

Entrepreneurship for Persons with Disabilities Programme

Workbook

Session 1. Introduction to Module

Challenges associated with self-employment		
Low levels of employment and managerial experience.	Does not impact me	
	Unsure if this impacts me	
	Does impact me	
Difficulties with movement and accessibility means meeting customers and networking are more challenging.	Does not impact me	
	Unsure if this impacts me	
	Does impact me	
Problems with getting start-up capital due to lack of own financial resources and/or poor credit rating.	Does not impact me	
	Unsure if this impacts me	
	Does impact me	
Fear of losing regular benefit income, known as welfare benefit trap.	Does not impact me	
	Unsure if this impacts me	
	Does impact me	
Lack of understanding among support agencies of additional challenges I face as a result of my disability/disabilities.	Does not impact me	
	Unsure if this impacts me	
	Does impact me	
Lack of access to appropriate training and support.	Does not impact me	
	Unsure if this impacts me	
	Does impact me	

Motivations associated with self-employment		
Desire to be my own boss.	Does not impact me	
	Unsure if this impacts me	
	Does impact me	
Difficulty in securing or retaining employment.	Does not impact me	
	Unsure if this impacts me	
	Does impact me	
Wish to increase income.	Does not impact me	
	Unsure if this impacts me	
	Does impact me	
Flexibility in working hours and workload.	Does not impact me	
	Unsure if this impacts me	
	Does impact me	
Rebuilding self-esteem.	Does not impact me	
	Unsure if this impacts me	
	Does impact me	
Suits or accommodates disability.	Does not impact me	
	Unsure if this impacts me	
	Does impact me	
Fear of discrimination in the workplace.	Does not impact me	
	Unsure if this impacts me	
	Does impact me	
Autonomy from obstacles such as: Transportation; Fatigue; Inaccessible work environments; Need for personal assistance.	Does not impact me	
	Unsure if this impacts me	
	Does impact me	

1: poor 2: fair 3: good 4: very good 5: excellent

Competency	1	2	3	4	5
Spotting opportunities – how good are you at spotting opportunities that are worth pursuing?					
Taking the initiative – how good are you at acting on opportunities?					
Planning and management – how good are you at planning and managing your time?					
Creativity – how good are you at coming up with new or creative ideas?					
Vision – how good are you at having a vision for your future and working towards that vision?					
Mobilising others – how good are you at getting others on board with your ideas?					
Working with others – how good are you at teaming up and collaborating?					
Learning through experience – how good are you at learning from your past experiences and mistakes?					
Motivation and perseverance – how good are you at staying focused and not giving up?					
Mobilising resources – how good are you at gathering and managing the resources you need to pursue an idea?					
Valuing ideas – how good are you at making the most of ideas and opportunities?					
Ethical and sustainable thinking – how good are you at assessing the long-lasting impact of ideas, opportunities and actions?					
Self-awareness and self-efficacy – how good are you at recognising your own abilities and believing in yourself?					
Financial literacy – how good are you with numbers and managing money?					
Coping with uncertainty, ambiguity and risk – how good are you at coping in situations of high risk or uncertainty?					
Add up each column					
Total score (max. 75 and min. 15)					

Of the 1s and 2s, which do you want to get better at by the end of this module?

Session 2. Idea Generation and Evaluation

Exercise in Idea Generation

- A law has been passed that the outside walls of all houses must be painted green.
- Think of businesses (products or services) that could be set up in response to this new law. Consider who will be impacted by this law? What might they want and need? Be as creative as you like.
- Write down a minimum of three ideas and maximum of six.
- Rate your business ideas from strongest (1) to weakest (6).
- Select your final top idea.

Ideas that come to mind	Ideas ranked (top idea in #1 spot)
1. _____	1. _____
2. _____	2. _____
3. _____	3. _____
4. _____	4. _____
5. _____	5. _____
6. _____	6. _____

Describe your business idea in a few sentences:

Statement	Agree	Unsure	Disagree
My idea meets a real need or desire.			
There are aspects to my idea that are new or different.			
My business offers something that no other competitor offers.			
My business is scalable, meaning I can provide more to meet demand.			
Setting up this business is something I really want to do.			

