

COMMUNICABILITY



A QUARTERLY NEWSLETTER FOR OUR DISABILITY COMMUNITY

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*“Energy and persistence
conquer all things.”*

✎ Benjamin Franklin ✎

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New Horizons Un-Limited Inc. (NHU) is a non-profit organization based in Milwaukee with a mission to make information and life experiences more accessible to people with lifelong disabilities, their families and caregivers. To learn more about our mission and activities, please visit the NHU website at www.new-horizons.org.

Small Business 101

So many Americans with Disabilities have the same dream...starting a business of their own. If you are among those that share this dream, you will soon learn that there is much involved in planning for and running a successful business. Entrepreneurs are not born, they are self-made. With a little preparation, you too can become a successful business owner!

Characteristics of a Successful Entrepreneur

While not all business owners have the same personality, all successful business owners share a few important traits. Following are just a few essentials:

Persistence – Carrying on despite failures and setbacks. Many successful business owners will tell you, success builds slowly – a few setbacks are inevitable – its part of the process.

Inquisitiveness – Why? How? What? These are questions a successful business owner must ask and which he/she must try to answer.

Creative/Inventive – Are you bursting with new ideas? Do you try to find new ways of accomplishing old tasks?

Strong Work Ethic – A successful business owner understands the importance of investing his/her time. While, as a business owner you can determine when you work, you must still be willing to put in the hours necessary.

Goal Oriented – As a business owner you must set challenging, yet realistic goals. This goal will be used to develop your business strategy.

Is Entrepreneurship for you?

The following questions have been answered by the United States Small Business Administration (www.sba.gov).

Before venturing into a new business you must first evaluate your strengths and weaknesses as the owner and manager of a small business. Following are a few essential questions you must consider:

Are you a self-starter? If you rely on others to organize your day, business ownership may not be for you. You must be capable of organizing your time and developing and managing projects and tasks without constant reminders.

How well do you get along with different personalities? Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers and professionals such as lawyers, accountants or consultants. Can you deal with a demanding client, an unreliable vendor or cranky staff person in the best interest of your business?

How good are you at making decisions? Small business owners are required to make decisions constantly, often quickly, under pressure, and independently.

"Success in business requires training and discipline and hard work. But if you're not frightened by these things, the opportunities are just as great today as they ever were."

David Rockefeller (1915 -)

Do you have the physical and emotional stamina to run a business? Business ownership can be challenging, fun and exciting. But it's also a lot of work. Will you be able to handle long days?

How well do you plan and organize? Research indicates that many business failures could have been avoided through better planning. Good organization can help avoid many pitfalls.

Is your drive strong enough to maintain your motivation? Running a business can wear you down. Some business owners feel burned out by having to carry all the responsibility on their shoulders. Strong motivation can make the business succeed and will help you survive slowdowns as well as periods of burnout.

Think you have what it takes? Now what?

No one should venture into business planning alone. Luckily there are numerous resources available to the potential entrepreneur.

The Small Business Administration (SBA) offers a comprehensive collection of planning tools and resources on their website. Visit the SBA online at www.sba.gov/smallbusinessplanner to get started.

You may also wish to visit your local SBA office for hands on assistance. While some of the services are not free, many locations offer partial financial assistance to those unable to afford the fees. To locate the office that serves your area, visit www.sba.gov/localresources/index.html and click on your state.

Microloans soon available to entrepreneurs with disabilities

The Abilities Fund provides direct assistance to individuals with disabilities that are interested in launching a small business. Starting in November

2007 secure loans will be available to potential business owners with disabilities. Flexible terms and competitive interest rates for microloans ranging from \$500 - \$25,000 will be offered. The loan program will be available in 45 states.

In support of this new loan program, The Abilities Fund has developed an online resource center which includes tools to determine business feasibility, business planning guides, information and articles on home-based business, and much more.

To learn more about how the Abilities Fund can help you realize your dream of business ownership, visit them online at www.abilitiesfund.org or call toll free, 1-888-222-8943.

Your Disability Benefits

Want to know how starting a business could affect your benefits? Contact your local Center for Independent Living (CIL) Benefits Specialist. Nearly all CILs offer benefit counseling. To locate the CIL that serves your area, visit www.ilru.org and **click on ILRU Directory of CILs/SILCs**, located on the left.

National News

Medicaid Cash and Counseling – personal choice for personal care

Finally, an approach that gives individuals with disabilities real choice when it comes to their long term care needs. The Medicaid Cash & Counseling program provides a flexible monthly allowance to recipients of Medicaid personal care services or home and community based services. Rather than an agency making decisions, the individual decides who to hire and what services they would like to receive. Real personal choice! At this time just 15 states (Alabama, Arkansas, Florida, Illinois, Iowa, Kentucky, Michigan, Minnesota, New Jersey, New Mexico, Pennsylvania, Rhode Island, Vermont, Washington, and West Virginia) offer this program.

If your state is not among the 15, it is up to you to educate your Medicaid office on this option. E-mail elizabeth.maguire.1@bc.edu to request an information packet that you can share with your local Medicaid office. To learn more about the Cash and Counseling Program visit www.cashandcounseling.org.

