of this workbook provides information about Business Development Organizations, Disability Organizations providing services for people with disabilities and other resources that can assist you in your business development and/or accommodation issues. We also encourage you to take responsibility for connecting your Disability Organization with the Business Development Organization in your area and vice versa to develop your personal ‘self-employment assistance team’.

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***Note: The workbook is a starting point, the initial stages for you to assess your potential for self-employment/entrepreneurship. It is not formal Business Planning!***

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## ***OBJECTIVES OF THIS WORKBOOK***



The Ontario Ministry of Citizenship and Social and Enterprise Development Innovations (SEDI) specially developed this workbook to:

- Promote a better awareness of entrepreneurship and self-employment and how these provide economic opportunities for people with disabilities.
- Encourage you to explore the concept of self-employment opportunity.
- Provide you with tools and resources specifically designed to address your needs and expectations.

## ***BENEFITS TO YOU***



By using this workbook it is anticipated that you will:

- Better understand yourself and your potential as an entrepreneur.
- Determine your marketable skills and talents.
- Identify the skills and knowledge you will need to operate your business.
- Assess your current entrepreneurship strengths and challenges.
- Ensure the business you are considering is both viable and right for you.
- Determine training or skills upgrading you may need to compete in the market.
- Gain a foundation for making further decisions about work and career options.

## **SMALL BUSINESS: A GROWING IMPACT ON THE CANADIAN ECONOMY**



Entrepreneurship – the ability and undertaking to form and operate a business – is flourishing! About 150,000 new businesses are started annually in Canada and most of these new companies are small businesses. There are some one-million small businesses in Canada and another million self-employed people. The number of active small businesses continues to increase and their impact on the economy is very significant.

What exactly is a small business? *A small business is:*

- independently operated;
- not dominant in its field; and,
- meets certain size limits in terms of employees and annual sales. Various organizations, laws and regulations use different size limits. The number of employees can range from zero to 100, with sales up to \$10 million and profits up to \$200,000 or higher annually.

Statistics Canada reports that such businesses contribute 60 percent of our gross domestic product (GDP) and account for two-thirds of our private sector employment.

Small companies provide services as varied as computer consulting, software development or auto repairs. Some are restaurants or bars, retail stores such as clothing shops or construction firms. Many are also manufacturing companies. More recently, a growing number of these businesses are home based. They usually offer a variety of products or consulting and professional services. The majority of new small businesses are in the service sector.

Small business created most of the jobs for the additional three million people working in Canada in 2000, compared to 1980. Industry Canada notes that in recent years small business has been responsible for almost all net job creation.

Many people regard the small business sector as vital for the success of big business. These entrepreneurs are adventurous and innovative and play a dynamic role in our new economy by providing essential products/services to the individual consumer and big business.

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***Are you ready to join the growing ranks of the self-employed / small business operator? This workbook will help you decide!***

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## WHAT'S YOUR SELF EMPLOYMENT MOTIVATION?



The first place to start is to consider where you are at right now. Why are you thinking about becoming self-employed at this time of your life? Has something happened to get you thinking this way? Have you always wanted to start your own business and now seems like a good time?

Individuals start their own businesses for all sorts of reasons. Check off (✓) everything that applies to you and add your own.

- Want to be your own boss.
- Have a terrific idea.
- Want to express your true self.
- Lost your job.
- Personal circumstances have changed.
- Want to work from home.
- Want flexible hours.
- Looking for a better balance between work and family.
- Can't get a job in your field because of age, qualifications, work experience or competitive job market.
- Want to earn a good income.
- Looking for more satisfaction out of life.
- Other reasons:

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***Now that you have clear ideas as to why you want to start your own business, let's consider the characteristics and definitions of Entrepreneurship and Self Employment.***

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## WHAT IS ENTREPRENEURSHIP? WHAT IS SELF EMPLOYMENT?



Rapid changes in the business world have changed our understanding and recognition of entrepreneurs and entrepreneurship. Entrepreneurs and their ideas are as diverse as individual people. Entrepreneurship, previously attributed to only big business leaders, is now being spotted in everyone from contract workers, freelancers, home office workers, small business owners and all those who are out there creating opportunities in the work they do. With creativity, hard work, determination and the style that suits them best, more and more Canadians are turning to entrepreneurship as a means of taking back control of their career and life decisions, whether by becoming their own boss or by designing their choice of work and lifestyle.

### WHAT IS AN ENTREPRENEUR?

An entrepreneur is one who organizes, manages and assumes the risks of a business or enterprise.

Entrepreneur is derived from the French word *entreprendre* – to undertake.

### WHO CAN BE AN ENTREPRENEUR?

Anyone who is able to see what others have not seen and has the courage and skills to act on the opportunities they perceive can be considered an entrepreneur.

### CHARACTERISTICS OF AN ENTREPRENEUR

Entrepreneurs come from all walks of life, but generally they are someone who:

- has a strong need to achieve and seeks personal accomplishment;
- is hardworking;
- takes risks;
- is innovative, creative and versatile;
- relates well with others;
- knows how to deal with uncertainty;
- is willing to take initiative; and,
- is well organized, competitive, confident and committed.

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*In summary, an entrepreneur could be defined as a **creative, confident individual** who **achieves goals** by applying **solutions** to various **needs, wants, problems and challenges!***

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## *WHAT IS SELF EMPLOYMENT?*

A person is considered self-employed if he/she:

- is both the owner and operator of a business;
- experiences the financial losses from a business;
- benefits from the profits of a business; and,
- owns the products or the services provided.

## *WHAT IS THE DIFFERENCE BETWEEN ENTREPRENEURSHIP AND SELF EMPLOYMENT?*

When we speak of an entrepreneurial person, it does not imply that this person must own a business. Some of the most creative and entrepreneurial individuals may work for other people. It is equally important to note that those individuals that are self-employed usually display a greater number of entrepreneurial characteristics than the average person.

You don't have to be born a certain way to be entrepreneurial and you don't have to get a university or college degree to start your own business. Anyone and everyone can adopt entrepreneurial ways of thinking – just by trusting themselves to follow their passions, determine their own life path and create and realize goals.

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*An entrepreneur is not necessarily a person who is self-employed, and a self-employed individual is not necessarily an entrepreneur.*

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## HOW TO USE THIS WORKBOOK



This workbook is divided into Sections. Each Section is designed to take you step-by-step in assessing the viability of your business ideas and how your background and experience support those ideas.

