Message from the IVIE President

Can you believe it is a New Year? I have been IVIE President for six months and it has flown by so quickly. The older I get, the quicker the time flies!

Instead of choosing an annual New Year’s Resolution, I choose a word to live by. Last year my word was abundance. This year in 2022, my word is surrender. It is not about giving up but it is all about yielding gracefully and with gratitude - being totally present and submitting to that specific moment. It is amazing of what can come of being totally present and surrendering to what needs to get done. It is a challenge worth giving it my all! I invite you to share one of your business goals or word for 2022 on our email list IVIE@acblists.org.

It is national convention planning time. This year our national theme is “Here, there and everywhere”. The convention will be held in Omaha NE. Omaha is my stomping ground. Lots of ideas being thrown about for IVIE. If you have any suggestions, please reach out to our Convention Chair Carla Hayes at: lenguale@verizon.net.

In these long Winter days, IVIE is working on the following:
Revising our website with a new hosting company and web designer
National convention planning
Revising our Constitution
Membership recruitment
Obtaining our nonprofit status for fundraising and grant writing

IVIE is looking for some volunteers in the following areas:
Developing our social media presence committee
Joining our Constitution Revising committee
Please email IVIE President at tmgchild@gmail.com, if you are interested in joining either of these committees.

Thank you for your dedication and support of IVIE.

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Goal Setting
By, Teresa Gregg

Since we are in the first quarter of the year, let’s discuss some strategies for setting objectives, goals and milestones for your business. I believe most are familiar with journaling, meditating, exercising for energy, and montras are all
good strategies for creating successful goals. Now, let’s get as specific as we can when creating goals.

Mind Mapping Goals:
When creating a mind map for your business, try the following:
- **Collecting** – Make a list of every goal for your business. It has been shown that writing down your goals enhances the success of that goal.
- **Theme** – Find the theme in your goals list. Write that theme in the middle of the paper.
- **Association** – Find the associating categories you see in your goals list. These are written in a circle around the theme. Some categories might be: personal, work, self-improvement, education, social and financial.
- **Connecting** – Write down each category and its associating goals from your goals list. This is the third circle from the central theme.
- **Selecting** – Choose three goals in each category and create a SMART goal for each.

SMART Goals:
SMART Goals: When setting a very specific task, try creating a SMART goal. SMART stand for:
- **S** Specific- Is your goal very specific? The more specific you get the better the results.
- **M** = Measurable- Is your goal measurable and motivating? Can you measure this goal in time, as a product, event…?
- **A** = Achievable- Do you think this goal is achievable? If not, then either get more specific or evaluate the bigger picture and then break it down into smaller chunks.
- **R** = Reasonable – Is your goal reasonably achieved? If not, then begin again and get more specific. If the goal is stressing you out, then make it smaller and more specific.
- **T** = Time frame- Is your goal measured in a timely manner? Will your specific goal take 1 day or 2 weeks.

CLEAR Goal Setting:
This strategy for goal setting allows you to look at the bigger picture and begin to break it down. This is a great exercise if you have a mentoring or success circle of team players who help motivate you and keep you on point.
- **C** = Collaborative – This usually refers to a team type of business where collaboration is necessary. However, you can use this “C” to chart how you are working collaboratively with your target audiences.
- **L** = Limited – Make sure your goal has a time duration associated with it. The more specific you can get the better; just like the “T” in SMART goals.
- **E** = Emotional – Are you emotionally connected with this goal? If there
is no passion or positive energy with this goal, then most likely, it will not be achieved.

- A = Appreciable- Break down the whole picture of this goal and begin to make it more clear and appreciable.
- R = Refinement – Give yourself permission to refine as you are putting this goal into action. Do not be so rigid that you miss a step or process that make the end result that much more SMART and CLEAR.

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Entrepreneurship: Is It for You?
By: Ardis Bazyn

The first step in choosing entrepreneurship is deciding whether entrepreneurship is really right for you. Do you have the motivation to focus on setting up a business, marketing a business, and making priorities as necessary to keep it moving forward? As a business owner, you will not have a supervisor watching over you to make sure tasks are accomplished in a timely matter or give you jobs to do. You also will not have a steady income immediately. If you have lots of energy, like meeting new people all the time, and feel your personal life can be flexible, entrepreneurship may be a good choice.