Mostly “agree”: Good to continue idea

Mostly “unsure”: Need to research idea further

Mostly “disagree”: May need to reconsider idea

Key questions to ask about your business idea:

1. Does the idea meet a real need or desire?
2. What is new or different about the idea?
3. Who are the customers likely to be?
4. What do you offer your customers that no one else does?
5. How much are they willing to pay?
6. Who are your competitors?
7. What is the best thing about your idea?
8. What is the biggest weakness?
9. What will be the biggest challenge you face in turning your idea into a reality?
10. How long will it take to get your business up and running?
11. Is this idea scalable, meaning can you provide more to meet demand, and if so, how?
12. Is this something that you really want to do?

Session 3. Customer Segments

Business Model Canvas – Customer Segments

For whom are you creating value? Who are your most important customers?

- How would you name or define your customer segments?
- For each segment are you selling business to business, B2B, or selling business to consumer, B2C?
- For each segment, what are their shared characteristics, such as place or location; age, gender and background?
- Give additional details that will help to shape a profile of your potential customers.

Customer Persona

1. List the key terms that you would use to describe the person that you are targeting with your product / service (e.g. 18-24 year old, female, Irish, university student).
2. Use Google Image to select an image that best represents your target audience.
3. Find other images to represent their habits, interests, fears, desires, pain points, passions, etc.

Session 4. Customer Relationships and Channels

Business Model Canvas – Customer Relationships

What type of relationship will your venture have with its customers? How will you acquire new customers, keep existing customers and upsell to all customers?

- GET - How will you get new customers?
- KEEP - Once you have customers, how will you keep them so that they return to buy from you?
- GROW - How will you encourage these same customers to spend more money with you?
- REFERRALS - How will you encourage your loyal customers to refer their friends and recommend your business?

Fill in your thoughts to the above questions.

Business Model Canvas – Customer Channels

How do you communicate with your customers? How does your product or service get to the customer?

- Which channels do your customers prefer?
- How do these channels work together?
- Which ones work best/are most cost efficient?

Fill in your thoughts to the above questions.

Session 5. Value Proposition

Business Model Canvas – Value Proposition

Why do people buy your product or service? What makes your business different?

- What are your customer needs or pain points?
- What is the value or benefits of your product or service to the customer?
- What is the proof or evidence of value to the customer of your offering, such as cost savings, time savings or benefits?

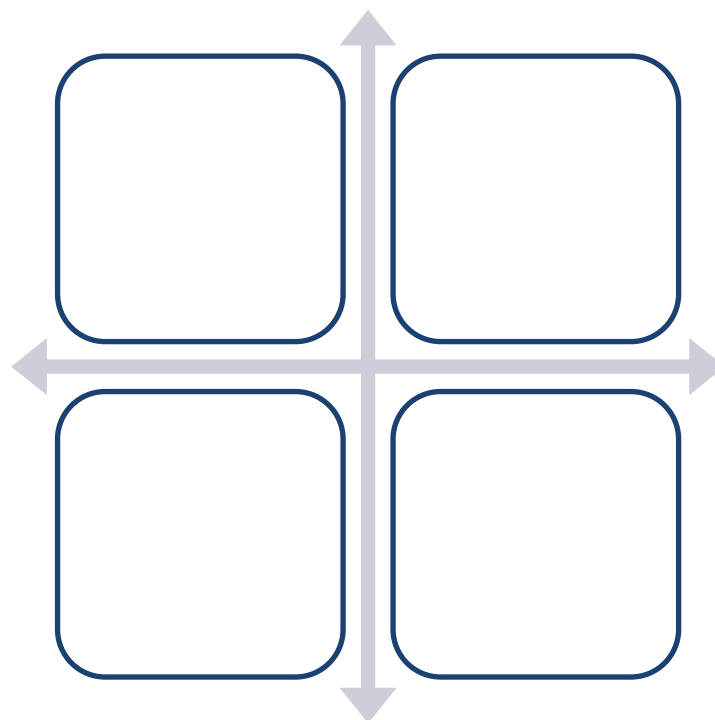
Fill in your thoughts to the above questions.

Competition Matrix

SAMPLE COMPETITION MATRIX:



TEMPLATE COMPETITION MATRIX:



Session 6. Key Business Activities

Business Model Canvas – Key Activities

What key activities must you do to make the venture work? Consider the whole lifetime of the product or service from production to after-sales.

