



Resources for Starting Your Own Business

It is not unusual for individuals living with MS, at some point in time, to consider starting their own business due to fatigue, mobility issues or other symptoms that impact them while working for an employer. The following article explores the advantages as well as disadvantages of entrepreneurship. This information can help you assess if starting a small business is right for you.

The article [Pros and Cons of Starting Your Own Business](#) points out the many benefits and disadvantages the average person faces when thinking about starting their own business.

Issues a person with MS should consider:

- Being your own boss provides you with the independence and flexibility to manage where and when you work. The opportunity to work from home may be important for someone living with MS. Avoiding long commutes can become a priority, as difficulty with mobility and MS fatigue often make getting back and forth to work difficult.
- You may find yourself working harder than ever. Self-employed individuals typically work longer hours than those working for a company. You will still have deadlines and if you are working on your own you may have little or no support when project crunch time comes around. For someone with major fatigue issues this could pose a challenge.
- Another major consideration is the loss of employer-based benefits. This means you will lose income whenever you are sick or take time off for vacation. For someone with MS who may need time off for treatments and exacerbations, this is an important factor to consider. In addition, you will have to purchase private health insurance unless you have another source of insurance coverage.

Health Insurance Resources for Self Employed

There is group coverage for business owners through the [Freelancers Union](#) but coverage may not be as good as an employer-based plan. [The Natl. Association of the Self-Employed](#) also has health insurance for those self-employed.

This article, [Shifting Careers Finding Health Insurance if You Are Self-Employed](#), in the New York Times also has useful information on private health insurance for the self-employed.



Another factor to keep in mind, your income may vary from month to month and you may not have the assurance of a steady paycheck. If so, you will need to create a financial cushion and may need to seek out resources for the funding to start your business, or keep the business running if times get tough. Start-up funding is available for individuals with a disability who have a solid business plan and good prospects for success from your [state office of Vocational Rehabilitation](#).

Below are some general and disability specific websites for various business start-up tools, training and information to help you on the road to entrepreneurship.

General Training and Support

[Service Corps of Retired Executives \(SCORE\)](#) is a nonprofit association dedicated to helping small businesses get off the ground, grow and achieve their goals through education and mentorship. Because their work is supported by the U.S. Small Business Administration (SBA), and thanks to a network of more than 13,000 volunteers, they are able to deliver services at no charge or at very low cost. They provide: volunteer mentors who share their expertise across 62 industries; free confidential business counseling in person or via email; free business tools, templates and tips online and inexpensive or free business local workshops and webinars.

[U.S. Small Business Administration](#) (SBA) is an independent agency of the federal government to aid, counsel, assist and protect the interests of small business concerns. The SBA helps start, build and grow businesses.

[Entrepreneurship: SBA and Related Resources](#) This webpage from the Job Accommodation Network provides information and links to business start-up resources from the Small Business Administration as well as other sources.

[IRS Small Business Resource Guide](#) This site include links to basic federal tax information for people who are starting a business, as well as information to assist in making basic business decisions

[Office of Woman's Business Ownership \(OWBO\) Entrepreneurial Development](#) provides management and technical assistance to entrepreneurs, especially women who are economically or socially disadvantaged. Comprehensive training and counseling on a vast array of topics in many languages are offered, to help them start and grow their own businesses.



[Business Owners Toolkit](#) contains information on starting and planning your business, getting financing, marketing your product, winning government contracts, your office and equipment, people who work for you, managing your business finances, controlling your taxes, building your personal wealth, protecting your assets, and getting out of your business.

[A Simple Bookkeeping System for Startups](#) is a resource for potential business owners.

Business Incubators

Business incubators are programs designed to support the successful development of entrepreneurial companies through a variety of business support resources and services. Incubators vary in the way they deliver their services, in their organizational structure, and in the types of clients they serve. There are various types of incubators.

Classic incubators operate out of a shared building where tenants have subsidized rent, access to computers, office equipment, staff members and experts. The cost is generally fee-based, ranging from a few hundred to a few thousand dollars a month, which covers expenses like office space, equipment rental and kitchen access. This type of incubator is best for first-timers or those looking to connect in new industries.

Niche incubators offer facilities and advice at a reduced cost to companies with a specialized focus — for example, food or social entrepreneurship. The cost is typically fee-based and this type of incubator is best for first-timers who require specialized instruction or access to specialized equipment.

Accelerator incubators, which are run by groups of experienced business owners and investors, require entrepreneurs to move to a facility for a specified amount of time. Eventually, they are given the opportunity to market their businesses to investors. The cost is typically a 6 percent equity stake in return for about \$18,000 in seed financing. This type of incubator is best for fast-growth companies that want to attract investors. For more detailed information on this topic read the [New York Times article on Business Incubators](#).