### **SECTION 1 PERSONAL ENTREPRENEURIAL TRAITS**

*Various tools to assist you in assessing your personal traits; entrepreneurial similarities; and, entrepreneurial readiness.*

### **SECTION 2 BUSINESS KNOWLEDGE AND SKILLS**

*Analysis of background information about your education and work history. Identification of knowledge & skills you have and areas that may need further development.*

### **SECTION 3 BUSINESS IDEA(S)**

*Development of a description of your potential product(s) and/or service(s), and the features/benefits to your potential customers.*

### **SECTION 4 MARKET RESEARCH**

*Identification of your target market and potential customers. How to survey prospective customers.*

### **SECTION 5 ACCESS AND ACCOMMODATION**

*Special Needs planning and development of an Accommodation Plan.*

### **SECTION 6 FINANCIAL CONSIDERATIONS**

*Itemizing anticipated start-up costs. Developing your personal financial profile and assessment of applying for a loan.*

### **SECTION 7 ACTION PLAN**

*Next Steps in pursuing self-employment.*

### **RESOURCE GUIDE**

*Listings of Resources that can assist you in developing your Business Plan and starting your business.*



*Let's start with **SECTION 1 – PERSONAL ENTREPRENEURIAL TRAITS.**  
In this Section you will be completing a variety of exercises that will help you  
assess your Entrepreneurial readiness and suitability.*

## SECTION 1 PERSONAL ENTREPRENEURIAL TRAITS



*Certain personal qualities are necessary to start and, more important, to operate a small business. Many skills can be learned through work experience and formal education, but the kind of person you are may be the most important factor. Here are some of the major personal qualities that increase your chances of succeeding as an entrepreneur:*

### WHAT DOES IT TAKE TO BE A SUCCESSFUL ENTREPRENEUR?

1. *Self-direction*                      You are a self-starter with lots of confidence in yourself. You do not hesitate to step into any situation. Doing your own thing seems like the only way. Furthermore, you recognize that you are the boss and everything really rests on your shoulders.
2. *Determination*                      Closely related to self-direction is drive. You persevere through all the obstacles and difficulties that you encounter. You keep going when others would give up. This trait accompanies the high degree of self-confidence mentioned above.
3. *Risk orientation*                      Because there is a high risk of failure, you are able to live with uncertainty. You accept the fact that all your hard work and money may go down the drain. On a day-to-day basis you make decisions that may involve varying degrees of risk.
4. *Vision*                                      You have some dream or vision that you feel impelled to realize. Perhaps it is to make that product/service better than anyone else can or to provide a new product or service.
5. *Ability to learn quickly*              Making errors is inevitable. Only those who do nothing make no mistakes. What is important is that you learn from them. You are quick to learn such lessons. You adapt and shift gears as required instead of letting pride stand in the way of admitting a mistake.



## ***WHAT ENTREPRENEURIAL BEHAVIOURS ARE DESIRABLE AND ACQUIRABLE?***

Successful entrepreneurs identify the following three attributes/behaviours as the principal reasons for their success. They agree that all these behaviours can be learned!

1. Taking personal initiative.
2. Learning from mistakes and responding positively to all challenges.
3. Having great perseverance.

## ***OTHER CHARACTERISTICS OF ENTREPRENEURS***

Interviews of small business owners/entrepreneurs have also identified talents, skills and traits in themselves and their colleagues that led to their success. Based on their experiences the successful entrepreneur/business owner:

- understands his/her own skills and wants to use them fully;
- desires creative freedom and wants to be his/her own boss;
- seeks financial independence;
- makes strong commitments;
- is a self-starter;
- is able to assist others in making decisions;
- plans well and prioritizes tasks according to need;
- has a positive attitude;
- has a strong drive to see a project through;
- is patient and persistent;
- recognizes support of family and friends;
- can focus intensely;
- likes working independently;
- is self-disciplined and self-motivated;
- uses common sense;
- has an inquisitive spirit;
- likes to network to find answers;
- solves problems creatively;
- organizes tasks well;
- enjoys working with people;
- is able to adjust to changes;
- works well under pressure;

- is comfortable doing a variety of tasks and wearing lots of hats;
- is flexible in approach;
- likes to have control, but is willing to give it up occasionally;
- follows through on details;
- shows honesty and integrity; and,
- finds personal rewards as important as financial ones.

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***No one person could possibly have all the traits mentioned! In fact, you might even sense some contradictions!***

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## ***YOUR PERSONAL INVENTORY***

With these traits in mind, consider the key characteristics that you believe tend to be important for entrepreneurs. Note that few, if any, entrepreneurs possess all of these characteristics and skills. To enhance his/her chances for success an entrepreneur will often form an alliance or partnership with one or more other entrepreneurs that complement his/her own talents and skills!

***The following pages have some more Entrepreneurial assessment exercises to help you gain even more insight into your personal entrepreneurial traits!***



## ***DO YOU SHARE SOME SIMILARITIES TO AN ENTREPRENEUR?***

|  | <b>Rarely<br/>or No</b> | <b>Mostly<br/>or Yes</b> |
|--|-------------------------|--------------------------|
| 1. Are you the kind of individual that once you decide to do something, you'll do it and nothing can stop you? (a) |                         |                          |
| 2. Do you seek the advice of people who are older and more experienced than you are? (a)                           |                         |                          |
| 3. Are you a good loser? (a)   |                         |                          |
| 4. Do you have a savings account and other personal investments? (l)   |                         |                          |
| 5. Do you like the feeling of being in charge of other people? (a)   |                         |                          |
| 6. Did someone in your family ever own their own business? (o)   |                         |                          |
| 7. When you think of your future, do you ever envision yourself running your own business? (l)                     |                         |                          |
| 8. Did you ever have your own paper route? (o)   |                         |                          |
| 9. Do you take risks for the thrill of it? (a)   |                         |                          |
| 10. Do you find it easy to get others to do something for you? (a)   |                         |                          |
| 11. Do you enjoy doing something just to prove you can? (a)  |                         |                          |
| 12. Have you ever been fired from a job? (o)   |                         |                          |
| 13. Do you prefer letting a friend decide on your social activities? (l)   |                         |                          |
| 14. Were you a very good student? (o)  |                         |                          |
| 15. Do you like to take care of details? (a)   |                         |                          |
| 16. Will you deliberately seek a direct confrontation to get needed results? (a)                                   |                         |                          |
| 17. Were you expected to do odd jobs at home before 10 years of age? (o)   |                         |                          |
| 18. Do you prefer to be a loner when making a final decision? (l)  |                         |                          |
| 19. Do your conversations discuss people more than events or ideas? (l)  |                         |                          |
| 20. Do you sleep as little as possible? (l)  |                         |                          |

When taking up this activity, each question can be used to promote discussion about the characteristics of an entrepreneur. It is likely that you were reluctant to answer yes or no. The fact that you might challenge answers to a yes and no activity is in itself an entrepreneurial trait.

Within each question box, there is either an (a), an (l) or an (o). These letters represent similarities to the typical entrepreneur:

- (a) attitudes (behavioural characteristics)
- (l) lifestyle patterns
- (o) origins (background)

If you want to add up the numbers, sum the 'yes' answers that had either an (a), an (l) or an (o) beside it.