- What type of business will you operate?
- What are the exact activities you will need to do to operate your business? E.g., hospitality trades will require sales assistance and customer service, and producers will rely on production activities, such as producing, storing and delivering products.
- What activities do you need to carry out to deliver your value proposition?
- What activities are needed to build or maintain your customer relationships?
- What activities are needed to establish your customer channels?

Fill in your thoughts to the above questions.

Session 7. Key Business Resources

Business Model Canvas – Key Resources

What resources do you need to make the venture work?

- What financial, human, physical and intellectual resources are needed to deliver your key activities?
- What are the resources you need that are currently available to you?
- Which other resources are *necessary* to getting your business started?
- Which of these resources can you access for minimal cost?

Fill in your thoughts to the above questions.

Session 8. Key Business Partners

Business Model Canvas – Key Partners

What partners and suppliers do you need to make the venture work? Consider the whole lifetime of the product or service from production to after-sales.

- Who are the partners that are critical to the business? Who are the partners needed for each of your key activities?
- What types of partnerships suit the needs of the business? For instance, buyer-supplier and supplier-distributor agreements.
- Which of the partners are providing you with the key resources needed?

Fill in your thoughts to the above questions.

Session 9. Financial Literacy

Business Model Canvas – Cost Structure

What will it cost to operate the venture and provide value to the customer?

- Are you a more value-driven or cost-driven business?
- What are the fundamental costs of delivering your business?
- Which of your costs are fixed and which are variable?
- Which of your key activities are most costly to your business?
- Which of your key resources are most costly to your business?

Fill in your thoughts to the above questions.

Session 10. Revenue Streams & Testing Your Idea

Business Model Canvas – Revenue Streams

How will your venture earn money? Are there multiple possible revenue streams?

- What is the product or service I am selling?
- In what way can I capture revenue from this product or service?
- Should I follow a cost-based or value-based approach to pricing?
- Does fixed or dynamic pricing apply to my good or service?
- How do each of my customer segments prefer to pay?
- How do competitors capture revenue from customers?
- Can I capture revenue in different ways for the same product or service?

Fill in your thoughts to the above questions.

Testing your Business Idea

Critical Assumption	Test

Session 11. Understanding Legal Matters

Checklist - Legal Structure for your Business

Take a moment to review the checklist below. In order to address these items, you will need to consult your national regulations. You won't be able to address them fully now, but keep note of them to look into further.

- ✓ What legal business structure have you chosen?
- ✓ What is the process for registering as self-employed or a sole trader?
- ✓ What is the process for registering your business?

Checklist – Tax Obligations and Regulations for your Business

Take a moment to review the checklist below. In order to address these items, you will need to consult your national regulations. You won't be able to address them fully now, but keep note of them to look into further.

- ✓ What are your obligations as an employer?
- ✓ What are your tax obligations, such as Income & VAT, customs or excise duty?
- ✓ How does the regulatory environment for doing business within your country and industry impact your business? Tip: Consult the *Ease of Doing Business Rankings* by the World Bank.

Checklist – Insurance Requirements for your Business

Take a moment to review the checklist below. In order to address these items, you will need to consult your national regulations. You won't be able to address them fully now, but keep note of them to look into further.

- ✓ Which insurances are applicable to your business?
- ✓ Which insurance covers are mandatory, optional or recommended?
- ✓ What eligibility is required for insurance cover?

Session 12: Bringing it all Together - Briefly summarize, in a few words, the key elements from each section of your Business Model Canvas.

Key Partners	Key Activities	Value Proposition	Customer Relationships	Customer Segments
	Key Resources		Channels	
Cost Structure			Revenue Streams	

Assessing your own level of readiness

Check out some of the questions below and input your own thoughts/answers in the open text field.

- Why are you the best person to turn this venture into reality?
- What skills, resources and experience do you bring?
- What gaps in skills, resources and experience remain and how might you fill those gaps?
- Might you consider bringing on board others to help run the business?
- Who do you have available as an advisor or mentor? What experience, skills and resources do they provide?
- What is your timeline for setting up a business? Do you intend to start now, within the next 6 months, the next year or over a year?