


# Developing A Business Plan for Self-Employment

Joe, Ray & Janet Steffy

Hi! My name is Joe Steffy.  
I am also Poppin Joe.

This is my Dad,  
Ray.


Dad, tell  
them about  
Poppin Joe's  
Kettle Korn.



- ## Road Map
- The WHY
    - Promise at birth
    - Quality of life
    - Community Membership

- ## Road Map
- Transition Planning
    - Low Expectations - Joe cannot focus to work
    - Dead End → Workshop/group home
    - Family knew a different Joe
  - Evident we needed to prove Joe could work.

I learn best by watching.  
I do exactly what I see done.



- I liked mornings at hilltop stables. I fed and watered 30 horses and let them out to pasture.



- I worked at an aquatic center on a maintenance crew with peers for 5 years.

## Exploring Joe's Abilities

- Purchased used kettle korn equipment
- Popped at Walmart & Grocery Stores



## Exploring Joe's Abilities



- Proved Joe can work.
- Soon, Joe could do each process of the work.

## Exploring Joe's Abilities

- Business took on a new meaning to Joe and to us, his parents.
- Joe identified himself as being POPPIN JOE.
- Moved from exploration to business venture.

## Exploring Joe's Abilities

- At Partners in Policymaking Ray learned about people with disabilities owning their own business when Dave Hammis presented.
- HOPE!
- Deep Dark Helpless Negative energy to positive energy.

## Reality: This is a lot of work!



- I graduated from high school in May 2004 at 18.



- I will own Poppin Joe's Kettle Korn!

- THE BOOK  
Entrepreneurship for  
People with Disabilities  
(Griffin & Hammis)

- We needed a business plan.

- VR knew Joe wanted to own his business. This was a first for our local VR.
- Janet enrolled in the First Steps Fastrack class.

### Business Plan Developed

- Information was based on absolute facts. Identified strengths and weaknesses.
- Valuable facts from trial work period.
- Established Joe's ability to work and to promote his kettle korn.

### Products



- Need
  - Festivals
  - Retail Outlets
- Measurable Market
  - Competition
  - Distribution System
  - Disability

### Govt. Regulations

- Random (2000 – 2004)
- Permanent License
  - Festivals and Events
  - Retail Outlets/ State Dept. of Agriculture
- Risk
  - Festivals

## Costs



- **Product**
  - Supplies
  - Labor
  - Distribution
- **Operating**
  - Insurance
  - Licenses
  - Taxes

## Limited Investment

- **Funding**
  - Voc. Rehab
  - PASS Plan
  - Grant
    - KS Council for DD
- **Continuous Money Flow**

## Networking

- Building a team of people who have information and skills
- Festivals – Tricks of the Trade
- Vendors/Supplies – new products and services
- **Outcomes**
  - Provide the best product
  - Give generously
  - Be trustworthy

## Benefits of PJKK's

- **Community Membership**
  - Joe owns Poppin Joe's Kettle Korn
  - Joe pops at festivals & events and has a small weekly route.
  - Joe is a contributing community member. Customers and vendors greet and talk to Joe. He signs the invoice and walks out with money in his wallet.

## Benefits of PJKK's

- **Community Membership (cont)**
  - Joe's stature is now tall with his head up. He has confidence and value.
  - Joe deposits his money at the bank independently. They recount it with him.
  - Joe pays taxes. Poppin Joe's is the vehicle to community building where all are valued.
  - Joe has a place to belong.

## Summary

- Know your product or service
- Know regs and licensing
- Know your risk
- Know your cost
  - Production or service cost
  - Operating cost

## Summary

- All of these parts are brought together to make a feasibility plan.
- Can you make a profit?
- Then project a 5 year plan on your growth to show how the business can be successful.
- Submit this for grant monies to start or support your business.