**Attitudes and attributes similar to an entrepreneur / 9**

**Lifestyle similar to an entrepreneur / 6**

**Origins similar to an entrepreneur / 5**

## FOUNDATIONS OF ENTREPRENEURSHIP ASSESSMENT

Consider how true each of the following statements is about you and your life experiences. In the box to the right of each statement, place a number that corresponds to how accurate the statement is using the following scale:

### This statement describes me...

| NOT AT ALL |   | SLIGHTLY |   | SOMEWHAT |   | QUITE WELL |   | COMPLETELY |    |
|------------|---|----------|---|----------|---|------------|---|------------|----|
| 1          | 2 | 3        | 4 | 5        | 6 | 7          | 8 | 9          | 10 |

### Assessment

|   |  |
|---|--|
| 1. I showed an early inclination in my life toward hard work and personal achievement. This has not diminished as I have grown older.                                   |  |
| 2. I have always had a craving to generate additional income.   |  |
| 3. I have a strong desire for economic security, but even if I had millions of dollars I would be unwilling to opt for an easier lifestyle where I had less work to do. |  |
| 4. I tend to establish somewhat difficult barriers, such as incurring debt, as a means of motivating myself into action.  |  |
| 5. I was an early self-starter; I had an income-producing job or had my own business before age fifteen.  |  |
| 6. I have been fired from at least one job or have quit a job in anticipation that I was about to be fired.   |  |
| 7. I have always behaved like an entrepreneur and made deals with people in order to gain something financially.  |  |
| 8. I exhibited a strong need early in life to take charge of situations and to be the one in control.   |  |
| 9. I grew up in a family where I was the first-born, the first-born of my sex, or an only child.  |  |
| 10. I experienced economic constraint or severe economic hardship during childhood.   |  |
| 11. I came from a family which was involved in operating a family business or running a company.  |  |
| 12. I felt strong pressure from my family to appreciate the value of education and learning.  |  |
| 13. I usually feel that getting approval from others for "a job well done" is relatively unimportant to me.   |  |
| 14. I suffer from stress-related illnesses and/or problems but find stress exhilarating.  |  |
| 15. I tend to be unsuccessful with, and not particularly interested in, financial investments.  |  |
| 16. I have the philosophy that I can succeed at just about anything that I put my mind to.  |  |
| 17. I have a tendency to work erratic hours and to do creative work whenever the mood hits.   |  |
| 18. I tend to focus mostly on my own interests and concerns and tend to be egocentric.  |  |
| 19. I am rather prudent and cautious even though other people sometimes view me as being a risk-taker.  |  |
| 20. I tend to be consumed by work and have few hobbies or outside interests.  |  |
| 21. I generally dislike, and try to avoid, work activities that involve me in managing or supervising.  |  |
| 22. I believe that I can do most things better and more quickly than other people.  |  |
| 23. I feel that it is generally easier to do things myself than to show other people how to do them.  |  |
| 24. I tend to do my best and my most creative work at the last minute or in response to extreme pressures or deadlines.   |  |
| 25. I tend to take over and do things myself when others are not doing them correctly, even though I have a high regard for training and delegation.                    |  |
| 26. I understand my personal strengths and weaknesses, and I am willing to modify my behavior to improve my performance.  |  |
| 27. I have a tendency to do poorly in partnerships.   |  |
| 28. I often become bored with a given professional or business activity after one or two years.   |  |
| <b>TOTAL :</b>  |  |

Add together all the numbers placed in the boxes. This is your final score. It should not exceed 280 nor be less than 28.



## ENTREPRENEURIAL READINESS QUESTIONNAIRE

Not everyone is cut out to be an entrepreneur, but all kinds of people with all kinds of personalities have succeeded in starting small and large businesses. There are certain traits, however, that seem to separate those who will be successful as entrepreneurs from those who may not be. The questionnaire below will help you determine which category you fit into. Take a couple of minutes to answer the questions and then score yourself at the end. ***A low score doesn't necessarily mean you won't succeed as an entrepreneur.*** It does indicate however, that you might be happier working for someone else.

Each of the following items describes something you may or may not feel represents your personality or other characteristics. Read each item and then put an X in the column that most nearly reflects the extent to which you agree or disagree that the item seems to fit you best.

|   | Agree      |        |           | Disagree   |        |           |
|---|------------|--------|-----------|------------|--------|-----------|
|   | Completely | Mostly | Partially | Completely | Mostly | Partially |
|   | Col. 1     | Col. 2 | Col. 3    | Col. 4     | Col. 5 | Col. 6    |
| 1. I am not generally optimistic.   |            |        |           |            |        |           |
| 2. I relish competing intensely regardless of the rewards.                                |            |        |           |            |        |           |
| 3. I do not hesitate to take a calculated risk.   |            |        |           |            |        |           |
| 4. When betting I prefer a high-payoff long shot.   |            |        |           |            |        |           |
| 5. I like to follow traditional or conventional thinking.                                 |            |        |           |            |        |           |
| 6. I enjoy games or challenging activities with someone who is a little better than I am. |            |        |           |            |        |           |
| 7. Making lots of money is largely a matter of getting the right breaks.                  |            |        |           |            |        |           |
| 8. I am inclined to forge ahead and discuss later.  |            |        |           |            |        |           |
| 9. Reward or praise means less to me than satisfaction of a job well done.                |            |        |           |            |        |           |
| 10. I usually go my own way regardless of others' opinions.                               |            |        |           |            |        |           |
| 11. I am not easily discouraged.  |            |        |           |            |        |           |
| 12. I am a self-starter needing little urging from others.                                |            |        |           |            |        |           |
| 13. I do not take criticism easily.   |            |        |           |            |        |           |
| 14. I can criticize others without hurting their feelings.                                |            |        |           |            |        |           |
| 15. I hate being told what to do.   |            |        |           |            |        |           |
| 16. I would rather plan than actually carry out plans.                                    |            |        |           |            |        |           |

|  | Agree                |                  |                     | Disagree             |                  |                     |
|--|----------------------|------------------|---------------------|----------------------|------------------|---------------------|
|  | Completely<br>Col. 1 | Mostly<br>Col. 2 | Partially<br>Col. 3 | Completely<br>Col. 4 | Mostly<br>Col. 5 | Partially<br>Col. 6 |
| 17. I do not acknowledge errors readily.                       |                      |                  |                     |                      |                  |                     |
| 18. I communicate well with others.                            |                      |                  |                     |                      |                  |                     |
| 19. I work best with some guidance.                            |                      |                  |                     |                      |                  |                     |
| 20. I like to know what's going on and take steps to find out. |                      |                  |                     |                      |                  |                     |
| 21. I am generally casual and easy-going.                      |                      |                  |                     |                      |                  |                     |
| 22. I like solving my problems myself.                         |                      |                  |                     |                      |                  |                     |
| 23. I do not give up easily.                                   |                      |                  |                     |                      |                  |                     |
| 24. I enjoy impressing others.                                 |                      |                  |                     |                      |                  |                     |
| 25. I do not accept advice easily.                             |                      |                  |                     |                      |                  |                     |

### **SCORING OF ENTREPRENEURIAL READINESS QUESTIONNAIRE**

Give yourself one point for each Column 1 or Column 2 response to these questions:  
2, 3, 6, 8, 9, 10, 11, 12, 14, 15, 17, 18, 20, 22, 23, 24.

