The Pennsylvania Office of Vocational Rehabilitation (OVR) has many policies and procedures in place to help us provide services for people with disabilities.

From time to time, it is necessary to update these policies and procedures. Please read the following document, Small Business Ownership as a Vocational Goal for OVR Customers.

If you have any comments about ways to improve this policy, please e-mail them to OVR at RA-LIOVR-STAKEHOLDER@listserv.pa.gov

If you prefer, you can mail written comments to:

Pamela Brauchli

c/o Office of Vocational Rehabilitation

1521 N. 6th Street

Harrisburg, PA  17102

All comments are due by October 16, 2015.

Thank you.
NUMBR: 15-200.xx

SUBJECT: Establishment of Business Enterprises (Small Businesses) by OVR Customers
   **This is new language** Small Business Ownership as a Vocational Goal for OVR Customers
   **This language will be deleted.**

STATE BOARD APPROVAL DATE: March 15, 2002
   **This is new language** This will be the date of the State Board meeting.

DISTRIBUTION:
   OVR Staff
   OVR Legal Counsel
   Pennsylvania State Board of Vocational Rehabilitation
   Pennsylvania State Rehabilitation Council
   Client Assistance Program
   Statewide Independent Living Council
   Advisory Committee for the Blind of Pennsylvania
   Advisory Committee for People who are Deaf and Hard of Hearing
   External Stakeholder List

EFFECTIVE DATE: This will be the date of the State Board meeting.

IMPORTANT CHANGES:
   ▪ Further defined the process of developing and implementing an Individualized Plan for Employment with a customer who has a vocational goal of small business ownership
   ▪ Defined the waiver process for funding requests for startup expenses that exceed $10,000
   ▪ Further defined the items that OVR will/will not purchase as part of the standard matching contribution of $10,000
   ▪ Added attachments to assist VRCs and the local Small Business Committee with comprehensive assessment, documentation of funds and information/referral
   ▪ Appointed small business specialist within OVR’s Central Operation to assist with Small Business case development

RESULTING ACTION: Archive 02-200.04 Establishment of Business Enterprises (Small Businesses)
   By OVR Customers, dated March 15, 2002.
INQUIRIES: Denise Verchimak 717-772-3511
David DeNotaris 717-783-3784

Copies of this numbered memorandum are available upon request.
All materials provided, produced and published by OVR will be made available in the appropriate alternative format when necessary and/or upon request.
BACKGROUND

This is a re-issuance of the Numbered Memorandum issued on March 15, 2002 (02-200.04). This update is needed for three reasons: (1) to define the process of developing and executing an Individualized Plan for Employment (IPE) with the goal of small business ownership; (2) to further define the extent to which OVR may provide funding toward legitimate startup costs of the business (3) to outline a waiver process for small businesses that require additional funding above the $10,000 standard matching OVR contribution.

This language will be deleted. The reason for writing this policy in 1998 was that the 1992 Amendments to the Rehabilitation Act emphasized the importance of customer choice and the need for state agencies to facilitate and implement those choices in ways which were responsible, accountable, and effective. The movement towards a global economy, corporate downsizing and increased outsourcing made the small business an integral part of the employment picture at that time. Those trends have become even more pronounced since 1998. The availability of sophisticated computer hardware/software, assistive technology devices, and other rehabilitation modifications have made it possible for more individuals with disabilities to use their skills and abilities in self-employment.

Entrepreneurship may provide an opportunity to create jobs in regions of Pennsylvania in which there are few, if any, other sources of gainful employment. It may also allow for more flexibility and control over the terms and conditions of work for the customer. As an agency, the Office of Vocational Rehabilitation (OVR) has a responsibility to balance the wise management of public funds with the appropriate provision of services to as many eligible customers as possible. To promote an efficient and viable small business, OVR and its customers need to develop strong relationships with business, financial, educational, and community resources that focus on assisting aspiring entrepreneurs. OVR recognizes that customers who make a personal commitment to such a goal have a greater opportunity for success.

