This guide is designed for VR Counselors and Certified Business and Technical Assistance Consultants (CBTACs). It provides basic information and vocabulary relating to Self-Employment and Supported Self-Employment services. It is not a policy manual and all applicable VR policies can be found in the Counselor Policy Manual.
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The Florida Vocational Rehabilitation program receives 78.7 percent of its funding through a grant from the U.S. Department of Education. For the 2019 Federal fiscal year, the total amount of grant funds awarded were $161,156,579. The remaining 21.3 percent of the costs ($43,616,711) were funded by Florida State Appropriations.
I. SELF-EMPLOYMENT

Self-Employment was recognized as an "employment outcome" under the Rehabilitation Act Amendments of 1998, contained in Title IV of the Workforce Investment Act (WIA) and is specified as a vocational service to be provided under the Act. The State Vocational Rehabilitation (VR) Services Program can provide the services necessary to reach Self-Employment outcomes.

In 2005, Florida’s Division of Vocational Rehabilitation (VR) established a goal to increase Self-Employment outcomes. Research indicated that the overall number of Self-Employment outcomes was low, and that outcomes were particularly limited for individuals experiencing more complex disabilities.

CERTIFIED BUSINESS AND TECHNICAL ASSISTANCE CONSULTANT (CBTAC)

The CBTAC program was developed to provide support to Counselors and individuals with disabilities interested in pursuing Self-Employment or Supported Self-Employment as an employment outcome. CBTACs must meet VR’s qualifications to be a vendor. They assist an individual through the business development process and are available throughout Florida.

SUPPORTED SELF-EMPLOYMENT

Supported Self-Employment provides the opportunity for individuals with most significant disabilities to own a business with appropriate resources and supports. Individuals who meet the criteria for Supported Employment and are interested in Self-Employment may pursue Supported Self-Employment.

Supported Self-Employment differs from Self-Employment because the individual requires and receives supports and ongoing assistance in the daily running of the business. Supports are not time limited and may be needed for the life of the business.

Supported Self-Employment requirements are the same as those for Supported Employment. Phase I Services are provided by VR. Remember to identify the source of extended services for Phase II and involve the expected funding source as soon as Supported Self-Employment is identified as an employment outcome. VR does not fund Phase II services. Ongoing support services are provided by sources such as the Agency for Persons with Disabilities (APD), private pay, natural supports or other funding sources.

SERVICES THAT MAY BE INCLUDED FOR SELF-EMPLOYMENT AND SUPPORTED SELF-EMPLOYMENT

Services based on the individual’s needs may include, but are not limited to the following:

- Referral to and coordination with community resources for basic business courses if applicable.
• Purchase of tools/equipment necessary for training and/or entry level requirements for the occupation.
• Obtaining necessary initial stocks and or supplies.
• Assistance with start-up legal costs.
• Assistance with marketing start-up costs.
• Assistance with accounting costs and financial reviews.
• Providing appropriate accommodations or assistive technology needed for start-up.
• Short term rental payment assistance and required security deposits for business start-up.
• Assistance with developing the business plan.
• Acquiring licenses and permits required to lawfully engage in business.

SERVICES THAT MAY NOT BE INCLUDED FOR SELF-EMPLOYMENT AND SUPPORTED SELF-EMPLOYMENT

• Businesses speculative in nature, such as investments in real estate, etc.
• Businesses organized as hobbies i.e., activities engaged in not for profit (I.R.S. ATG § 183).
• Construction and/or purchase of real estate.
• Refinancing of existing debt.
• Paying salaries.
• Purchase of vehicles.
• Businesses that may violate community morality or are unlawful.
• Business license renewals on a continuing basis.
• Businesses that are not-for-profit corporations.
• Business that are franchises.
• An expansion of an existing business. *
• Ongoing support of a business.
• Paying taxes.

VR’s funding is designed to assist with start-up costs necessary to establish a new business. Start-up costs are limited to the amount approved and duration specified in an approved business plan.

*VR may provide services necessary to stabilize a business only when an eligible individual has an existing business which for reasons related to the individual’s disability requires changes to the product, services, or methods of operations.

VR is prohibited from paying taxes. Counselors, individuals, and CBTACs need to plan an alternative way to fund taxes (e.g. leases, title transfers, and other items of this nature). All other applicable State and Federal laws, policies, and procedures must be followed, including State purchasing laws.

II. REFERRAL PROCESS

PRE-REFERRAL CONSIDERATIONS FOR COUNSELORS

• Explain the Self-Employment and Supported Self-Employment process to individuals who express an interest in Self-Employment.
• Review case files for relevant information.
• Discuss financial needs and goals.
• Determine whether the individual requires support to explore Self-Employment or Supported Self-Employment.
• Referral for Initial Self-Exploration Meeting may provide information needed to assist the individual and Counselor in determining whether Self-Employment is an option that may be viable. It doesn't commit to moving further into Self-Employment. It provides valuable information that can be used in any employment endeavor.
• Counselors should be aware that a vocational evaluation is not necessary to support a referral for Self-Employment or Supported Self-Employment. It does not typically provide the type of information that is beneficial in deciding whether someone could be successful in developing a business with needed supports.
• Each case is unique and the Counselor should discuss and review information to determine where supports are needed.
• Referrals can be made to a CBTAC at any time during the Self-Employment or Supported Self-Employment process.
• After reviewing all of the individual’s available information, the Counselor makes the decision to move forward with a referral for Self-Employment or Supported Self-Employment.

**REFERRAL PROCESS**

- Referrals can be issued for any one of the benchmarks. Most referrals are issued at the first benchmark (Initial Self-Employment Exploration Meeting).
- It is not required that services start with the first benchmark or that the individual complete all benchmarks. An assessment by the Counselor, individual, and CBTAC determine which benchmarks are needed. It may not be until after the Initial Exploration Meeting that enough information is gained to make this decision.
- Select Vendor identified on the IPE and proceed as required.
- The referral is made through the “REFERRED TO” process in Rehabilitation Information Management System (RIMS), but it is not a REBA referral. It is a paper referral.
- Choose Self-Employment Services Referral as the referral type.
- Save and print Self-Employment Referral form.
- Counselors indicate which benchmark(s) is requested by the individual.
- The individual must sign the referral with the selected benchmark(s). The Counselor will attach relevant documents for the vendor.
- The Referral for Self-Employment template (VCMT091) is then completed.

- CBTACs confirm with the Counselor the services that have been authorized. The CBTAC should only provide services authorized.
- Each benchmark requires documentation and approval by the Counselor before the CBTAC can move to the next benchmark.
- After each benchmark, a meeting should be scheduled to discuss the progress.
Once the vendor accepts the referral, the referral should be updated to the acceptance date and authorized for the service(s). Go the “Referred To” screen and add acceptance date.

