

Morgan Computer Consulting

Sitting across the table from Glenn at a small sidewalk café in Hawaii, it was easy to see why people liked him so much. His manner is calming, patient, and warm. His conversation intriguing and thought provoking.

Injured in a shooting accident over 30 years ago, Glenn has no functional use of his limbs (arms, hands, or legs) and uses an electric wheel chair for mobility.

He has been dependent on state and federal assistance most of his life and is eager to “give back to the system which has allowed me to not only live, but to achieve many of my life goals and dreams despite my disability.”

Community and particularly the youth within his community, holds great importance to Glenn. While attending school with the financial assistance of Vocational Rehabilitation, he has been donating his mechanical and technological skills as a computer consultant to friends, churches, universities, and small businesses.

His dream was financial independence and perhaps some day owning his own home. This should not be hard to do for someone who holds a master’s degree and is a Microsoft Certified System Engineer. But, financial independence for Glenn means generating an income of about triple the amount of the average person due to his extensive medical costs. Glenn uses “sip and puff” adaptive equipment to run his computer, and needs a personal assistant to get out of bed, eat, bathe, and to provide for personal care and daily activities. Couple that with living on a rural island in Hawaii and it becomes clear that finding gainful employment is not easy.

Technology has quickly grown to be a part of our every day business and personal worlds. And to Glenn it has now become much more.

Having completed his education and extensive research in the area of employment options on Kauai and neighboring islands, Glenn formulated a plan to start his own computer consulting business. He discovered through his research that consultants were flying in from other places to fill various computer needs. Local companies were getting requests from individuals and businesses for networking, audio/video editing, tutoring, troubleshooting, and web page development and design, but these companies were unable to keep up with the demand. Individually, these companies could only offer part-time work. Glenn could see the supply vs. demand opportunity and realized that with his unique expertise, he could service the unmet demand, do what he enjoys doing, and possibly fulfill his dream at the same time.

The hardest part of starting a new business was accomplished; he had a solid design. So Glenn asked his Vocational Rehabilitation counselor for assistance. Glenn was referred to David Hammis, who was at that time an Organizational Consultant for the Rural Institute at the University of Montana, and who had recently conducted a training for

Vocational Rehabilitation in Kauai regarding self-employment for people with disabilities.

Glenn contacted David early in 2002. Together Glenn and David developed a detailed business plan with financial projections that went through the end of 2003. By detailing each of the services Glenn would be providing, he was able to identify the technical equipment and expenses associated with each service. Funding for the equipment and some of the initial operating expenses needed to be found as much of it was a necessity to operate his business.

Glenn did the business research and the majority of the writing, while David shared his expertise in self-employment, Social Security work incentives, and benefits planning. Together they developed a Plan for Achieving Self Support (PASS). PASS is a Social Security work incentive under which persons with disabilities can set aside income and/or resources to be used to achieve specific work goals. By setting aside part of his Net Earnings from Self Employment (NESE) each month, Glenn would be able to secure Social Security funding to be used in his business.

Glenn requested funding in the amount of \$11,849 for:

1. Two desk top computers to provide video/audio editing, training, and website development.
2. A laptop computer to take with him to job sites. The laptop is able to utilize the adaptive equipment he needs to access and work with other computers.
3. And various initial start-up operating expenses such as excise tax license, telephone lines, internet service, business cards, and flyers.

People sometimes give up on their dreams when faced with a road block. Glenn is not one of those people. His original PASS was denied in the fall of 2002. As it turned out, Glenn and David continued to work with Social Security, the PASS was re-submitted in 2003, and Glenn receive approval for \$8,679 for equipment and operating expenses.

In the meantime, with his business plan completed and customers waiting, Glenn was determined not to give up on his dream. He took out loans to purchase two of the computers necessary to conduct his business and got started. He opened his doors in July of 2002.

In the first six months of business, Glenn completed 200 sales worth over \$20,000 gross. From that Glenn had to pay all of his business expenses (including an employee to assist him), set aside money to pay his taxes, and knowing he would be re-submitting his PASS to add stability to his company, Glenn set aside the required PASS amount each month from his NESE. Additionally, he had to leave some of the money from his NESE in the business each month as operating capital. After all was said and done, he was able to take an owner's draw of \$300 a month. It was a rocky road and didn't leave him with much cash each month, but he truly enjoys his work and knew this would be a successful business.

In 2003, the dream started to gel. By July, he reached \$30,000 in gross sales. His PASS was approved in October (retroactive to his original submission date in July of 2002), and the demand for his services was soaring.

Today, Glenn's PASS is finished, his SSI cash benefits are gone (though he still remains eligible for Medicaid through 1619b), and his business continues growing. Glenn is closer to his dream of financial independence. His NESE have grown to a point where he can operate his business, contribute his financial support back to his community, and aside from his medical costs, pay his monthly living expenses.

His dream did not stop there. Remember Glenn wanted to someday own his own home. Last week, Glenn moved into his new condo in Honolulu!

The processes and techniques used to assist Glenn were developed in-whole or in-part with the Rural Institute.

Produced in collaboration with Rural Institute (www.ruralinstitute.umt.edu) and Griffin-Hammis Associates, LLC (www.griffinhammis.com).