This language will be deleted. OVR may assist a customer in establishing a small business for the purpose of self-employment, so long as it is the most viable opportunity for the individual to achieve financial independence and will enable the person to meet both ordinary living expenses and ongoing business costs. An individual proprietorship should be entered into only after determining that the customer has the requisite qualifications and experience to succeed in starting and operating a small business. After a customer has demonstrated that he or she has the necessary personal attributes to become an entrepreneur, the individual needs to work closely with appropriate community resources in developing feasibility studies, a viable and practical business plan, appropriate market analyses, and financial estimates. Customers also need to participate in training programs and entrepreneurial courses, when necessary, to facilitate their entry into self-employment.

The OVR contribution toward establishing a business may not exceed $10,000 and any contribution in any amount may not exceed fifty percent (50%) of the legitimate small business start up costs, as determined by OVR.

OVR may pay for preliminary assessments, business plan development, provision of assistive technology, and appropriate entrepreneurship training.

The customer may use OVR’s financial commitment to leverage loans or other funding. Any small business established with OVR funds must be organized for profit and must comply with all state, federal and local laws, regulations, and ordinances.

Upon the demonstration of exceptional circumstances resulting in good cause, a District Administrator or the Director of the Bureau of Vocational Rehabilitation Services, may, at his or her discretion, grant a waiver of any of these requirements. The same procedure applies to a District Manager and the BBVS Director.

This is new language. Home-based employment and telecommuting are also not covered by this policy. Home-based employment is work performed by a customer at home, for another employer, through
telecommuting or sub-contracting. Home-based employment is not self-employment. Telecommuting is when the work is performed out of the customer's home for an employer.**

**POLICY**

**This language will be deleted.**

**GUIDELINES**

The following components are necessary for supporting the establishment of a small business. They do not necessarily occur in sequence.

1. The utilization of community resources.
2. An assessment of the customer's aptitude and ability to operate a small business.
3. An approved Business Plan that includes customer and/or third party financial support.
4. The Business Enterprise Committee's review and approval of OVR Sponsorship.**

**This is new language**

OVR may assist a customer in establishing a small business for the purpose of self-employment, so long as it is a most viable opportunity for the customer to achieve financial independence and will enable the person to meet both ordinary living expenses and ongoing business costs.

A sole-proprietorship, including the option for a Limited Liability Company (LLC), so long as the customer is the sole owner of the LLC, can be entered into only after determining that the customer has the requisite qualifications and experience to succeed in starting and operating a small business. OVR will also support customers who wish to enter into a franchise agreement. The business must be income producing. OVR will not support a business expansion of an already established, successful business. OVR will not support businesses which are considered hobbies, which engage in the sale or distribution of firearms, alcoholic beverages, or gambling or adult entertainment products or services, unless approved by the OVR Executive Director. Any small business established with OVR funds must be organized for profit and must comply with all state, federal and local laws, regulations, and ordinances.

OVR may provide a standard contribution for small business startup costs up to $10,000. Any contribution in any amount must not exceed fifty percent (50%) of the legitimate small business startup costs, as determined by OVR. The customer must be able to match any contribution for startup provided by OVR. The District Administrator may grant a waiver of the $10,000 standard contribution if additional funds are essential for the startup of the business. The customer must also be able to match the additional waiver funds that are being requested from OVR. Any waiver for startup costs that would exceed a $25,000 contribution from OVR must be approved by the BVRS or BBVS Director. Any waiver for startup costs that would exceed a $50,000 contribution from OVR must be approved by the OVR Executive Director. The customer may use OVR's financial commitment to leverage loans or other funding.

**PROCEDURE**

The following is the step-by-step process necessary for supporting the establishment of a small business as a goal for OVR customers:

1. The tentative goal of small business ownership is identified by the customer.
2. The VRC reviews the potential implications of operating a small business with the customer.
3. If the customer is still comfortable with the tentative goal of operating a small business after reviewing the
potential implications, then the VRC must use data from their comprehensive assessment to determine if this would be an appropriate vocational goal for the customer. The VRC may use Form A to assist in comprehensively assessing the customer’s potential for success in the pursuit of this vocational goal.

4. The customer should attend any additional assessments, consultations or trainings with resources in the community as part of the comprehensive assessment process if deemed necessary by the VRC.

5. If the data from the comprehensive assessment supports the customer’s vocational goal of small business ownership, then the VRC and customer must draft an IPE or IPE amendment with a tentative vocational goal of small business ownership. The IPE with the tentative vocational goal must include criteria for developing and presenting a viable and practical business plan.