III. RESPONSIBILITIES

COUNSELOR RESPONSIBILITIES

- Maintain ongoing communication with CBTAC and the individual throughout the case.
- Provide clear and written authorization for each benchmark.
- Ensure all necessary information is included in the reports. Request additional information from CBTACs as needed.
- Manage timelines efficiently by processing and evaluating reports in a timely manner.

CBTAC RESPONSIBILITIES

- Provide overview of Self-Employment process.
- Identify and research potential business concepts.
- Identify and delineate required supports.
- Complete market research necessary to support concept.
- Develop business financials; management and operational plans; marketing plans; and comprehensive business plans.
- Complete benefits analysis and identify potential funding sources.
- Provide written documentation of progress, activities, and outcomes to Counselors for each benchmark within a timely manner.
- Assist individuals and Counselors to determine the viability of Self-Employment.
- Assist individuals to develop a Business Team.

BUSINESS TEAM RESPONSIBILITIES

A Business Team may be developed to assist and support the individual in the Self-Employment process. The Business Team provides guidance, advice, and suggestions to assist the individual in various aspects of business development. Business Teams are not required, but are highly desirable.

The Business Team membership should be based on the support needs of the individual. At a minimum, consideration should be given to include:

- Informal supports such as family members and friends.
- Formal supports such as provider agencies, Community Work Incentives Coordinators or other appropriate State Agencies.
- Community business resources.
• Community experts such as accountants and attorneys.
• Community Business Mentor (person running similar business).

The responsibilities of the Business Team members are based on the role they play in the support system. Some members may play an active role in all Business Team meetings and assume responsibility for assisting with action steps during the business research and development process. Others may only be involved on a limited basis when their area of expertise is needed.

Supported Self-Employment referrals are required to have providers for extended services after the case closes. Regular Self-Employment referrals, however, do not have the same requirement, but best practice dictates that all individuals pursuing Self-Employment have a support team built around them.

SELF-EMPLOYMENT AREA LIAISONS

Vocational Rehabilitation Self-Employment Area Liaisons were created as a response to an identified need for technical assistance and additional support at the Area level to assist Counselors through the Self-Employment and/or Supported Self-Employment process.

Self-Employment Area Liaisons provide subject matter expertise and recommendations for Counselors’ consideration in their decision making process. The responsibility for case decisions rests with the Counselor. Additionally, they may be asked to assist the Counselor to:

• Evaluate the quality and thoroughness of the reports provided by CBTACs.
• Review cases from a programmatic perspective to resolve areas of concern, and recommend possible next steps.

IV. BENCHMARK PAYMENTS AND REPORT REQUIREMENTS

The Self-Employment service system designed by VR comprises a series of Benchmark Payments. Each benchmark provides critical information and leads to the development of the Business Plan. There is no standard timeframe for completion of each benchmark. The timeframe will vary for each individual.

<table>
<thead>
<tr>
<th>Benchmark Payment System (As of February 2014)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Benchmark</strong></td>
</tr>
<tr>
<td>Initial Self-Employment Exploration Meeting(s)* (please note previously titled Initial Meeting)</td>
</tr>
<tr>
<td>Business Concept Development</td>
</tr>
<tr>
<td>Market Research and Benefits Analysis</td>
</tr>
<tr>
<td>Business Financials and Marketing Plans</td>
</tr>
<tr>
<td>Business Plan Development</td>
</tr>
<tr>
<td>Completed Business Plan</td>
</tr>
</tbody>
</table>
CBTACs should receive a referral/authorization for services before beginning to work with an individual and should receive them one benchmark at a time. CBTACs can only bill for completed benchmarks and must submit a comprehensive report summarizing the work completed along with an invoice (see Report Requirements). A Counselor may request additional information after reviewing the documentation and CBTACs must provide the requested information.

Once the Counselor has reviewed and accepted the report, an authorization for payment will be sent to the CBTAC. CBTACs must sign the authorization form and return it to the Counselor to receive payment.

**REPORT REQUIREMENTS**

There is no standard format for each benchmark report; however, it must, at a minimum, summarize the following:

A. Dates, times, and locations of all meetings.

B. Name of the individuals who participated in the meetings.

C. Recommendation as to whether the individual should continue to the next benchmark.

D. The rationale for the recommendation.

E. Any specific questions or concerns raised by the Counselor and/or the individual with the CBTAC have been discussed and summarized.

F. Description/summary of information learned during the appropriate benchmark.

1. Initial Self-Employment Exploration Meeting
   
   a. A summary of both the advantages and disadvantages of Self-Employment with the individual (and his/her representative, if necessary) have been addressed.

2. Business Concept Development
   
   a. Description of the possible business concept(s) to be explored.
   b. A description of why the concept(s) appears to “fits” the entrepreneur (should be linked to the Business Owner Profile or Discovery documents).
   c. Discovery process and/or Business Owner Profile.
   d. Activities in which the individual participated.
   e. Ideal conditions for Self-Employment.
f. Contributions, skills, capacities, and interests.
g. Support needs/accommodations.
h. Vocational themes.

3. Market Research and Benefits Analysis
   a. Description of the business concept.
   b. A summary of all market research efforts that demonstrate the potential viability of
      the targeted concept, including initial estimates of start-up costs, sales projections,
      operating expenses, and projected profit/loss statement.
   c. A description of why the concept “fits” the individual (should be linked to information
      in Business Concept Development Discovery or Business Owner Profile).
   d. A summary of the benefits analysis, including identification of all benefit programs
      received, technical assistance received, and an initial assessment of Plan for
      Achieving Self Support (PASS) potential. Additionally, Counselors may request a
      copy of the full Benefits Analysis.

4. Business Financials and Marketing Plans
   a. A comprehensive overview of the financial projections, including projected net profit
      for at least 3 years and assessment of cash-flow for the same period.
   b. A summary of the Marketing Plan, including a description of the target market(s), the
      marketing messages, key marketing strategies to be utilized, and the associated
      projected marketing expenses.

5. Business Plan Development
   a. A summary of the Operations Plan, with associated supports identified.
   b. A summary of the Management Plan, with associated supports identified.
   c. Any revisions or updates to the Business Financials, Benefits Analysis, and/or any
      other adjustments to previous reports. Supporting documentation can be submitted
      in draft form as well (e.g., the draft Management and/or Operations Plan).