Give yourself one point for each Column 4 or Column 5 response to these questions:  
1, 4, 5, 7, 13, 16, 19, 21, 25.

Add your points and see how you rate in the categories below:

- 21-25 Your entrepreneurial potential looks great if you have a suitable opportunity to use it. What are you waiting for?
- 16-20 This is close to the high entrepreneurial range. You could be quite successful if your other talents and resources are right.
- 11-15 Your score is in the transitional range. With some serious work, you can probably develop the outlook you need for running your own business.
- 6-10 Things look pretty doubtful for you as an entrepreneur. It would take considerable rearranging of your life philosophy and behavior to make it.
- 0-5 Let's face it. Entrepreneurship is not really for you. Still, learning what it's all about won't hurt anything.

---

**TAKE A BREAK! After all of your  
deliberations in this Section, you deserve one!**

---



*The next section, **SECTION 2 – BUSINESS KNOWLEDGE AND SKILLS** will assist you in developing and analyzing information regarding your background and experience that support your considerations of self-employment. It will also provide you with the information about the skills you have or need that will allow you to compete in the business market.*

## SECTION 2

### BUSINESS KNOWLEDGE AND SKILLS



*Your background and experience are essential components in assessing both your business idea(s) and your abilities to compete in the industry/market you are considering.*

Background and experience comprises your:

- education and training;
- work history;
- non-work related experiences;
- business skills; and,
- assessment of knowledge and skills requiring development.

This may seem like the components of a resume, however when you are developing this try to think of it as a promotional tool which reinforces your business idea(s) and gives credibility to you and the viability of your business.

### EDUCATION AND TRAINING

List your educational experience in reverse chronological order or with your highest level of education shown first.

The listing for each experience should include:

- name of school/institution;
- degree received (if a degree was obtained);
- major field of study;
- courses most related to the type of business you are considering; and,
- dates attended or date graduated.

Include in your listing of educational experience:

- business related training;
- other special training related to your business idea; and,
- training that you are currently participating in.



## ***WORK HISTORY***

You should start with your current or most recent job and work back to your first job. Under each position you should indicate:

- dates of employment;
- name of the firm;
- your responsibilities;
- your accomplishments;
- specific examples of successful performance on the job; and,
- any promotions or commendations you received.

## ***NON-WORK RELATED EXPERIENCES***

The market identified for many business start-ups is often within an individual's ethnic, social, religious and leisure communities. Non-work related experiences include all of your involvements in your community. These involvements can also provide you with a network of contacts to test the viability of your business idea(s) through market research and help you identify potential customers. Think of any groups you belong to and list these with indications of how you are involved. Also think of these in terms of business skills you have acquired and/or developed through your participation.

## ***BUSINESS SKILLS***

Along with products or services you wish to market, there are some basic skills that are important in operating a business successfully. Consider whether you currently possess or need skills and experience in each of the following areas:

| <b><i>Marketing</i></b>          | <b>Have<br/>skills/experience</b> | <b>Need<br/>skills/experience</b> |
|----------------------------------|-----------------------------------|-----------------------------------|
| ■ Researching the market         | _____                             | _____                             |
| ■ Researching the competition    | _____                             | _____                             |
| ■ Marketing a product or service | _____                             | _____                             |
| ■ Selling                        | _____                             | _____                             |
| ■ Negotiating                    | _____                             | _____                             |
| ■ Cold Calling                   | _____                             | _____                             |
| ■ Developing a promotional plan  | _____                             | _____                             |
| ■ Designing promotional material | _____                             | _____                             |

|  | <b>Have<br/>skills/experience</b> | <b>Need<br/>skills/experience</b> |
|--|-----------------------------------|-----------------------------------|
|--|-----------------------------------|-----------------------------------|

***Finance***

- |                                      |       |       |
|--------------------------------------|-------|-------|
| ■ Developing/managing a budget       | _____ | _____ |
| ■ Accounting or record keeping       | _____ | _____ |
| ■ Paying bills                       | _____ | _____ |
| ■ Developing a cash flow forecast    | _____ | _____ |
| ■ Understanding financial statements | _____ | _____ |
| ■ Managing credit                    | _____ | _____ |
| ■ Collecting money                   | _____ | _____ |
| ■ Costing and pricing                | _____ | _____ |

***Legal***

- |                         |       |       |
|-------------------------|-------|-------|
| ■ Forms of business     | _____ | _____ |
| ■ Rules and regulations | _____ | _____ |
| ■ Licencing             | _____ | _____ |
| ■ Contracts             | _____ | _____ |

***Communications***

- |                                |       |       |
|--------------------------------|-------|-------|
| ■ Business writing skills      | _____ | _____ |
| ■ Proposal writing             | _____ | _____ |
| ■ Verbal communications skills | _____ | _____ |
| ■ Listening skills             | _____ | _____ |
| ■ Presentation skills          | _____ | _____ |
| ■ Providing customer service   | _____ | _____ |

*Note: Communications is getting faster and faster...you need to keep up and be able to use Email, faxes and the Internet with ease and speed.*

***Leadership and Management Skills***

- |                                       |       |       |
|---------------------------------------|-------|-------|
| ■ Strategic planning                  | _____ | _____ |
| ■ Idea generation                     | _____ | _____ |
| ■ Goal setting                        | _____ | _____ |
| ■ Organizing things, events or people | _____ | _____ |
| ■ Coordinating day-to-day operations  | _____ | _____ |
| ■ Scheduling employees                | _____ | _____ |
| ■ Delegating tasks                    | _____ | _____ |
| ■ Problem solving                     | _____ | _____ |
| ■ Team building                       | _____ | _____ |



|                                    | <b>Have<br/>skills/experience</b> | <b>Need<br/>skills/experience</b> |
|------------------------------------|-----------------------------------|-----------------------------------|
| <b><i>Self Management</i></b>      |                                   |                                   |
| ■ Self-discipline                  | _____                             | _____                             |
| ■ Time management                  | _____                             | _____                             |
| ■ Setting priorities               | _____                             | _____                             |
| ■ Adapting to change               | _____                             | _____                             |
| ■ Following through on commitments | _____                             | _____                             |
| <b><i>Computers</i></b>            |                                   |                                   |
| ■ Word processing programs         | _____                             | _____                             |
| ■ Accounting packages              | _____                             | _____                             |
| ■ Inventory tracking software      | _____                             | _____                             |
| ■ Contact managers programs        | _____                             | _____                             |
| ■ Internet                         | _____                             | _____                             |

Now that you have considered the skills and experience you currently possess and can bring to your business, what more do you need?