6. The customer must develop a business plan. They should utilize resources in the community to assist with the development of a business plan, especially if they have no prior experience with writing a business plan.

7. The customer will present the finalized business plan to the local office’s Small Business Committee. The customer must demonstrate that they are fully knowledgeable of the contents of the business plan and how the plan will be executed. The Small Business Committee may utilize third party expertise from resources in the community as part of the evaluation process if deemed necessary.

8. If the business plan is approved by the local Small Business Committee, then the VRC and customer will amend the IPE to finalize the vocational goal and include any necessary services to assist with the small business startup. The IPE amendment must also include criteria for periodically reviewing the small business’ progress, criteria for determining the success of the small business and criteria for closing the customer’s case.

9. The Small Business is monitored for a minimum of 90 days by the VRC.

10. Once the criteria for closure and success have been met, and the customer is no longer in need of services, the VRC will close the customer’s case as successfully rehabilitated.

I. STANDARDS FOR IMPLEMENTATION

Counseling and Guidance
Potential entrepreneurs should be identified as early as possible in the vocational rehabilitation process. The VRC and customer must review the advantages and disadvantages of operating a small business. They must also discuss the rationale for the customer operating his or her small business as opposed to working as an employee in an established business. VRCs must provide ongoing counseling and guidance throughout the process of the small business development.

A. Comprehensive Assessment

This language will be deleted.

Potential entrepreneurs should be identified as early as possible in the Vocational Rehabilitation process.

The counselor and customer evaluate issues surrounding the customer’s impairment and how they impact the ability to work in an established business versus a person who is self-employed.

The counselor and customer review the advantages and disadvantages of operating a small business. They discuss the rationale for the customer operating his or her small business as opposed to working as an employee in an established business.

This is new language**The VRC must evaluate any potential limitations caused by the customer’s disability,
and identify any services that will be necessary for alleviating those limitations. The VRC must identify whether disability-related services will be required before the execution of the business plan, or that will be needed on an ongoing basis to ensure the success of the business plan. Any disability-related services that are required before or during the execution of the business plan will not be counted toward the $10,000 standard matching contribution from OVR for small business startup expenses.**

It is essential that the customer participate in an assessment of his/her personal and business skills. This should include, at a minimum, an evaluation of the customer's motivation, persistence, ability to follow through, work experience, business management skills and financial status. The VRC may rely on his/her own skills and observations as well as vocational testing and other assessment tools. **This is new language** The VRC may utilize Form A to assist with the comprehensive assessment process. The completion of Form A is not required, but rather meant to assist the VRC in asking appropriate questions to the customer as part of the comprehensive assessment process. This form may help to identify customers who are or are not yet prepared to pursue small business ownership as a vocational goal, or it may simply help to identify areas that require further assessment, consultation or training.

The VRC must also evaluate potential barriers outside of the customer’s disability that may impact their proposed small business venture. These must include, but are not limited to:

- Any outstanding debts or other financial restrictions such as defaulted student loans, delinquent child support, unpaid income tax, bankruptcy that includes business debt, a poor credit rating, inadequate collateral or any judgments/liens against the customer
- Anything in the customer’s history such as a criminal record, misdemeanor or felony convictions that might interfere with their obtaining a licensure, owning or operating the proposed business or obtaining collateral
- The legality of operating the proposed business in the Commonwealth of Pennsylvania or other locations that may apply
- Sufficient access to transportation**

The VRC must clearly document comprehensive assessment results in the customer’s case record. **This is new language**

B. Additional Assessment/Consultation/Training
If necessary, the customer may participate in consultations, assessments and courses offered by SBDCs, SCORE or other training programs as part of the comprehensive assessment process. The VRC must document comprehensive assessment results in the customer’s case record.

C. Individualized Plan For Employment With Tentative Goal
If the VRC determines that the goal of small business ownership is a realistic and obtainable goal for the customer after reviewing the data from the comprehensive assessment, then they must mutually develop an IPE with the customer that includes a tentative goal of small business ownership.