6. Completed Plan Development
   a. Overview of the company.
   b. Description of the product/service.
   c. Summary of the market research/feasibility studies.
   d. Identification of the target market.
   e. Overview of the competition.
   f. Identification of the “competitive edge”.
   g. Outline of the marketing, management, and operations plans.
   h. Summary of the benefits analysis (if applicable).
   i. Detailed Financial Plan (at least 3 years of all projections, incorporating relevant SSA
      benefits).
   j. List of all funding requested from VR and other sources.
   k. List of case closure criteria.
   l. Projected implementation hours.

7. Implementation Hours for Business Launch
a. A summary that identifies the dates, times, and description of implementation activities. A log and/or narrative report may be utilized.
b. Recommendations or requests for additional hours
c. Any other progress updates on the business launch of which the Counselor should be made aware.

V. INITIAL SELF-EMPLOYMENT EXPLORATION MEETINGS BENCHMARK

The purpose of Initial Self-Employment Exploration is to determine whether Self-Employment or Supported Self-Employment appears viable for consideration.

These meetings are a valuable source of information in considering Self-Employment; therefore, they should be considered in lieu of a referral for a vocational evaluation. Counselors rely on CBTACs to spend enough time with the individual and/or members of his or her Business Team to decide if Self-Employment seems to be a reasonable goal.

For many individuals, this may be the first opportunity they have for an in-depth conversation about starting a business. The CBTAC will guide the individual through both the advantages and disadvantages of launching a business. A discussion on Self-Employment may be sufficient, but spending more time with the individual and learning more about their interests, ideas, and critical support needs may be required.

As a best practice, the referring Counselor should participate in the first meeting between the CBTAC and the individual. CBTACs and individuals may schedule additional follow-up meetings and activities during the Initial Self-Employment Exploration phase. CBTACs should keep the Counselor updated on the progress of the meetings.

For Supported Self-Employment referrals, exploration of the supports available (both short and long-term) is mandatory and requires meeting with potential members of the Business Team. The Counselor should insure that potential extended services funding sources are informed and involved in the planning process.

“Meet and Greets”

VR supports the principle of informed choice for all individuals. An individual may want to meet more than one CBTAC prior to selecting a CBTAC. Counselors may contact multiple CBTACs about meeting with potential individuals prior to issuing a referral for the initial meeting. It is at the discretion of the CBTAC to participate in these meetings. However, it is important to understand that these meetings are not a part of the benchmark system for payment. This is not a billable activity.

FOLLOWING THE INITIAL SELF-EMPLOYMENT EXPLORATION BENCHMARK

The CBTAC, individual, and Counselor will meet to discuss what was learned and determine the next steps. If all agree that Self-Employment is viable, the Counselor will authorize movement to the next benchmark. If Self-Employment does not appear viable, the CBTAC will return the referral to the Counselor. The Counselor and individual may amend the IPE to include a different employment goal.
The Counselor should coordinate a meeting to review all the information learned during this benchmark. All questions should be answered before moving forward with other benchmarks.

<table>
<thead>
<tr>
<th>What you Know</th>
<th>What You (May) Not Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>The CBTAC and Counselor have discussed the Self-Employment process</td>
<td>The business concept or the viability of an identified business concept</td>
</tr>
<tr>
<td>The CBTAC has:</td>
<td></td>
</tr>
<tr>
<td>• Discussed pros and cons of Self-Employment</td>
<td>How all support needs will be addressed</td>
</tr>
<tr>
<td>• Reviewed preliminary exploration of interests and supports</td>
<td></td>
</tr>
<tr>
<td>• Assessed for “red flags”</td>
<td>If the customer will ultimately launch a business</td>
</tr>
<tr>
<td>If authorization of Business Concept Development is appropriate</td>
<td>If further benchmarks will be authorized</td>
</tr>
</tbody>
</table>

**VI. BUSINESS CONCEPT DEVELOPMENT BENCHMARK**

The purpose of this benchmark is to get to know the individual well enough to identify possible business concepts. Individuals come from a wide variety of backgrounds and experiences. The starting point for identifying business concepts can vary. For example, some individuals may start the process with a clear idea of a business and may have the qualifications to provide the services, but need help in developing the business plan. Other individuals may indicate an interest in Self-Employment, but have no concrete business idea and need guidance in developing a business concept.

**GETTING TO KNOW THE INDIVIDUAL**

The approach must start with understanding the individual and identifying his or her skills, interests, capacities, and support needs. This information is the foundation for exploring the community to identify market needs that match the person, as opposed to traditional business development models that aim to identify the market need and require the individual to adapt to the business.

There are numerous techniques and tools available for identifying and capturing this type of information. However, it is critical to understand that the primary goal is to get to know the individual beyond the level of information that is available in a file or in a few brief meetings.
IDENTIFYING SUPPORT NEEDS

One crucial component of the Business Concept Development is the identification of potential support needs. Individuals from a variety of backgrounds, experiences, and disabilities will need comprehensive supports in the design, development, and implementation of their businesses.

Developing an accurate depiction of the specific support needs of each individual is a critical role of the CBTAC. This can only be done by spending sufficient time with each individual to determine how these support needs interface with different potential business concepts.

THE BUSINESS OWNER PROFILE

The Business Owner Profile is usually the best tool for identifying potential support needs and considerations in Self-Employment cases. The Business Owner Profile consists of 5 sections which are described as follows:

- **Section 1**
  - Snapshot- Information related to the individual’s past work experiences, skills, and education/training.

- **Section 2**
  - Career Goals- Both short-term and long-term.

- **Section 3**
  - Conditions for Success- Includes consideration of income requirements; environmental factors; anticipated support needs; and benefits and health insurance requirements.

- **Section 4**
  - Tasks Required to Operate the Business- Identifies all production and management steps necessary to run the business; identifies necessary supports and who will be responsible for providing them.

- **Section 5**
  - Business Owner Plan- Lists potential resources for any training or accommodation need identified in Section 4.

The first three sections are completed prior to selecting a business concept and can be submitted as part of the benchmark report.

Sections 4 and 5 should be completed after a business concept has been identified. CBTACs are expected to work directly with the individual to develop the Business Owner Profile. The information collected for the Business Owner Profile serves as a guide for considering the items most crucial for the long-term success of the business and creates an objective representation of what is most important to the individual regardless of the particular business idea. The individual and CBTAC use this information to match the different business possibilities to the individual’s own unique goals and conditions for success.

The first three sections provide valuable information about the individual, his/her support needs, interests, goals, and background that serve as the foundation for identifying potential business concepts. These three sections should be submitted to the Counselor as additional
documentation to the benchmark report, and subsequent sections can be submitted along with relevant future reports.