***Based on the previous pages and your assessment of your current skills/experience, you can now identify areas in which your business related skills need development. On the next page list any ideas you may have on how you can improve/acquire these skills.***

## ***BUSINESS RELATED SKILLS REQUIRING DEVELOPMENT***

Divide these skills into two categories :

- (i) Skills needing development to produce your product or service.
- (ii) Skills needing development to run your business.

| <b>SKILLS DEVELOPMENT FOR SUCCESSFUL BUSINESS OPERATION</b>              |  |
|--|--|
| <b>SKILLS NEEDING DEVELOPMENT TO PRODUCE MY PRODUCT(S) OR SERVICE(S)</b> | <b><i>IDEAS ON HOW TO IMPROVE THESE SKILLS</i></b> |
|  |  |
| <b>SKILLS NEEDING DEVELOPMENT TO RUN MY BUSINESS</b>                     | <b><i>IDEAS ON HOW TO IMPROVE THESE SKILLS</i></b> |
|  |  |



*The next section, **SECTION 3 – BUSINESS IDEA(S)** will provide you with some ways to help you develop and organize your thinking about your business!*

## SECTION 3 BUSINESS IDEA(S)



*Every business begins with an individual, unique IDEA!*

*No one can tell you or decide for you, what kind of business you can do!*

The purpose of this activity is to generate a number of possible ideas for your own enterprise. The challenge is to break down each area of interest into three separate ideas.

### *Example #1*

*Promotional sportswear as a business idea – (Primary is Product):*

- a) Something that could be made or produced – promotional sportswear (t-shirts & caps).
- b) Bought and sold – distribute and sell promotional sportswear made by another manufacturer.
- c) A service related to your idea – graphic designing of logos & promotional themes.

### *Example #2*

*Hair Salon as a business idea – (Primary is Service):*

- a) Service provided – hair styling.
- b) Bought and sold – personal care products i.e. shampoos, conditioners, creams & lotions.
- c) Related services – facials, manicures, pedicures.

On the next page there is a chart that will assist you in developing your areas of interest into three separate business ideas.

Let's begin the idea-generation process. To do this, fill in the following table. Be as creative and imaginative as you can!

| <b>BUSINESS IDEA</b> | What would you make/produce or what service would you provide? | What could you buy and sell that is related to this? | What related service or product could you provide? |
|----------------------|--|--|--|
| Idea 1               |  |  |  |
| Idea 2               |  |  |  |
| Idea 3               |  |  |  |



## ***PRODUCT(S) OR SERVICE(S) OFFERED***

Based on the business ideas you identified on the previous page, pick the ones that appeal to you the most and that seem like they may have potential. Focus on your top 3 choices and develop as complete a description of each business idea as you can imagine it now.

Idea #1

Product or service:

---

---

---

Idea # 2

Product or service:

---

---

---

Idea #3

Product or service:

---

---

---

Now, rank each as first, second or third choices based on your background and experience; anticipated demand or revenue; and what interests you most!

## ***PRODUCT(S) OR SERVICE(S) OFFERED - CONTINUED***

***Answer these questions about your business ideas.***

Are your products or services in competition with other comparable products or services on the market?

---

---

---

How will your products or services be sold?

---

---

---

How will your business operate i.e. retail environment, leased premises, home office, you go to clients, clients come to you?

---

---

---

Are you required to obtain a permit to sell your products or services?

---

---

---

Do you hold a patent or license for your product or service?

---

---

---

Do your products or services respect environmental regulations?

---

---

---

***Any changes in your ranking on the previous page?***



## FEATURES AND BENEFITS

Now consider each business idea as to their features and benefits. What are you going to do faster, better, with higher quality and with better customer service than your competition?

### *FEATURES*

The characteristics or distinctiveness of your products and/or services

### *POTENTIAL BENEFITS*

*Time saving  
Cost Saving  
Convenience  
Quality  
Uniqueness  
Expertise*

*'Think of products and services you purchase and consider the benefits that you want/appreciate'*

### *Examples:*

### *FEATURES*

Coffee - Freeze-dried  
Instant

### *BENEFITS*

*Time Saving  
Convenient  
Prepared to individual taste*

Training - One-on-one training  
at individual's residence  
or place of business

*Convenience  
Tailored to individual needs  
Expertise of Trainer*

List below the features of your products/services and the benefits to your customers.

| <b>FEATURES OF YOUR PRODUCT/SERVICE</b> | <b>BENEFITS TO YOUR CUSTOMERS</b> |
|---|-----------------------------------|
|   |                                   |
|   |                                   |
|   |                                   |

***CONGRATULATIONS! You have developed what began as some ‘vague ideas’ into detailed business concepts!***

*The next section, **SECTION 4 – MARKET RESEARCH** will test the viability of your business idea(s) through market research.*

## SECTION 4 MARKET RESEARCH



*In the previous section, SECTION 3 – BUSINESS IDEA(S), you developed:*

- *ideas about your business;*
- *descriptions of your potential product(s) and/or services(s); and,*
- *the Features & Benefits to your potential customers.*

*The next step in considering the viability of your business idea(s) is to test the market through Market Research.*

### *WHAT IS THE MARKET?*

Individuals or companies who will purchase your product or service.

### *WHAT IS MARKET RESEARCH?*

Market research is the systematic collection and analysis of information related to the market for your business.

Types of information gained from good market research:

- Market location and size.
- Market demographics.
- Market receptiveness to your product/service.
- Industry trends and outlooks.

### *WHY IS MARKET RESEARCH IMPORTANT?*

Market research gives you important basic information that allows you to make intelligent decisions about your business. The key to good market research is to:

- Define what you need to know.
- Plan your questions and research process.

Good research questions are those with answers that lead you to better judgment about your overriding question: Will you succeed?

Good research does not guarantee success. The best it can do is give a good probability of success.



### *WHY MARKET RESEARCH IS OFTEN NEGLECTED?*

- Entrepreneurs are independent by nature.
- Most feel they already know enough.
- Some think it is a waste of time.
- Failure to understand its role, instead of seeing it as insurance.
- Fear it will prove that ideas are not marketable.

*Finding out what people want or need, and then providing it to them at a price they are willing to pay is the basis of a good business idea!*

### **RESEARCHING YOUR MARKET**

The first thing you need to do is find out some preliminary information about your market. Your goal is to get a sense of the industry you have chosen, find out who your potential customers might be and discover what these individuals or companies need or want. Start with your favourite business idea, the one that appeals to you the most.

What do you need to find out? Here are some questions you'll want to answer as you research the market for each of your business ideas:

- Who needs or wants this product or service?
- What specifically do they need or want?
- Where do they currently get this product or service?
- How much would they pay for this product or service?
- Who are my competitors? What unique features can I offer?
- What is this business really like on a day-to-day basis?
- What practical experience do I need to be competitive?
- What educational background do I need to be competitive?
- What is the growth potential of this market?