The tentative IPE must include criteria and a timeframe for completing the business plan, along with any service providers or community resources that may be assisting the customer with the development of the business plan. This IPE must also include criteria and a timeframe to present the completed business plan to the local Small Business Committee.**

D. Community Resources
OVR District Administrators must establish working relationships with community resources that provide small business expertise. Small Business Development Centers (SBDC), Service Corps of Retired Executives (SCORE), colleges and universities as well as local and state economic development groups have services
available including training and consultation. The Chamber of Commerce, financial institutions and individual consultants are potential resources to assist customers with developing ideas, feasibility studies, business plans, securing financing and follow-along counseling.

**This is new language** OVR should develop Letters of Understanding with community resources to provide training, consultation and assessment services as needed.**

E. Business Plan
The business plan is the basis for seeking OVR support and is also used to request financial support from other entities.

It is recommended that the customer writes the business plan utilizing assistance from resources in the community, especially if the customer has no experience with writing a business plan. The plan includes a summary with objectives, an overview with product or service description, market analyses, sales and management strategies, marketing strategies, zoning/licensing requirements, taxation, insurance requirements, etc. A financial plan including funding sources other than OVR, a breakeven analysis, an income analysis, startup costs and balance sheets must also be included. **This is new language** Supporting data may include legal documents, insurances and references. The business plan should also identify who the customer will utilize for accounting and legal support.**

The counselor and customer may arrange to have the business plan reviewed by a professional experienced with small business development. This should be an individual other than the person assisting with the business plan preparation.

F. **This is new language** District Office Small Business Committee**

The District Administrator (DA) will establish a Small Business Committee Business Enterprise Committee. The Committee shall consist of the VRC, a supervisor, DA or his/her designee and other parties as deemed necessary. It may include a representative from the business community. Committee members may provide assistance and act as a resource for the VRC from the time of the initial comprehensive assessment. **This language will be deleted.** The Committee recommends or denies OVR support of the business enterprise using assessment information and the business plan as the basis for its decision. The customer is notified in writing of the Committee’s decision. The DA/DM make the final decision in instances of committee member disagreement.**

**This is new language** The local Small Business Committee may also arrange to have the business plan reviewed by a third party – a professional experienced with small business development. This must be an individual other than the person assisting with the business plan preparation. OVR may encumber funds separate from any funds the customer is requesting for start-up costs in order to provide payment for this third party review. The third party reviewer shall submit an evaluation report to the customer and VRC once review of the business plan is complete.

Review by Local Small Business Committee
The committee shall review the customer’s business plan, data from the comprehensive assessment, any accompanying information, as well as any reports provided by a third party reviewer in order to evaluate the viability of the plan.

The committee must meet with the customer as part of the review process, so that the customer may provide a summary of the plan and answer any questions that committee members may have. The customer must
demonstrate that they are fully aware of all components and details of their business plan and how they will be executed.

The Committee recommends or denies OVR support of the customer’s small business initiative using comprehensive assessment information and the business plan as the basis for its decision. The customer is notified in writing of the Committee’s decision. The DA will make the final decision in instances of committee member disagreement.

Central Office Small Business Specialist
A Small Business Specialist located in OVR’s Central Office will be available to assist the local Small Business Committees throughout the entire process described in this policy. We will list their contact information here.

G. Individualized Plan For Employment With Finalized Goal
After the business plan has been approved by the Small Business Committee, the VRC and customer will mutually amend the IPE to include a finalized goal of small business ownership.

The IPE amendment must include a finalized goal of small business ownership that is supported by the findings of the comprehensive assessment and a viable business plan which was approved by the Small Business Committee. The IPE amendment must include mutually developed criteria for monitoring the progress of the business plan and criteria for closure, along with clearly defined timeframes for meeting these criteria. Business plan projections may be used as a guideline for developing criteria and timeframes for monitoring the business’ progress. The VRC and customer may arrange for assistance with the monitoring through a community resource or a business consultant.

The IPE amendment must also include any comparable benefits that the customer will be utilizing to assist with startup costs, as well as any necessary VR services that the customer will require to conduct the business without barriers caused by their disability.

H. Fiscal Guidelines
OVR may use case service dollars for business startup expenses recommended by the Committee that are allowable under VR program regulations.