**DISCOVERY**

Discovery is usually the best tool for identifying potential support needs and considerations in Supported Self-Employment cases. It is an active and dynamic alternative person-centered assessment process that considers the individual’s needs before determining the market needs.

Discovery is a structured process with the goal of identifying the individual’s skills, interests, potential contributions, and support needs. It involves gathering information from observation of the individual in his/her neighborhood and home; interviewing family and friends; and observing the individual involved in work, play, or volunteer activities.

Discovery is not designed to lead directly to the identification of business concepts. The goal is to learn enough about the individual to identify ideal conditions for employment. These conditions must be considered regardless of the business venture.

**OUTCOMES OF DISCOVERY**

As the individual and CBTAC are going through the Discovery process, information critical to employment will begin to emerge. There is no particular tool required for capturing the information. However, the most widely used formats include the Discovering Personal Genius™ Staging Form or the Vocational Profile. Regardless of the tool used, information gathered during the Discovery process must include:

- **Ideal Conditions for Self-Employment**- Conditions that must be in place regardless of the business concept, such as, environmental factors, location, and scheduling considerations.
- **Contributions, Skills, Capacities and Interests**- Positive information gathered during the Discovery Process that allows for an understanding of the individual’s skills and interests.
- **Support Needs/Accommodations**- The support needs/accommodations identified during Discovery serve as the foundation for assessing the specific business-related support needs once the business concept is selected.
- **Vocational Themes**- Trends that have emerged across activities and interviews that serve as the starting point for business concept identification. Themes should also be highly specific to the individual and well supported by what was learned during Discovery.

**LINKING DISCOVERY AND JOB DEVELOPMENT**

Business concepts identified during the benchmark should represent a clear "fit" for an individual based upon the information learned during Discovery.

By the end of the benchmark, the CBTAC, individual and Business Team may identify multiple business concepts for further consideration. The actual business may have not been selected yet, as more in-depth market research is still necessary to assess the viability of the ideas.
However, when complete, Discovery and business exploration should lead to the identification of several promising business concepts.

Some individuals may opt out of Self-Employment after the Business Concept Development. Regardless of whether the individual continues to the next benchmark or the referral is returned, the CBTAC is responsible for submitting a complete report to the Counselor.

The Counselor should coordinate a meeting to review all the information learned during this benchmark. All questions should be answered before moving forward with other benchmarks.

<table>
<thead>
<tr>
<th>What You Know</th>
<th>What You (May) Not Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>Discovery or Business Owner Profile info</td>
<td>The business concept</td>
</tr>
<tr>
<td>• Ideal conditions for employment</td>
<td></td>
</tr>
<tr>
<td>• Interests, skills, supports</td>
<td></td>
</tr>
<tr>
<td>• Vocational themes</td>
<td></td>
</tr>
<tr>
<td>Two to four business concepts to be explored</td>
<td>How all support needs will be addressed</td>
</tr>
<tr>
<td>Why these concepts appear to “fit”</td>
<td>Costs of starting business</td>
</tr>
<tr>
<td>If the next benchmark is being authorized</td>
<td>If the customer will ultimately launch a business</td>
</tr>
</tbody>
</table>

**VII. MARKET RESEARCH AND BENEFITS ANALYSIS BENCHMARK**

The purpose of Market Research and Benefits Analysis is to research and assess the viability of all identified business concepts to determine if the individual has any benefits that need to be protected.

The CBTAC, individual, and/or Business Team members conduct comprehensive market research to assess the viability of each business concept, and determine the final business concept by answering two fundamental questions.

**IS THE BUSINESS CONCEPT FINANCIALLY Viable?**

CBTACs work with individuals and the Business Team members to determine if the business has the potential to generate sufficient income to meet the individual’s goals. Is there a solid customer base and will the business be cost-effective to start?
DOES THE CONCEPT “FIT” THE INDIVIDUAL?

It is not uncommon for deeper investigation of a concept that initially sounds plausible to reveal that it may not be the best fit for the individual. This could occur for a variety of reasons such as the work hours not fitting with the individual’s availability, or the job not meeting the individual’s expectations.

A Counselor must be able to read the research and understand it. If not, he/she should request a meeting to discuss any concerns and to request additional information, if appropriate. Counselors and CBTACs must ensure that a Benefits Analysis is conducted no later than during the Market Research and Benefits Analysis.

Concerns over the impact of earnings on Social Security Administration (SSA) benefits can undermine business development if they are not addressed early in the process. Work incentives can be a tremendous financial resource to a new business.

MARKET RESEARCH AND ASSESSING FEASIBILITY

Conducting comprehensive and quality market research is crucial for several reasons.

- First, the market research will determine if there is a demand for the potential product(s) and/or service(s). It is important to evaluate if there is a need for the product or service and if customers will pay for it.
- Second, quality market research is the best protection against financial risk. It enables the Business Team to learn about potential competitors, customers, costs, production and management considerations, and to project basic financials.
- Third, this information is necessary for individuals to assess whether or not the particular business meets their conditions for employment.

Step 1: Gather Industry Information

To assess the potential industry, CBTACs and individuals need to provide a thorough description of four (4) key areas.

1. Product/Service description should include:
   a. Specific product/service to be offered.
   b. Suppliers and the production process.
   c. Necessary licenses, certifications, and permits.
   d. Anticipated costs of production and projected selling price.

2. Customer description should include:
   a. Specific description of the customers.
   b. Specific needs the product/service meets.
   c. The number of potential customers in the service area.
d. Analysis of the customers’ current usage of the product/service.

3. **Competition description** should include:
   a. All potential competitors in the service area.
   b. Competitor’s strengths and weaknesses.
   c. How the individual’s product/service would differ from the competitors.
   d. Estimate of the individual’s potential market share.

4. **Financial description** should include:
   a. Initial start-up expenses, sales projection, cost of production, ongoing monthly expenses, and any potential resources identified to assist with start-up expenses.
   b. Information on projected start-up expenses should be gathered as a part of the research and feasibility assessment.
   c. Contributions by family members or the individual (either financial or items such as a computer that will be contributed to the business) should be listed here along with other possible funding sources, such as a Plan for Achieving Self-Support (PASS).

In order to have merit, the projections should include the direct and indirect costs of producing a product or providing a service. To develop an estimate of sales, CBTACs and individuals should list the product/service sale price and subtract the cost of production. This figure is then multiplied by the number of potential customers to determine the estimated sales. Other projected business expenses are subtracted from this to estimate a rough net profit for the business. More extensive information on projecting sales can be found in the Business Financials section.