## RESEARCHING YOUR MARKET - CONTINUED

Market research is generally of two types, primary and secondary. Primary research is what you do directly (first-hand information), while secondary research provides the available statistical and descriptive information, usually published and prepared by other sources. Secondary sources of market information are of two main types, printed material and contacts.

There are many different methods for obtaining both primary and secondary information. These include:

### Primary

- questionnaires;
- talk to customers;
- interviews;
- conduct focus groups;
- talk to suppliers;
- talk to competitors;
- observation of competitors;
- talk to distributors, retailers, agents, brokers;
- consultants, advisors, mentors; and,
- hire students to complete a survey for you.

### Secondary

#### *Printed material*

- census reports (Statistics Canada [Government of Canada]);
- trade magazines and journals;
- national and regional newspapers;
- libraries and resource centers;
- books on the industry; and,
- published reports and studies.

#### *Contacts*

- industry and trade associations;
- Chambers of Commerce and Boards of Trade; and,
- local business information centers.

Both primary and secondary research sources give valuable information. Learning how to interpret, evaluate and use information from various sources is the marketing and business challenge. Basic guidelines include using standard and reliable sources, trusting your instincts, analyzing the information you obtain and getting professional advice when you need it. Depending on your business, choose a mix of information sources that best fits your needs.



*Let's begin developing an overview of the markets for your business ideas! The following exercises will help you think about your market and begin preliminary research using one research technique – The Survey.*

## **CURRENT TRENDS**

In the following exercise think about what is happening in the business sector you are considering for self-employment. Current trends that we hear or read about can contribute significantly to the success of business start-ups. Identify the trend and how your business idea will address this trend so you can capitalize on it.

| MAJOR TRENDS  | HOW YOUR BUSINESS WILL RESPOND TO AND BENEFIT FROM THIS TREND |
|---|---|
| 1. SOCIETAL TRENDS<br>(e.g. changes in taste, consumer spending, demographics, cultural/ ethnic)                  |   |
| 2. POLITICAL<br>(e.g. interest rates, regulatory and environmental, free trade)                                   |   |
| 3. ECONOMIC<br>(e.g. recession, globalization, boom)  |   |
| 4. TECHNOLOGICAL<br>(e.g. advances in technology, changes affecting production and/or the nature of your product) |   |

## YOUR TARGET MARKET AND POTENTIAL CUSTOMERS

What people or companies do you think could benefit from your product or service? Who do you think needs or wants your product or service? Be as specific as you can when describing each potential customer. For example:

Consider **demographic** information about your potential customers. For individual consumers this includes things like age, gender, geographic location, occupation and income bracket. For companies this includes things like industry sector, size of company, geographic location and annual sales.

You should also consider **psychographic** information about your potential customers. For individual consumers this includes things like personal values and lifestyle choices. For companies this includes things like corporate values and how they like to be perceived by their customers.

| TARGET MARKET      | CHARACTERISTICS PROFILE (age, gender, buying habits, lifestyle, socio/economic background, income level, location) |
|--------------------|--|
| PRIMARY CUSTOMER   |  |
|                    |  |
|                    |  |
|                    |  |
|                    |  |
|                    |  |
| SECONDARY CUSTOMER |  |
|                    |  |
|                    |  |
|                    |  |
|                    |  |
|                    |  |



## ***SURVEYING YOUR POTENTIAL CUSTOMERS***

***One of the most widely used market research techniques is the Survey.***

A market survey asks questions of potential customers. The answers guide business decisions. Market surveys are used by new businesses to test market reaction to a product or service. They are also used by existing businesses to get ideas from customers about needed products, services and improvements.

***A new business with an untried product or service should undertake at least one test survey before making final decisions – especially that key decision of whether to go ahead with this business idea.*** Depending on the market response, a product or service may need to be improved and test-marketed a number of times before production or distribution begins. The time invested in test-marketing will prove worthwhile.

A customer survey should generate the following information:

- 1) Interest in / Demand for your product or service.
- 2) How often potential customers would need or want your product or service.
- 3) How much they are willing to pay for your product or service.

Take a sample or description of your products or services to several people, the more the better. Don't include people like your parents, brothers, sisters or best friends. Instead, take the sample to people who will be objective and who won't say things 'just to make you happy'.

What are their first reactions? If most of them like the idea or the product and respond positively, you're probably on the right track!

Interview or survey the people you have chosen, to get the information you need. Ask the same questions in the same way to all the people you interview. This will make your survey results more reliable.

***The following pages provide 3 examples of Market Research Surveys. These are intended only as samples to assist you in the development of your own unique customer survey.***

**SAMPLE SURVEY : 1**

**MARKET RESEARCH QUESTIONNAIRE FOR A RETAILER OF  
HAND CRAFTED/CUSTOM MADE LAMP SHADES**

|  |  |                         |      |
|--|--|-------------------------|------|
| BUSINESS STORE NAME :  |  |                         |      |
| ADDRESS :  |  |                         |      |
| TEL :  |  | FAX :                   |      |
| EMAIL :  |  |                         |      |
| OWNED BY :   |  |                         |      |
| MANAGED BY :   |  |                         |      |
| BUYER :  |  |                         |      |
| TYPE OF BUSINESS / SPECIALTY:  |  |                         |      |
| STORE OPEN SINCE:  |  | YOUR RETAIL EXPERIENCE: |      |
| 1. DO YOU SEE A MARKET FOR MY LAMP SHADES? IF YES, WHAT DO YOU LIKE & WHY? |  |                         |      |
| 2. IF NO, WHY NOT & WHAT DO YOU NOT LIKE?                                  |  |                         |      |
| 3. PRICE POINT : IN YOUR EXPERIENCE, HOW MUCH WOULD YOU SELL THESE FOR?    |  |                         |      |
| LAMP 1 :   |  |                         |      |
| LAMP 2 :   |  |                         |      |
| LAMP 3:  |  |                         |      |
| LAMP 4 :   |  |                         |      |
| 4. SECONDARY PRODUCTS :  |  |                         |      |
| DO YOU SEE AN OPPORTUNITY FOR :  |  | YES                     | / NO |
| FULL LAMPS WITH BASES  |  | ( )                     | ( )  |
| CUSHIONS / PILLOWS ( TO MATCH SHADES)                                      |  | ( )                     | ( )  |
| RUNNERS (TABLE/CHAIR BACKS TO MATCH)                                       |  | ( )                     | ( )  |
| FLORAL DESIGNS (DESCRIBE)  |  | ( )                     | ( )  |
| KIDEE-LITES (DESCRIBE)   |  | ( )                     | ( )  |
| LIGHT-SCENTS   |  | ( )                     | ( )  |
| PIX FRAMES (VICTORIAN, KIDS, ETC.)   |  | ( )                     | ( )  |
| OTHER  |  |                         |      |
| DO YOU PURCHASE ITEMS FROM LOCAL ARTISANS?                                 |  |                         |      |
| WHERE DO YOU NORMALLY BUY FROM?  |  |                         |      |
| DO YOU KNOW OF ANYONE ELSE SELLINGS LAMPS SIMILAR TO MINE?                 |  |                         |      |
| IF YES, WHO?   |  |                         |      |
| ANY SUGGESTIONS ARE WELCOME  |  |                         |      |