Franchises

[Franchise EXPO](#) has a complete franchise directory for franchise opportunities available in the US and articles on topics relevant to running a successful franchise.



Disability Specific Resources

[Self-Employment Technical Assistance, Resources, and Training](#) (START-UP / USA) is a partnership between Virginia Commonwealth University and Griffin-Hammis and Associates, LLC. This is a comprehensive website that provides technical assistance and resources nationally to individuals with disabilities interested in pursuing self-employment.

[Griffin Hammis Associates, LLC](#) is the leader in developing self-employment and microenterprise options for individuals with significant disabilities. Scroll down their webpage to obtain selected resources taken from their book *Making Self-Employment Work for People with Disabilities*. Topics include:

- FAQ's On Self Employment
- Employment Options for People with Disabilities
- Social Security Considerations for Individuals with Disabilities
- Choose Launch Grow
- Promoting Your Small Business: Essential Aspects of Sales and Marketing
- Growing Customers: Critical Considerations for Small Enterprises Owned By Individuals with Disabilities
- Self-Employment: People Who Own Themselves
- Business Plan Flowchart

Funding

[Fundsnet Disability Grant Opportunities](#) provides resources and information about grants, fundraising, philanthropy, foundations and 501(c)(3) non-profits organizations to those in need of funding and research for their philanthropic efforts and missions. This site might be useful for those looking to start a not for profit.

[Funding for Business and Economic Development](#) A compilation of Web pages and books for those seeking funding related to business and economic development.

[Idea Cafe Small Business Grant Center](#) FREE gateway to small business grants of all types! Idea Café provides the info and links needed to find, apply for (and hopefully, win) grants!



Free Advertising and Business Tools

Below are links to several sources of free advertising and business tools.

[Free Press Release](#) Looking to promote your business? This is a popular free press release distribution service. The site also includes tips and advice about how you can write an effective press release.

[Webplus Shop](#) Need an online presence for your business? Here, you can easily create your own custom online store, for free. You can use your store to sell or showcase your products or services online. You can also add a shopping cart to an existing site. No programming knowledge is required to set up or maintain your store. There are free plans and paid plans. The free plans are supported by third party ads.

[Free Backlinks Generator](#) provides information on how to build backlinks to your site to get higher rankings in the search engines. The site also offers useful tips on social media, traffic building, and more.

[Gybo](#) Google Web site designed to help you create, edit and publish a Web site with free hosting for one year.

[WebsitesForRestaurants.co.uk](#) specializes in offering free Web sites for restaurants, bistros and other eateries. Using the site tool here, you can easily create and update your own custom Web site. You'll also find a selection of professionally designed restaurant templates and there's a tool to help you create a custom logo, as well as other features. Free hosting is included.

[DownloadAtoZ.com](#) This popular free software site offers over 800,000 listings, with each program reviewed and rated. Around 40 percent of the programs here are freeware. Categories include audio & MP3 software, desktop enhancements, games, mobile & PDA software, multimedia, software development, utilities, Web authoring and more.

[Vstore Ecommerce Solution](#) Looking to do business on the Web? This free service lets you easily set up and manage your own custom online storefront, including such features as your own subdomain and shopping cart. Vstore will also host your storefront, for free.

[1FreeCart.com](#) allows you to easily set up your own free online storefront. 1FreeCart.com offers hosting and a robust shopping cart system with lots of features, including PayPal IPN



e-commerce integration, a secured shopping environment, and integration with Google Analytics.

[My Shop Signs](#) offers an original collection of free printable sale signs for retailers. The signs here are in PDF format that you can download and output on your printer. Signs are available for a variety of types of sales promotions.

[Shipping Sidekick](#) This free service lets you easily compare rate quotes from different package shipping companies. You can also track your packages here. It's a useful service for eBay sellers and small businesses.

[Templates4Cards.com](#) Looking for a new business card? This site offers a nice selection of free business card templates that you can output on your printer. Most of the templates here have fully editable text.

[My-Income-Online.com](#) offers loads of helpful free advice on how you can earn money with your Web site. Here, you'll find information on creating a site, promoting it, optimizing your site's content, and earning revenue.

[LiveHelpEngine.com](#) This free service lets you easily set up a live customer support chat system on your Web site. LiveHelpEngine.com also offers a free real-time visitor tracking service that lets you keep tabs on how visitors are using your site.

[Zoho](#) A free Web-based service that offers Microsoft Office-like functions, including a Microsoft Word-compatible word processor, a spreadsheet tool and Zoho Show, a program that offers PowerPoint-like features.

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