Projections may not be as detailed as the monthly Profit and Loss and Cash Flow Statements that will accompany the actual Business Plan. However, the importance of developing well-researched estimates when assessing feasibility cannot be understated. Numbers may be rough estimates, but they should still be fully supported by research.

**Step 2: Test Market the Business Concept**

There are many strategies that can be used to test the market.

1. **Sell-a-few™**
   Data can be collected on the number of sales, characteristics of the customers, selling price, and feedback on the product/services.

2. **Survey**
   CBTACs and individuals can survey potential customers to test the business concept. Surveys should be brief and hit only the most important details, relating to whether or not the customer would use the product/service, how much customers would pay, and any other related products/services customers would use.

3. **Advertise and Analyze**
   Data can be collected on the number of calls received from potential customers; the questions that are asked; the responses to the pricing strategy; and the interest in related products/services.

**Step 3: Evaluate the Prospective Business Owner Considerations**

CBTACs, individuals, and Counselors must assess whether the business meets the individual’s goal; if the tasks to be performed match the individual’s skills and interests; if sufficient supports are available; and if the financial projections meet the individual’s needs.
Given the extensive nature of the Market Research and Benefits Analysis research process, much more detail will be learned about the businesses explored.

**FORMAL FEASIBILITY STUDY**

A formal feasibility study may be funded on a case-by-case basis. Requests for formal feasibility studies must be in writing and include the following:

- A summary of the research conducted.
- An explanation of how the information will be gathered.
- A list of items to be funded.
- An outline of the data to be collected.
- A list of the anticipated next steps.

**BENEFITS ANALYSIS**

Many individuals receive some form of government benefits or services such as Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), Medicare, Medicaid, subsidized housing, food stamps, or the Medicaid-Waiver. Each program has its own rules surrounding earned income and continued eligibility. Concerns over loss of benefits (financial, medical, housing, etc.) are legitimate, and it is imperative that these issues are reviewed in context of business ownership.

**OUTCOME OF MARKET RESEARCH**

The outcome of market research is a determination about whether or not the business is financially viable and is a good match for the individual based on what was learned during Business Concept Development about skills, interests, and support considerations.

*The Counselor should coordinate a meeting to review all the information learned during this benchmark. All questions should be answered before moving forward with other benchmarks.*

<table>
<thead>
<tr>
<th>What You Know</th>
<th>What You (May) Not Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>Target business concept</td>
<td>Three years of projections Profit and Loss, Cash Flow, etc.</td>
</tr>
<tr>
<td>- Why this business concept “fits”</td>
<td></td>
</tr>
<tr>
<td>- How support needs will be addressed</td>
<td></td>
</tr>
<tr>
<td>Draft of financial projections</td>
<td>All potential start-up costs, vendor requirements, etc.</td>
</tr>
<tr>
<td>Draft of start-up costs</td>
<td>If the business plan will be approved and funded by VR</td>
</tr>
<tr>
<td>Potential funding sources</td>
<td></td>
</tr>
<tr>
<td>Benefits analysis results</td>
<td>If the customer will ultimately launch a business</td>
</tr>
<tr>
<td>If the next benchmark is being authorized</td>
<td></td>
</tr>
</tbody>
</table>

**VIII. BUSINESS FINANCIALS AND MARKETING PLANS BENCHMARK**
After the market research has led to the identification of the business concept, CBTACs, individuals, and members of the Business Team can prepare the information for the Business Plan. CBTACs are expected to support the individual through comprehensive exploration of two key areas:

1. Business Financials
2. Marketing Plans

**BUSINESS FINANCIALS**

All Business Plans submitted must include comprehensive financial statements. Three years of financial projections are expected in the Business Plan. There are no required formats for the information.

Business Financials are usually submitted in spreadsheet form, however, a narrative summary of the financial information is also required. It is helpful to include a list of financial assumptions with the plan. A financial assumption is a breakdown of how the CBTAC and the individual arrived at the projections.

**There are three main types of Business Financial statements (projections) that must be developed at this benchmark and will be included with the Business Plan:**

1. **Profit and Loss (P and L)**
   P and L statements typically are created in spreadsheet format, broken down by month and totaled for the year. Business revenue is tracked across the top of the spreadsheet, and revenue from all products/services is totaled to calculate gross sales. While it is acceptable for businesses to show a loss in the early months, care should be taken to ensure that the business ultimately meets the individual’s financial needs.

2. **Cash-Flow Statements (CF)**
   Cash-flow (CF) statements track all money that enters and exits the business account on a monthly and annual basis. CF statements are similar to the register that most people keep for their personal monthly checking accounts.
   CF statements are typically tracked in a spreadsheet format with the beginning balance for each month listed across the top; all sources of cash-in listed and totaled beneath the beginning balance; and all sources of cash-out listed and totaled next. The ending balance is calculated for each month by adding the beginning balance to the cash-in total, and then subtracting the total cash-out. The ending balance for one month becomes the beginning balance for the next month.
   While it is acceptable for some months to show a loss on the P and L statements, it is **never acceptable** to show a negative ending balance for any month on a CF statement. Negative cash-flow indicates the business does not have enough cash in the account to pay the monthly bills. Businesses that cannot pay their bills are not solid investments and will not be able to meet the income needs of the owner.
The Counselor needs to review the cash flow statements carefully to ensure that there is a positive balance for each month. If not, the financials need to be reviewed and discussed to determine if the individual should move forward in the Self-Employment process.

3. **Break-Even Analysis**

The break-even point is the point at which business sales are sufficient to cover business expenses. The break-even point can be calculated on both a monthly and annual basis. A break-even analysis determines when the business will reach this point based on the financial projections.

This is important information for Counselors, CBTACs, and individuals to consider in moving forward with business planning.

Additionally, CBTACs should support individuals to develop two additional financial documents: Personal Income and Expense statements and Start-Up Costs statements. The personal income statements track all of the individual’s income and expenses, calculate discretionary income, and incorporate SSA benefits income and eligibility.

- Personal Income and Expense statements are submitted to VR along with the Business Financials.
- Start-Up Costs statements provide a comprehensive list of all expense items required to launch the business, the corresponding pricing information, and the anticipated source of funding.

**MARKETING PLANS**

The next major area is the development of the Marketing Plan. Marketing is one of the most critical aspects of launching and running a successful business, and often times it is where new business owners most frequently fall short.

CBTACs and individuals must be devoted to identifying the most effective strategies for connecting with the target customer base. In order to do so, the marketing plan must include the following:

- How the marketing message will be delivered.
- Description of the target market.
- Identification of most significant competitors.
- Identification of the target business “competitive edge”.
- Description of the marketing message.
- Specific marketing strategies and associated costs.
- Specific strategies for evaluating the effectiveness of the marketing strategies.