## **SAMPLE SURVEY :2**

### MARKET RESEARCH QUESTIONNAIRE FOR A COMPUTER CAFÉ

***Hi, my name is Joan. I'm planning to open a computer café in this neighbourhood and I'd like to ask you a few questions:***

- 1) At what stage do you consider yourself regarding computer use? A novice, a comfortable user, or a pro? Do you prefer PC's or Macs?
- 2) Would you or any member of your family be interested in inexpensive computer training?
- 3) Would you enjoy interacting with your peer group in a relaxed learning environment? What kinds of food and beverages would you like to see available?
- 4) Do you have access to your own computer?
- 5) Would you make use of computers if they were available to you? How often?
- 6) What would you like to use the computers for? Email? Specific programs?
- 7) Do you have a hobby that might benefit from computer access?
- 8) What times of day would you most likely use the computer? How long would you stay?
- 9) What would you consider a reasonable hourly price for computer use?
- 10) What might hinder you from coming? Childcare, transportation, disability, etc.?
- 11) Are you a student, senior, or parent of a young child?
- 12) Do you have any advice for me?

## SAMPLE SURVEY : 3

### MARKET RESEARCH QUESTIONNAIRE FOR PET SERVICES

#### General Information:

Types of Pet(s) : Dog                      Cat                      Bird                      Other : \_\_\_\_\_

Total Number of Pets: \_\_\_\_\_

How many hours do you spend away from home during the day? \_\_\_\_\_

Less than 3 hours      3-6 hours                      6-8 hours                      8-10 hours                      more than 10 hours

Who normally cares for your pet(s) during the time you are away?

No one                      Spouse                      Children                      Neighbour                      Pet Service Provider                      Other

#### Dog Walking

How many times a day do you walk your dog?      Less than 1      1-2 times      3 or more times

Would you pay someone to exercise your dog during the day?      Yes      No

Would you be willing to pay \$20. per visit for someone to exercise your dog?

If not, what would you consider a more appropriate charge? \$ \_\_\_\_\_

What times during the day would you like someone to visit to provide exercise opportunities for your pet(s)?                      AM                      Noon                      PM                      Both AM and PM

#### Pet Sitting :

How often do you travel, on average, for vacation or business during the year?

Less than 1 time / year                      1 to 2 times / year                      More than 2 times / year

What arrangements do you normally make to provide care for your pet(s) while you are gone?

Family Friends      Neighbours      Animal Daycare      Kennels      Pet Sitter      Other : \_\_\_\_\_

Have you ever used a professional “at home pet sitting service” to care for your pets?      Yes      No

Would you be willing to pay \$25 per visit to have someone care for your pet(s), in your own home, during your absence?                      Yes                      No

If not, what would you consider a more appropriate amount? \$ \_\_\_\_\_

Rate the level at which you would consider using a pet care provider, in your home, for the following activities ?

Pet Sitting    Definitely                      Depends                      Never

Daily Dog Walking                                      Definitely                      Depends                      Never

Appointment Transportation (vet, groomer)                      Definitely                      Depends                      Never

Pet Supply Shopping                                      Definitely                      Depends                      Never

General Maintenance (cleaning, grooming)                      Definitely                      Depends                      Never

If you answered “Depends” for any of the activities above, what would be the factors contributing to your decision to use or not use a provider for those services?

---

---



*The next section, **SECTION 5 – ACCESS AND ACCOMMODATION** addresses Special Needs Accommodations as an Important Consideration for Business Success!*

*As a person with a disability you may need some form of equipment, services or other special needs accommodation to allow you to participate as fully as possible in the activities of everyday living and in social, cultural and economic life. Accommodations are the solutions to the problems posed by the general environment in which a person with a disability lives, plays and works.*

## SECTION 5 ACCESS AND ACCOMMODATION



*It is important to give careful consideration to your particular needs to ensure that you can carry out, in one way or another, the day-to-day activities of your business.*

### Special Needs Accommodations Planning

#### Worksheet

The worksheet at the end of this Section is designed to help you consider and plan for special needs accommodations as part of your self-employment assessment and the development of your business idea. Record your responses on it as you work through the questions on the following pages.

### 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.

The information in this Section provides a series of 'prompts' to stimulate thought and the worksheet is a format for summarizing your needs.

This section addresses the following areas:

- Physical Access.
- Information, Communication, Business Specific Tasks, Productivity.
- Occupational Health and Safety.

As you work through the prompts and fill in the worksheet, you 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 now will provide valuable information to service providers you may want to involve in developing and implementing your detailed accommodations plan.



## ***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 (automatic doors, elevators, ramps, washroom retrofits, structural changes, parking access, Braille elevator buttons).
- Changes in layout (furniture placement).
- Adaptive equipment (specially designed or adapted furniture and equipment).
- 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 or need to do, to communicate effectively with your customers, suppliers, and business associates? (Remember to consider written and oral communications and communications-focused 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 you with 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 ideas (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 work space, furnishings).
- Providing information to employees, customers, suppliers and business associates about your disability, your accommodation needs and health and safety issues you've identified.

Now that you'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?

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### ***NEED MORE INFORMATION OR HELP?***

***The Resource Guide of this workbook provides a number of sources for further information and assistance in planning and meeting your individual accommodation needs.***

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## ACCOMMODATIONS PLANNING WORKSHEET

| ISSUE | SOLUTIONS |
|-------|-----------|
|       |           |
|       |           |
|       |           |
|       |           |
|       |           |



*The next section, **SECTION 6 – FINANCIAL CONSIDERATIONS** provides tools to assist you in developing the financial considerations of your business start-up and your financial profile.*

*Note: Based on your Accommodations Planning you will need to consider the cost of accommodations and include these in the next Section, in your list of anticipated start-up costs.*



Now that you have projected your start-up costs, the question is, where will the money come from?

Sources of funding for your start-up could be:

- Self – from your own resources.
- Family & Friends.
- Business Partners.
- Business Alliances.
- Bank Loans.
- Other Sources.

The Resources Guide of this workbook can assist you in your research of Other Sources.

If you need to obtain financing for your business start-up, you will want to assess your capacity to borrow money. Remember it would be unrealistic to expect a lender to take 100 percent of the financial risk of your business start-up!