Due to the nature and the many types of expenses that may be required to start a business, OVR has placed a standard matching contribution of up to $10,000 on the total purchase of business startup expense items. The expenses that OVR can and cannot assist with are discussed below. The purpose of this standard matching contribution is to ensure that resources are available for all eligible customers. The customer must be able to match any funds that are being requested from OVR. The District Administrator may grant a waiver of the $10,000 standard contribution if additional funds are essential for the startup of the business. Any waiver for startup costs that would exceed a $25,000 contribution from OVR must be approved by the BVRS or BBVS Bureau Director. Any waiver for startup costs that would exceed a $50,000 contribution from OVR must be approved by the OVR Executive Director. Any waiver granted must not exceed 50% of the legitimate startup costs of the business. Any waiver granted must be based on the individual circumstances of the customer and the requirements of the business startup. Any waiver amount for startup expenses must be matched by the customer. The justification for this waiver approval must be clearly present in the customer’s case file.

OVR may assist in the purchase of the following expenses, if it is agreed upon with the local Small Business Committee and District Administrator or designee that these items are vital to the operation of the business.
Allowable Business Startup Expenses
Allowable business startup expenses that OVR may purchase as part of the $10,000 standard matching contribution include, but are not limited to:

1. Equipment/Tools;
2. Office Supplies – ex. invoices, copy paper, printer cartridges, etc.;
3. Advertisement – signage, business cards, newspaper ads, flyers, pamphlets, etc.;
4. Website development;
5. Obtaining permits or licenses, occupancy permits, sales tax licenses, professional licenses;
6. Essential office items/furniture;
7. Essential computers/software/printers/other technology;
8. Professional consultation fees, once the business plan has been approved. ex. architectural fees, tax accountant, legal, etc.;
9. Initial startup inventory;
10. Franchise fees;
11. Initial rent for business location;
12. Vehicles that are essential to the business operation and used exclusively within the business can only be counted as customer matching funds at this time.

Non-Allowable Business Startup Expenses
Non-allowable business startup expenses that OVR will not purchase as part of the $10,000 matching contribution include, but are not limited to:

1. Operating capital or grants;
2. Purchase of real estate;
3. Building renovations and expansions;
4. Non-essential office items or technology such as coffee machines, refrigerators, radios, etc.;
5. The payment or refinancing of existing debt, whether personal or business related;
6. Any security or other deposit (such as lease, rental, utility, or other deposit) that is refundable to the customer or the business;
7. Salaries or benefits for the customer or any other owner/principal or employee of the business;
8. Personal or business taxes of any kind, including income and sales tax withholdings, interest, or penalties;
9. Any costs associated with securing, renewing, or litigating a patent, copyright, or registered trade name or trademark;
10. Utility payments (water, sewage, gas, electrical, phone, internet, etc.)
11. Any costs associated with the ongoing operation of the business outside of the initial startup period;
12. Memberships;
13. Insurance premiums;
14. Vehicles that are not essential to the operation of the business, or are for personal use
15. General Transportation
17. Worksite Modifications (reference Numbered Memo 13-200.03)
18. Business Readiness or Viability Assessments

**This language will be deleted.**

**PURCHASE OF EQUIPMENT**
Tools, equipment, stocks and supplies are purchased and inventoried through the procedures outlined in the OVR competitive bid process (Numbered Memo 1110000200) and equipment tag (Numbered Memo 1220000400).**

**This is new language**

**Purchase of Items for Startup**
The customer must provide a list of items that they are requesting that OVR purchase as part of the matching contribution. The customer must also provide a list of items that they will provide as part of the matching contribution toward startup costs. Form B must be used to document the startup costs that the customer is
contributing toward the matching contribution, as well as the items that OVR will be purchasing as part of the matching contribution. Once Form B is completed and agreed to, the District Administrator and customer must sign and date the document. Form B must be stored in the customer’s case file and uploaded to CWDS. Any discrepancies between the initial quoted prices for startup costs and the final purchasing price must be approved by the DA.

The items that the customer uses as part of their matching contribution must be essential to the startup of the business. The items that are included as part of the customer’s matching contribution must be used exclusively within the operations of the business itself.

The time period for calculating startup costs must not exceed six months. If the customer is making payments toward the full ownership of an item, then only the amount currently paid on the item plus a maximum of six months of additional payments may be counted toward the customer’s matching contribution. For example, if a customer opens a delivery service and must purchase a delivery van for business operations, then the customer may use six months of payments on that van as part of their matching contribution only if that van is used exclusively for operating the small business. If the van will be used for personal and business use, then the six months of payments may not be used as part of their matching contribution.