The Counselor should coordinate a meeting to review all the information learned during this benchmark. All questions should be answered before moving forward with other benchmarks.

<p>| What You Know | What You (May) Not Know |</p>
<table>
<thead>
<tr>
<th>Three years of financial projections, including:</th>
<th>Operational and management plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Profit and Loss</td>
<td></td>
</tr>
<tr>
<td>• Cash-Flow</td>
<td></td>
</tr>
<tr>
<td>• Break-Even Analysis</td>
<td></td>
</tr>
<tr>
<td>Start-up costs</td>
<td>Projected implementation hours</td>
</tr>
<tr>
<td>Key Components of Marketing Plan:</td>
<td>Minor changes to financial projections throughout Business Plan Development benchmark</td>
</tr>
<tr>
<td>• Target market</td>
<td></td>
</tr>
<tr>
<td>• Marketing message</td>
<td></td>
</tr>
<tr>
<td>• Key marketing strategies</td>
<td></td>
</tr>
</tbody>
</table>

**IX. BUSINESS PLAN DEVELOPMENT BENCHMARK**

In this benchmark, CBTACs, individuals, and other Business Team members develop the Operations and Management Plans and finalize all details related to the business structure.

**OPERATIONS PLAN**

The Operations Plan is a comprehensive description of daily tasks required to effectively operate the business. It includes the initial contact from a customer; production and delivery of the product/service; as well as customer follow-up and quality control checks. This provides the Business Team with an opportunity to ensure that no key task has gone unidentified and ensures that necessary supports have been recruited for any steps requiring assistance.

The individual and CBTAC will create a chart listing each of these tasks along with who will be responsible for completing them (the individual, Counselor, an employee, a Business Team member, the CBTAC, or any combination of these). Presenting it in this manner makes it clear that the full array of tasks and supports necessary to produce the product/service have been identified and addressed.

**MANAGEMENT PLAN**

The CBTACs will use the management section to identify all tasks associated with running the business and determines the supports that will be needed. Management tasks might include, but are not limited to the following:

- Accounting/Bookkeeping/QuickBooks Data Entry
- Marketing/Promotion
- Sales and Customer Service
- Managing Customer Complaints
- Quality Assurance
- Establishing/Managing Work Schedule
- Licensing, Permits, and Insurance Tasks
- Tax Preparation
A Limited Liability Company (LLC) or a Corporation cannot be formed by individuals wishing to remain eligible for Supplemental Security Income or Medicaid.

Task and Support Structure Table

<table>
<thead>
<tr>
<th>Task</th>
<th>Short-Term Support (VR case open)</th>
<th>Long-Term Support (VR case closed)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounting</td>
<td>Accountant- Approved Vendor for VR; Paid by VR for First 6 Months</td>
<td>Accountant- Paid for through PASS and/or Company Sales</td>
</tr>
<tr>
<td>Marketing/Promotion</td>
<td>CBTAC and Individual Funded through VR</td>
<td>CBTAC and Individual Funded by Medicaid Waiver</td>
</tr>
<tr>
<td>Customer Service and Quality Control</td>
<td>Individual and Family Member</td>
<td>Individual and Family Member</td>
</tr>
</tbody>
</table>

BUSINESS STRUCTURES

Most individuals can choose from a variety of business structures, including:
- Sole-Proprietorship
- Partnership
- Limited Liability Company (LLC)
- Corporation: S-Corporation, C-Corporation

Each business structure has advantages and disadvantages. CBTACs should support individuals in determining which business structure will work best for them in the initial stages. The Business Team can also work with community business resources (such as the Small Business Development Center - SBDC) and/or accountants and attorneys to determine the best business structure.
Individuals who are receiving Supplemental Security Income (SSI) and/or Medicaid, and who need or wish to remain eligible for either of these programs cannot form a Limited Liability Company (LLC) or a Corporation. The Property Essential to Self-Support (PESS) statute which excludes business resources from counting against the personal resource limit applies only to Sole-Proprietorships and Partnerships. Individuals who form LLCs or Corporations can lose their SSI and/or Medicaid (along with the option to use a PASS Plan) due to excess personal resources.

The Counselor should coordinate a meeting to review all the information learned during this benchmark. All questions should be answered before moving forward with other benchmarks.

<table>
<thead>
<tr>
<th>What You Know</th>
<th>What You (May) Not Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operations Plan</td>
<td>Final Decision on Approval of Business Funding</td>
</tr>
<tr>
<td>• List of daily tasks and who will be responsible (while case is open and after closure)</td>
<td>• All pressing questions should be answered by now!</td>
</tr>
<tr>
<td>Management Plan</td>
<td>• Completed Business Plan</td>
</tr>
<tr>
<td>• List of all management activities and who will be responsible (while case is open and after closure)</td>
<td></td>
</tr>
<tr>
<td>Business Structure (i.e. Sole-Proprietorship)</td>
<td>Implementation Hours and Case Closure Criteria</td>
</tr>
<tr>
<td></td>
<td>(This is the time to initiate a conversation about these two items and must be included in the Business Plan.)</td>
</tr>
<tr>
<td>Updates or changes to Business Financials</td>
<td></td>
</tr>
</tbody>
</table>

X. COMPLETED BUSINESS PLAN BENCHMARK

The completed Business Plan is a culmination of a lengthy and detailed process. The plan includes all the information that has previously been submitted and reviewed. Each of the previous reports is a building block used to complete the plan. The final plan may include minor revisions, but should match the reports approved in previous benchmarks.

VR does not require a specific format for the Business Plan. It is best to keep the Business Plan simple and straightforward. The goal will describe exactly what the business will do, how it will be done, who will be involved, why it will succeed, and the anticipated outcomes. In short, CBTACs, individuals, and other Business Team members use the Business Plan to summarize all that was learned while completing the benchmarks, including:

• Overview of the Company
• Description of the Product/Service
• Summary of the Market Research/Feasibility Studies
• Identification of the Target Market
• Overview of the Competition
• Identification of the “Competitive Edge”
• Outline of the Marketing, Management, and Operations Plans
• Summary of the Benefits Analysis (if applicable)
• Detailed Financial Plan (at least 3 years of all projections, incorporating relevant SSA benefits)
• List of All Funding Requested from VR and Other Funding Sources
• List of Case Closure Recommendations
• Projected Implementation Hours

The Business Plan demonstrates that the business concept was thoroughly researched and fully assessed for viability. Strong plans are concise, clear, and provide comprehensive information.