The second step is to choose the right type of business to start. Do you have skills that could be marketed as a business? For example, if you have the skills to fix or program computers, you might be able to sell these services to others. Do you currently work for another company doing a particular service such as styling hair, giving massages, giving nail or facial treatments, taking photos, making videos, or selling products and services? If so, you might feel like starting your own business offering these same services to your own customers.

Another viable option is to sell products and services for a large networking products company. There are numerous options: Avon, Mary Kay, Arbonne, Party Lite, health and vitamin products, and many others. Each one has its own levels of earnings, most based on the amount of sales you make. Some require you to have inventory on hand and others do not. Check out several before deciding on the best one for you. Each charges you some upfront fees but the amount varies widely. Most do have training sessions to help you start. They also may want you to sign up other sales representatives under you.

Another type of business is selling products or services for disability and accessibility related companies. Most of these use contractors -you get paid for the amount of work you do but you primarily set your own schedule. You
likely will have training and possibly some leads for getting sales.

The next step is to consider family support and your education. Having your own business takes more than just having a skill. You might be great at that skill, but can you network with a variety of people, manage accounts, keep a schedule, and have a plan for how bookkeeping and financial records will be handled? Do you have the education necessary to accomplish these tasks yourself? Do you have a family member (spouse) who can assist you in the business? Classes for those with vision loss are available online and a good business coach can assist you in finding out what is necessary.

Some accessible online classes are available at the Carroll Center in MA and some correspondence courses are given by the Hadley school for the Blind. SBA.gov also has many resources available. Both the Independent Visually Impaired Entrepreneurs (www.ivie-acb.org) and Randolph-Sheppard Vendors of America (www.randolph-sheppard.org) have websites with lots of information.

The next step is to consider your financial resources and calculate the upfront cost of starting a business. All businesses take time to develop and become large enough to support you and your family. You will need some funding to assist you with living costs until you earn enough to pay your ongoing expenses. You may need to rent an office unless you are planning to have a home based business. Even then, you will need enough room for inventory, computers, marketing materials, and other equipment. You may need to purchase some equipment such as a new computer. Some funding is available through the Small Business Administration and local small business community development centers with low or no cost training from retired business counselors/representatives (SCORE). Some statewide organizations may have funding for people with disabilities and may have employment related grants and loans.

You will need to research valuable online resources. You can do a search for other types of businesses, possible loans or grants, and other information relating to the industry you want to pursue. You may want to consult with someone else currently in that particular business - you can find others by searching for them on the Internet. The www.ivie-acb.org website has business related links and a list of members who own their own business. The Career-Connect site under APH also offers mentors.

You can explore grants and/or low interest loans online as well. Some funding is available for starting a new business, particularly if you are a veteran. Funds for minority based businesses are also available. You can contact veteran organizations and minority organizations for assistance in this area.
If you have a disability, you can get facts from vocational rehabilitation services in your state about how they can assist you in starting a business. The Randolph-Sheppard Program gives training in food service management to visually impaired persons and assists them in applying for open positions for entrepreneurs. They also can assist you with some technology needs, particularly during your education. The Social Security Administration can give you information on incentives available for business owners and assistance for living costs and health care until you earn enough to support yourself.

Another step in the process is checking state and local laws for starting a business. Depending on the type of business, there are licenses required. All states require you to have a sales tax license unless you sell products of an already established business. Other licenses may be required in the city and county in which you live. Local laws are different from city to city. Food services need health licenses to operate. Other retail establishments may need other licenses to sell liquor, over the counter drugs, and other items. Some counties require you to get a DBA- Doing Business As license and you will have to make sure another business isn't already using the business name you've chosen. It is important to know all requirements before you begin a business.

The most important step in starting a business is writing a business plan. It forces you to think about the elements of a business such as your mission or vision, your products and services, and how you are unique from others. You will have to define how you will market your business and set goals to build your business. Finally, you will need to write a budget and plan how you will get the sales you need to pay the expenses. Consulting with people familiar with marketing will be beneficial in this process.

-- Ardis coaches clients who are making career decisions, whether they are in school or retiring from a current career. Read other helpful tips to promote your own business in Ardis's book: "BUILDING BLOCKS TO SUCCESS: Does the Image of Your Business Attract Customers or Motivate Employees?" available at: www.bazyncommunications.com