Customers may use the cost of a vehicle as part of their matching contribution if it is determined that the vehicle will be vital to the everyday operations of the business, and used exclusively within the operation of the business. If the vehicle has not been paid in full, only the amount already paid, plus six months of payments may be used as part of the customer’s matching contribution.

The customer may use items that were purchased prior to the approval of their business plan as part of their matching contribution to the extent that the customer establishes the way and nature those items will be used in the business. The local Small Business Committee and the customer must agree to a current value of previously purchased items that accounts for depreciation. The current value of the item may be used toward the customer’s matching contribution. The local Small Business Committee may request additional documentation from the customer if necessary to help establish the customer’s contribution.

**This language will be deleted.**

**EQUIPMENT INVENTORY/PLACEMENT EQUIPMENT**

For the present time, BPO staff will continue to follow the guidance offered in Numbered Memorandum 12-200.04. BBVS staff will continue to follow the procedures related to use of the OB-4 form (Training/Occupational Supplies and Equipment Agreement).**

Tools, equipment, stocks and supplies for startup are purchased and inventoried through the procedures outlined in the OVR competitive bid process (Numbered Memo 11-100.02) and equipment tag (Numbered Memo 12-200.04).

**Authorization for Services**

**This is new language**

Fee schedule code 59800 is to be used to authorize funds for the purchase of small business or entrepreneurial training that the customer may require.

Fee schedule code 59110 is to be used for any type of consultation service used to assist the individual with the development of the business plan.

Fee schedule code 59840 is to be used to authorize funds for the purchase of items/services necessary for startup costs for customers establishing a small business. This fee schedule item is to be used only for customers who have a business plan approved by the local Small Business Committee.

I. **PROGRESS MONITORING AND CLOSURE**

The VRC must work with the eligible customer to obtain periodic progress reports which may include a profit and
loss statement or other form of reporting information on total sales, business expenses or the amount of time the customer is engaged in business operations. The VRC must continuously work with the customer to ensure that there is an understanding of the timeline expected for case closure.**

The VRC and customer must agree on measurements of success and identify them in the IPE **This is new language**with the finalized goal. A case must be closed when planned services are completed and the business shows definite signs of stability. A sign of stability may include when revenue exceeds operating costs, or when the individual is able to meet ordinary living expenses and ongoing business costs.** They must also agree on case closure criteria in accordance with federal guidelines, including the required minimum 90 day successful employment period. A longer placement period may be in order to help ensure the continued success of the customer’s small business. **This is new language**The VRC may use the customer’s self-report when deciding if they have achieved stability.

If the customer does not follow through with meeting the criteria and responsibilities outlined in the IPE with the finalized goal, or if the VRC is unable to locate or contact the customer after at least three attempts, then the VRC may close the case successfully if they are able to verify that the business is still in operation.**
# RESOURCES / REFERENCES

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<thead>
<tr>
<th>Organization</th>
<th>Website</th>
<th>Additional Information</th>
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<tr>
<td><strong>Small Business Development Centers PA</strong></td>
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<tr>
<td>The Pennsylvania Small Business Development Centers (SBDC) are the only statewide, nationally accredited program that provides high quality one-on-one consulting, training and information resources to empower new and existing businesses. The SBDC program is a public/private partnership with the U.S. Small Business Administration, the Pennsylvania Department of Community and Economic Development and 18 universities and colleges across the Commonwealth.</td>
<td><a href="http://www.pasbdc.org">http://www.pasbdc.org</a></td>
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<td><strong>Service Corps of Retired Executives (SCORE)</strong></td>
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| SCORE is the most trusted source for small business plans. They will guide you through the entire process from “what is a business plan” through “creating a business plan”. Here you will find free business plan templates, business plans samples and examples, and links to business plan software. | [https://www.score.org](https://www.score.org) | Alleghenies SCORE  
Central PA SCORE  
Chester & Delaware County SCORE  
Lancaster-Lebanon SCORE  
Lehigh Valley SCORE  
Montgomery County, PA  
Northeast Pennsylvania 0709  
Northwest Pennsylvania SCORE  
Pittsburgh SCORE  
Pottstown SCORE  
Reading SCORE  
SCORE Bucks County  
SCORE Philadelphia  
Susquehanna SCORE  
Uniontown SCORE is now Southwestern Pennsylvania |
### PA Department of Community and Economic Development
The mission is to foster opportunities for businesses to grow and for communities to succeed and thrive in a global economy. Also to improve the quality of life for Pennsylvania citizens.