CBTACs submit the Business Plan directly to the Counselor. Counselors may review the plan and request additional information or revisions before accepting it. Payment for the benchmark is contingent upon the plan being accepted by the Counselor (indicating that the CBTAC has completed all necessary work). CBTACs should be aware that additional work may be required before the Business Plan is approved.

The next step is the approval of funding for the Business Plan. The Counselor, CBTAC, and the individual should meet to discuss the plan and the projections. Counselors should provide updates to supervisors and/or their Area Director if the plan is going to be a high cost plan. CBTACs and the individual may be invited by the Counselor to present the Business Plan to supervisors and the Area Director if prior approval will be required.

IMPLEMENTATION HOURS

Implementation hours allow CBTACs to provide necessary assistance and support to individuals after the Business Plan has been accepted and approved. This benchmark ensures that individuals can access assistance during the critical period between acceptance of the Business Plan and launch of the business.

An implementation plan should be submitted as part of the Business Plan. CBTACs can use implementation hours to provide support or assistance to individuals on virtually any aspect of getting the business up and going, such as ordering initial inventory, meeting with customers, tracking sales, or other areas of need.
CBTACs should work with individuals to identify all potential areas for support during the first few months of business and the anticipated number of hours necessary to provide these supports. This information is submitted to the Counselor who can authorize the number of implementation hours. All hours must be approved by the Counselor in advance.

It is expected that CBTACs will be paid for implementation hours for any authorized supports/services provided to individuals between the time of business plan approval and case closure. Any request for services outside of implementation assistance would be considered extraordinary and would require approval by the Area Director and an amendment to the individual’s IPE.

In the course of implementation assistance, CBTACs may identify needed services in addition to those services approved in the business plan. As an example, a CBTAC may identify the individual’s need for accounting assistance to operate the business and may bill authorized implementation hours to assist the individual in developing an accounting system and to help the individuals transition over to a bookkeeper, but would not be permitted to write itself into the business plan to provide the accounting service to the individual. This applies to the CBTAC who has developed the business plan and any entity in which the CBTAC has an ownership, management, operational, or other financial interest. Counselors should request clarification and assistance in reviewing plans if they see recommendations in the plan for the CBTAC to provide additional services outside the scope of the benchmarks and implementation assistance.

The projection of estimated implementation hours should be listed with the support needs of the individual. CBTACs should communicate with the Counselor throughout the launch of the business, and follow-up as soon as they recognize the projections might be insufficient.

For individuals receiving Supported Employment services, CBTACs should detail how the supports covered through implementation hours will be provided, if necessary, once the case closes.

During implementation assistance, a CBTAC may identify an additional service that an individual needs to successfully operate a business. The CBTAC may NOT provide that service. This applies to the CBTAC and any entity in which the CBTAC has an ownership, management, operational, or other financial interest.

COUNSELORS RESPONSIBILITIES DURING THE BUSINESS LAUNCH AND IMPLEMENTATION

The successful development of a business is necessary to obtain a suitable employment outcome for an individual pursuing Self-Employment or Supported Self-Employment.
It is important for Counselors to remain actively engaged from the initiation of the referral until case closure occurs. It is especially critical that the Counselor be involved by monitoring the progress of the business once it has launched.

- Request regular frequent updates on the status of the business development from the Individual and CBTAC. The Counselor may request financial updates each month.

- Review initial requests for implementation hours and all subsequent requests for hours from CBTACs. Counselors should be able to clearly identify what services are being provided and insure that the individual is receiving the authorized services.

- Monitor for signs of successful business development. Recognizing signs of positive business growth is important. The following items may be useful in evaluating the positive growth of a new business.
  - The business sales or customer base reach a desired number.
  - The business develops sufficient cash-flow to cover 3-6 months of operational costs.
  - The business is meeting the financial projections developed in the business plan.
  - The reliance on VR support is decreasing.
  - The individual has reduced the need for public benefits.

It is also important for the Counselor to work closely with the individual, CBTAC or other business team members if the business launch is not moving in a positive direction. The team should work together to identify challenges and plan for corrections in order to move the business forward.

XI. VENDORS

By state law, VR is only authorized to make purchases from approved vendors. Becoming a vendor with VR is a two-step process. First, vendors must register with myfloridamarketplace.com. Next, they must complete and submit the VR Vendor Application.

In most cases, individuals will request supplies and/or services from VR to support the business launch. CBTACs and individuals should work together with counselors and staff to begin identifying potential vendors for necessary supplies and/or services as early in the process as possible.

The first step in the process is to present a list of necessary items to the Counselor. Counselors, or other VR staff, search RIMS to determine if there is a vendor already in place to supply the item or service. If so, CBTACs and individuals can contact the vendor for pricing information to include in the business financials.

If RIMS does not have a vendor for the necessary supplies/services CBTACs, individuals, and Counselors/staff should work together to recruit them. It is important to note that vendor recruitment (as well as vendor identification) should be a cooperative effort. CBTACs and individuals typically take the lead on identifying potential vendors in coordination with their other research efforts and may go so far as to have initial conversations with them about the possibility of becoming a vendor. Counselors and other staff can support the potential vendors through the application process.

XII. CASE CLOSURE
It is difficult to determine when it is appropriate to close a Self-Employment case as successful. Businesses take a long time to develop and turn a profit. Wage data may be misleading in Self-Employment because of the complications of expenses, putting money back into the business, business equity, and other factors.

Remember that a successful case closure is dependent on a successful employment outcome. The term "employment outcome" means competitive employment in the integrated labor market. This includes Supported Employment or any other type of employment in an integrated setting, including Self-Employment, telecommuting, or business ownership that is consistent with an individual’s strengths, resources, priorities, concerns, abilities, capabilities, interests, and informed choice.

Counselors will have to determine if the case may be closed as a successful employment outcome. Refer to Chapter 18 of the Counselor Policy Manual for a complete description of the criteria that should be met for successful case closure.

In the cases of Self-Employment or Supported Self-Employment, the following indicators should also be considered before successful closure. Best Practice suggests that the individual should meet the Essential Indicator PLUS one of the Additional Indicators.

**Essential Indicator of Self-Employment or Supported Self-Employment Success**

The self-employment business has been sustained for 90 days or for 150 days (if the business is under a Supported-Self-Employment plan) without additional support from VR and is able to maintain ongoing business expenses. When the individual demonstrates an ability to meet business expenses without VR support, the owner is on the way to success.

**Additional Indicators of Self-Employment or Supported Self-Employment Success**

- The business made a net profit or demonstrated significant gross income.
- The equity in the business increased. Although unable to show a profit as mentioned above, an individual may have increased the business equity, indicating growth and stability.
- The individual has experienced a decrease in public benefits.
- The individual does not require SSDI.