### Loan Application Assessment Worksheet

|  | Poor |   | Good |   | Excellent |
|--|------|---|------|---|-----------|
| ASSESSMENT FACTOR  | 1    | 2 | 3    | 4 | 5         |
| ■ Personal credit rating *   |      |   |      |   |           |
| ■ Capacity – Ability to maintain loan payments from business and personal income         |      |   |      |   |           |
| ■ Collateral - Personal/business assets you could offer as security on the loan          |      |   |      |   |           |
| ■ Capital – Value of your personal assets (Net Worth) to pay back loan if business fails |      |   |      |   |           |
| ■ Character (as perceived in the community)  |      |   |      |   |           |
| ■ Commitment (your personal investment of time, energy, and money)                       |      |   |      |   |           |
| ■ Viability of business concept (e.g. moderate risk)                                     |      |   |      |   |           |
| ■ Personal experience in the proposed business   |      |   |      |   |           |

What can you do to improve the weak areas (where you have rated yourself 1 or 2).

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*\* You can obtain a copy of your credit rating file by contacting the offices of Equifax Canada Inc., Box 190, Station Jean Talon, Montreal PQ H1S 2Z2, 1 800 278-0278 or [inquiries@equifax.com](mailto:inquiries@equifax.com) or [www.equifax.com](http://www.equifax.com)*

If you require financing of your business start-up you will need to provide personal financial statements. These provide potential lenders with a view of your overall financial situation so they can assess the risk they will be assuming. Your financial capacity will be a critical factor to those you may approach for investment capital for your venture.

Note: The following formats will assist you in your development of your Net Worth Statement and Income & Expenses. They have been designed to assist in your Self Assessment and are not to be considered Loan Application Formats.

## YOUR FINANCIAL PROFILE

### PERSONAL STATEMENT OF AFFAIRS

| <b>ASSETS</b><br>(List and indicate present value of all assets) |    | <b>LIABILITIES</b><br>(List balances of credit cards and other liabilities including alimony and child support) |    |
|--|----|---|----|
| Cash - Bank  | \$ | Bank loans  | \$ |
| Cash – Other financial institution                               |    | Mortgages on real estate  |    |
| Real estate  |    | Credit cards:1)   |    |
| Marketable securities  |    | 2)  |    |
| Accounts and loans receivable:                                   |    | 3)  |    |
| 1)   |    | Other obligations:  |    |
| 2)   |    | 1)  |    |
| Automobiles : Make/yr.   |    | 2)  |    |
| Make/yr.   |    | 3)  |    |
| Retirement accounts  |    |   |    |
| Business interests   |    |   |    |
| Other assets   |    |   |    |
| <b>(A) Total Assets</b>  | \$ | <b>(B) Total Liabilities</b>  | \$ |
|  |    | <b>(C) Net Worth (A minus B)</b>  | \$ |

Are you personally supporting contingent obligations not listed above e.g. are you a co-signer/endorser/guarantor? Yes / No

If yes, indicate liability and provide details on amount, to whom and nature of obligations below.

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PRESENT ANNUAL INCOME AND EXPENSES

| <b>YOUR GROSS INCOME</b>     |    | <b>YOUR ANNUAL EXPENSES</b>         |    |
|------------------------------|----|-------------------------------------|----|
| Annual salary or wages       | \$ | Mortgage/rental payments            | \$ |
| Commissions and bonuses      |    | Real estate taxes                   |    |
| Dividends and interest       |    | Federal and Provincial income taxes |    |
| Rental income                |    | Insurance premiums                  |    |
| Other income: 1)             |    | Credit cards                        |    |
| 2)                           |    | Consumer loan payments              |    |
| Sub-total                    | \$ | Alimony, child support or           |    |
|                              |    | maintenance payments                |    |
| <b>SPOUSE'S GROSS INCOME</b> |    | Other expenses: 1)                  |    |
| Annual salary or wages       | \$ | Other expenses: 2)                  |    |
| Other income: 1)             |    |                                     |    |
| 2)                           |    |                                     |    |
| <b>Total Annual Income</b>   | \$ | <b>Total Annual Expenses</b>        | \$ |

## SECTION 7 ACTION PLAN



*Here is a format for developing your 'Next Steps' to go forward with your self-employment considerations. Here you will set your goals and objectives and identify tasks and timelines. To assist you in the development of your Action Plan review each Section of this workbook. When considering Sources/People that can assist you in your next steps refer to the Resource Guide of this Workbook.*

|  | <b>RESEARCH/THINGS I NEED TO DO AND WHEN I PLAN TO COMPLETE THESE</b> | <b>SOURCES/PEOPLE THAT CAN ASSIST IN MY NEXT STEPS</b> |
|--|---|--|
| <b>SECTION 1<br/>PERSONAL<br/>ENTREPRENEURIAL<br/>TRAITS</b> |   |  |
| <b>SECTION 2<br/>BUSINESS<br/>KNOWLEDGE AND<br/>SKILLS</b>   |   |  |
| <b>SECTION 3<br/>BUSINESS IDEA(S)</b>                        |   |  |



|   | RESEARCH/THINGS I NEED TO DO AND WHEN I PLAN TO COMPLETE THESE | SOURCES/PEOPLE THAT CAN ASSIST IN MY NEXT STEPS |
|---|--|---|
| <b>SECTION 4<br/>MARKET RESEARCH</b>              |  |   |
| <b>SECTION 5<br/>ACCESS AND<br/>ACCOMMODATION</b> |  |   |
| <b>SECTION 6<br/>FINANCIAL<br/>CONSIDERATIONS</b> |  |   |
| <b>OTHER ISSUES/<br/>QUESTIONS/<br/>CONCERNS</b>  |  |   |

***EXPLORING SELF EMPLOYMENT OPPORTUNITIES FOR PEOPLE WITH  
DISABILITIES - A SELF ASSESSMENT WORKBOOK  
AND RESOURCE GUIDE***

***EVALUATION SURVEY***

We hope you have found the information in the Workbook and Resource Guide useful in your assessment of self-employment as a career option. Please help us further improve the material by taking a few minutes to complete the postage-paid evaluation card and mailing it to Social and Economic Development Innovations (SEDI). If you wish to make further comments or suggestions please write us at:

Exploring Self Employment Project  
Social and Enterprise Development Innovations (SEDI)  
1110 Finch Ave. West, Suite 406  
Toronto, Ontario M3J 2T2

Or by Fax to: 416 665-1661

Or by Email: [info@sedi.org](mailto:info@sedi.org)

***THANK YOU FOR YOUR PARTICIPATION***

**EXPLORING SELF EMPLOYMENT OPPORTUNITIES**  
***Please check(✓) Yes or No to the following questions***

1. Was the Workbook useful in assessing self-employment?  
Yes  No
2. Did the Workbook address your disability related self-employment questions?  
Yes  No
3. Was the Workbook easy to use, (well laid out & easy to follow)?  
Yes  No
4. Did you make use of the information in the Resource Guide?  
Yes  No   
If Yes, was the information useful?  
Yes  No