http://www.newpa.com/

### The Pennsylvania Chamber of Business and Industry
The Pennsylvania Chamber Foundation seeks to enrich discussions among policymakers, business leaders and the public concerning ways to improve Pennsylvania’s economy and business climate, and increase the competitive advantage of Pennsylvania businesses.

http://pachamber.org

417 Walnut St
Harrisburg, PA 17101
http://www.pachamber.org/membership/local.php

### United States Census Bureau
Private businesses use the data to analyze potential, measure the effectiveness of sales and advertising programs, and develop budgets.

http://www.census.gov/econ/cbp/

http://censtats.census.gov/cgi-bin/msanaic/msasect.pl

### Pennsylvania State Data Center
The Pennsylvania State Data Center serves as Pennsylvania's official source of population and economic statistics.

http://pasdc.hbg.psu.edu/

Capitol Complex
Harrisburg, PA 17120
### U.S. Small Business Administration

The SBA helps Americans start, build and grow businesses, through an extensive network of field offices and partnerships with public and private organizations.

[https://www.sba.gov/advocacy](https://www.sba.gov/advocacy)

- Philadelphia District Office
  See map: Google Maps
- Philadelphia District Office
  See map: Google Maps
- Philadelphia District Office
  See map: Google Maps
- Pittsburgh District Office
  See map: Google Maps
- Region III
  See map: Google Maps

Free On-Line Small Business Training

### Assets Lancaster

ASSETS was established in 1993 by Mennonite Economic Development Associates. Since then, ASSETS has supported hundreds of entrepreneurs in obtaining their goals. Through our program, small business owners learn how to start, manage and grow a young business.

[www.assetslancaster.org](http://www.assetslancaster.org)

100 South Queen Street
Lancaster PA 17603
USBLN Certification for Disability-Owned Businesses
Disability-Owned Business Enterprise Certification
Disability Supplier Diversity Program®

The Disability Supplier Diversity Program® (DSDP) is the leading third-party certifier of disability owned firms, including service-disabled veteran-owned businesses (SDVOBs) promoting their utilization and growth.

Disability.gov

Disability.gov is the federal government website for comprehensive information about disability-related programs, services, policies, laws and regulations. The site links to thousands of resources from many different federal government agencies, as well as state and local governments and nonprofit organizations across the country.

http://www.usbln.org/dsdp_certification.html

1310 Braddock Place, Suite 101
Alexandria, VA. 22314
Disability Supplier Certification Benefits:

- Access to Contracting Opportunities & Decision Makers
- Differentiate your business from the competition
- Access to supplier diversity professionals to help reduce barriers
- Gain B2B business opportunities for collaboration and teaming
- Serve as an advocate for disability entrepreneurship
- USBLN® and DSDP become your advocate locally and nationally

Here are a few “quick links” to get you started:

- Financing Your Business
- Find Help Near You to Start a Small Business
- 10 Steps to Starting a Business
- Small Business Resources from USA.gov
- Free Online Course on Building a Website for Your Business
- Finding a Business Mentor or VRC
- Small Business Resources for People with Disabilities
- Avoiding Home-Based Business Scams
- Search SBA Lenders
- Finding Your Local Small Business Development Center (SBDC)
<table>
<thead>
<tr>
<th>Pennsylvania Unified Certification Program (PA UCP)</th>
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<tbody>
<tr>
<td>Provides “one-stop shopping” for firms seeking certification as a Disadvantaged Business Enterprise (DBE) in accordance with 49 CFR Part 26 and as an Airport Concession Disadvantaged Business Enterprise (ACDBE).</td>
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http://www.paucp.com/

More about the program

www.paucp.com/PAUCP_brochure.pdf
GLOSSARY

B

**Balance Sheet** - a quantitative summary of a company's financial condition at a specific point in time, including assets, liabilities and net worth, it gives a snapshot of holdings on a specific date and is also called income statement or earnings report.