**OTHER CLOSURES**

Unfortunately, some cases may have to be closed based on lack of progress in meeting the employment or business goals. When the individual is not available, declines further service, or displays actions or inaction that materially interferes with providing services, a case may be closed. Other employment options may be more appropriate for the individual and the Counselor should work with the individual to review all employment options.

**XIII. TIPS FOR SUCCESS**

- Meet after each benchmark.
Discuss activities completed and what was learned.
Discuss outcomes and next steps.

- Ensure all questions are answered before authorizing payment and subsequent benchmarks.
- Work as a team with the CBTAC and individual to work through any concerns as they arise.
- Keep supervisors updated on the case especially if it is going to be a case that requires prior approvals.
- Request technical assistance if needed at any stage of the process.
  - Designated staff in each area have received additional training in Self-Employment.
  - Program Resource staff at VR Headquarters are available to consult on cases upon request.
- Counselors gather all information from individual, CBTAC, Business Team and assess the information to make informed decisions about the movement of the case.

**XIV. FREQUENTLY ASKED QUESTIONS**

**Q.** Where can I find the Certified Business and Technical Assistant Consultant (CBTAC) Referral Form?

**A.** The correct form can be found in RIMS: State of Florida, Department of Education Certified Business and Technical Assistance Consultant (CBTAC) DOE/DVR Self-Employment Referral Form. Template VCMT091C It is a paper referral and not a Reba referral.

CBTACs are not authorized to provide or bill for any services unless a referral has been issued and accepted.

**Q:** If I issue a referral for a benchmark, does that mean I am committing to pay the Certified Business and Technical Assistance Consultant (CBTAC) for all of the benchmarks?

**A:** No, progression through the benchmarks must always be monitored and authorized by the Counselor. The Counselor should meet with the CBTAC and individual after each benchmark to review the information and determine if the individual should proceed to the next benchmark.

The Self-Employment referral can be terminated anytime for a variety of reasons. Some reasons may include the following:

- The individual may determine that Self-Employment is no longer the path of choice.
- The CBTAC might decide that s/he is no longer able to meet the individual’s needs and return the referral to the Counselor.
- The individual is offered employment during one of the benchmarks and chooses to take the job.
- The Counselor and/or, individual may decide at any point that Self-Employment no longer appears viable.

**Q:** How do I find the CBTACs in my area?
A: CBTACs are listed as vendors in RIMS. Counselors should verify that the CBTAC provides Self-Employment services and is accepting referrals before providing CBTAC’s contact information to the individual.

Q: How do I know which CBTAC to select?

A: Informed choice is the foundation for all VR service including Self-Employment. Some individuals may already be working with a provider who is also a CBTAC and want to continue to receive services from that provider. Others may not know potential CBTACs and need an opportunity to speak or meet with a few prior to making a selection.

Counselors may provide the individual with guidance related to selecting a CBTAC. CBTACs come from a wide variety of backgrounds, and some may be a better fit than others for a specific individual. For example, some CBTACs may come from a business background and would be a good match for an individual who already has a business idea. Other CBTACs have more extensive experience with Discovery and employment services and might work better with individuals who need Supported Self-Employment Services. Ultimately, the selection should be based on the individual’s informed choice.

Q: When should I refer someone to a CBTAC?

A: A referral to a CBTAC is at the discretion of the Counselor. Situations in which a referral to a CBTAC is suggested may include, but are not limited to the following:

- The individual indicates an interest in starting a business.
- The individual identifies a business concept or has a particular skill set that might be marketable as a business.
- The individual presents a business plan, but needs assistance expanding it to include all components required by VR.

Q: Should business financials be submitted for all Business Plans?

A: Yes. All Business Plans submitted must include comprehensive financial statements.

The financial projections submitted with the business plan should have a logical and solid foundation. All numbers (income and expense), are based on the research done during benchmarks Market Research and Benefits Analysis and Business Financials and Marketing Plans. The best projections come from thorough research and from asking and answering a series of progressively more in depth questions. Most importantly, a Counselor should be able to read the financials and understand the projections and what the numbers are based on. If not, a meeting should be held to discuss the financials.

Q: What should be included in the projected start-up costs?

A: The start-up costs should include a draft list of specific items/expenses necessary to launch the business as well as projected costs and potential funding sources. At a minimum, this list should identify the expenses for which the individual will seek funding from VR; however, all expenses that will be covered by the individual and/or other funding sources, such as a Plan for Achieving Self-Support (PASS), should also be identified.
Please note that VR cannot pay sales tax that might be included on commercial leases or other situations such as a tax that might be required to register and tag a trailer. CBTACs, Counselors and individuals need to plan for other methods to pay tax on required items.

Q: What is the purpose of the completed Business Plan?

A: Throughout the Self-Employment benchmark process, the CBTAC, the individual and Business Team members have been gathering the necessary data to develop the Completed Business Plan.

The vast majority of information in the Plan should be familiar to the Counselor, as the CBTAC has already submitted reports at each benchmark along the way. However, some refinement or changes may have been necessary as a result of continued research during later benchmarks.

Q: If I have approved all of the previous benchmarks, am I required to approve the business plan as submitted?

A: No, approval of previous benchmarks does not guarantee acceptance of the Completed Business Plan. Counselors always have the option to request additional information or request revisions to the plan as necessary.

Q: Can I access technical assistance if I am not sure about approval or have questions related to the business plan?

A: Yes. Counselors who have questions and/or would like additional support in reviewing a Completed Business Plan may submit it to their Supervisor and/or Self-Employment Area Liaison for input and guidance. Additional support is available through the Program Resource Section at VR Headquarters.

**XV. RESOURCES AND TECHNICAL ASSISTANCE**

Counselors and CBTACs may request technical assistance at any time from the Program Resource Section (PRS) of Field Services.

Counselors may find training materials listed on the VR iNet (SharePoint System) on the Self-Employment Link found under the Field Services Link. Webinars and other training documents may be found under this link.

Additional resources of interest include:

Center for Social Capital  
[www.Centerforsocialcapital.org](http://www.Centerforsocialcapital.org)

Small Business Administration  
[www.sba.gov](http://www.sba.gov)

SCORE “Counselors to America’s Small Business”  
[www.score.org](http://www.score.org)
The Florida Vocational Rehabilitation program receives 78.7 percent of its funding through a grant from the U.S. Department of Education. For the 2019 Federal fiscal year, the total amount of grant funds awarded were $161,156,579. The remaining 21.3 percent of the costs ($43,616,711) were funded by Florida State Appropriations.