Small Business 101 in Wisconsin

Your local business development resource - Wisconsin Small Business Development Center

The Wisconsin SBDC offers a variety of educational services to potential small-business owners. The low-cost courses, seminars, and workshops cover both basic and complex topics, from marketing to management techniques to business plan development.

Among their service offerings is the Entrepreneurial Training Program (ETP), a course that provides guidance through business plan development. During this 8-12 week course, participants receive individual counseling and coaching on writing a complete business plan, preparing them to request financing from banks, investors and public institutions. Participants can receive a grant to help cover up to 75% of the cost of attending an ETP course.

To learn more, either visit the SBDC online at www.wisconsinsbdc.org or call the Main office in Madison at (608) 263-7794.

First Steps To Entrepreneurship Workshop

If you've been thinking about starting your own business, this is the workshop for you...

The UW-Milwaukee Small Business Development Center (SBDC) will be hosting the First Steps to Entrepreneurship Workshop this fall. This workshop is a great starting point for anyone considering opening a business. During a fast paced three hours, facilitators from the SBDC review a four-step process for potential entrepreneurs to assess their readiness, consider the environment for a new business and learn about critical business resources.

Sessions, which will be held at the UWM School of Continuing Education, are scheduled for 6pm-9pm on the following days: Thursday, October 18th, Tuesday, November 13th and Thursday, December 13th. The workshop costs \$29.

For more information on this workshop or to learn more about the services of the UW-Milwaukee SBDC, call (414) 227-3240, or visit them online at www.smallbusiness.uwm.edu

Wisconsin News and Events

Long Term Care Planning underway in Milwaukee County

The Milwaukee County Department of Health and Human Services Disabilities Services Division, in partnership with iCare and Community Care, Inc., is in the process of developing a plan to reform the long-term care system for adults with disabilities under the age of 60 in Milwaukee County. The ultimate goal is to ensure that younger adults with disabilities are given an option to receive care in their homes, not in nursing homes.

If all goes as planned, it is expected that as many as 2300 low-income residents with disabilities aged 60 or younger could move off of waiting lists and receive the services they need to remain independent in the community. People could start to move off of the waiting lists by mid-2008.

Milwaukee County has scheduled several Consumer Community Forums to discuss Long Term Support Services for adults with disabilities under age 60 in Milwaukee County.

While at the forum, you will have an opportunity to learn about the proposed changes and what these changes could mean for you. You will also be given an opportunity to share your ideas and opinions about the proposed changes.

Forums will be held on the following days:

Monday, October 22nd from 12:30-2:30 p.m. at Milwaukee Center for Independence 2020 West Wells Street in Milwaukee

Tuesday, October 30th from 5:00-7:00 p.m. at Washington Park Senior Center 4420 West Vliet Street in Milwaukee

The Milwaukee County expansion would be part of Governor Jim Doyle's larger, 5-county expansion proposed for the 2007-09 State Budget Plan. This plan is currently under review by the Legislature. As this program is funded with federal Medicaid dollars, local tax dollars would not be required for the expansion.

For more on this proposed expansion or to add your ideas, visit the Milwaukee County Planning Council online at www.planningcouncil.org.

Wisconsin News

WisconsinCare provides affordable prescriptions for Wisconsin's seniors and people with disabilities

Earlier this year the Bush Administration denied Governor Doyle's request to continue SeniorCare, Wisconsin's successful prescription drug program for seniors. To replace this program, Governor Doyle will introduce WisconsinCare in January 2008.

WisconsinCare goes one step further by offering younger individuals with disabilities access to affordable prescription drugs. Through WisconsinCare, if you are among the more than 86,000 seniors and people with disabilities, who have individual incomes about or below \$16,000, you will pay absolutely no premiums, no deductibles, and no drug costs in the donut hole. If you have a higher income, you will receive premium assistance for as much as \$53 per month, depending on your individual income. Co-payments will be as low as \$2 per prescription drug.

This new program will eliminate the need for the complicated Federal Medicare Part D program. Everyone currently in SeniorCare, whose income is less than \$24,504 (\$32,856 for a married couple), will be signed up for WisconsinCare automatically. Everyone else can apply using a one-page form similar to the current SeniorCare application. To learn if you are eligible to participate, call 1-800-657-2038.

A Non-profit Story

We exist FOR YOU and BECAUSE of YOU!

Did you know that New Horizons Un-Limited is a non-profit organization?

What does that mean you may ask? As a non-profit organization we spend every penny we receive on programs to benefit our community. More specifically, we spend every penny we receive to ensure that you or perhaps your family member with a disability is given access to the resources and tools that can help you learn, grow and improve your daily life.

From our quarterly newsletter and our informational website to our computer grant program and our on-the-job training program, we are working to provide you greater knowledge and opportunity.

It also means that we rely on the generosity of our community, on YOU, to ensure that we continue to expand and improve our services.

YOUR contribution can ensure that we turn no one away. Contributions need not be \$20 or even \$10. **Just \$5 can go a long way in ensuring that others with disabilities are given the same opportunities as YOU.** Please consider giving whatever amount you can. You may forward your contribution to:

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