**Breakeven Analysis** - a calculation of the approximate sales volume required to just cover costs, below which production would be unprofitable and above which it would be profitable. Breakeven analysis focuses on the relationship between fixed cost, variable cost, and profit.

**Business Plan** - a prepared document stating the mission, future goals and objectives of a business by a person, partnership or corporation. The plan includes a summary with objectives, an overview with product or service description, market analyses, sales and management strategies, marketing strategies, zoning/licensing requirements, taxation, insurance requirements, etc.

C

**Chamber of Commerce** - local chambers are business organization representing the interests of businesses of all sizes, sectors, and regions. The members of the organization meet regularly to network, discuss growth, and overcoming barriers to business growth.

**Comprehensive Assessment** - an evaluation designed to identify the customer’s strengths, as well as medical or social barriers that will influence the potential outcome of their vocational goal.

**Community Resources** - individuals and professional organizations within the local community who contribute to the knowledge and understanding of a customer’s pursuit of small business as a vocational goal.

**Corporation** - a company or group of people authorized to act as a single entity and recognized as such in law as separate from the person who owns the entity. There are many different types of corporations.

F

**Feasibility Study** - a determination of the likelihood that a proposed development will fulfill the objectives of a particular investment through an evaluation of expenses, income, and most advantageous use and design.

**Franchise** - a legal and commercial relationship between the owner of a trademark, service mark, trade name, or advertising symbol and an individual wishing to use that identification in a business. In the simplest form, a franchiser owns the right to the name or trademark and sells that right to a franchisee. This is known as product/trade name franchising. The more complex form, business format franchising, involves a broader ongoing relationship between the two parties. Business format franchises often provide a full range of services, including site selection, training, product supply, marketing plans, and even assistance in obtaining financing. (SBA.gov)

**For Profit** - is a company that is intended to operate a business which will return a profit to the owner.
Hobby - a regular activity that is done for enjoyment, typically during one's leisure time.

Home-based Employment - work performed by a customer at home, for another employer, through telecommuting or sub-contracting. Home-based employment is not self-employment.

Income Analysis - a calculation which defines the money received by a business in a given period of time as a result of operating the business; the goods and services sold.

Limited Liability (LLC) - a type of company, authorized only in certain states, whose owners and managers receive the limited liability and (usually) tax benefits.

Market Analysis - research done on similar businesses which should include desk and field research. This presents insight on the targeted group’s behavior and shopping patterns, studying the competitor’s marketing strategies.

Net income - determined from the financial report by subtracting total expenses from total revenue.

Profit - equals revenue less expenses.

Profit and Loss Statement - an official quarterly or annual financial document published by a company, showing earnings, expenses, and net profit. The profit and loss statement shows transactions over a given period of time.

Self Employment - an individual who operates a business or profession as a sole proprietor, partner in a partnership, independent contractor, or consultant. Self-employed individuals are generally required to file an annual return and pay estimated tax quarterly.

Note: For purposes of this policy, we will not consider partnerships.

Service Corps of Retired Executives (SCORE) - supported by SBA, is a nonprofit association of thousands of volunteer business counselors throughout the U.S. and its territories. SCORE members are trained to serve as counselors, advisors and mentors to aspiring entrepreneurs and business owners.

Small Business - the definition of “small” varies by industry, however it is usually based on the annual receipts and number of employees.

Small Business Development Center (SBDC) - provides assistance to small businesses and aspiring entrepreneurs throughout the United States and its territories, hosted by leading universities and state
economic development agencies, and funded in part through a partnership with Small Business Administration.

**Small Business Committee** - a committee comprised of the VRC, a supervisor, DA or his/her designee and other parties as deemed necessary. It many also include a representative from the business community.

**Sole Proprietor** - someone who owns an unincorporated business by himself or herself.

**Start-up Costs** - a variety of different costs that a new business owner must incur in order to get the business established. Typically these are one-time costs.

**T**

**Telecommuting** - is when work is performed out of the customer's home for an employer.

**Third Party** - a generic legal term for any individual who does not have a direct connection with a legal transaction but who might be affected by it.

**V**

**Viability** - the overall financial health of the business operations.

**W**

**Waiver** - a variation in the approval process for matching contribution more than the $10,000 OVR standard contribution. Authorizing signatures vary based on the OVR contribution.