



Nick's Copy Service

So, you graduate from high school ... what's next? That is the question most students ask and their parents contemplate for most of their child's high school years. It was no different for Peggy when her son Nick graduated with his certificate of completion from High School in June of 2001.

Nick was shy and quiet. He carried a label of autism with mild developmental delays which you may think could limit his answer to "what's next?" But, Nick had a lot of interests and had worked for three years as a student worker in the main office at his high school. So Nick's mother, Peggy, was determined to help Nick explore his interests and options within his community.

Peggy started Bridges of Indiana, in August of 2000, to provide home and community based services for Nick and a small group of other families. Peggy's concept grew and the organization flourished. Peggy's vision took her to a conference where the idea of self-employment for people with disabilities was presented by David Hammis, Senior Partner of Griffin-Hammis Associates, LLC.

Having already started her own business, Peggy was very aware of all that would be required for Nick to start his own business and was encouraged by the additional resources that may be available to Nick.

Nick had been working as a volunteer for a variety of businesses in the community since graduation. Wanting to help Nick recognize the value of earning money for the work he does, Peggy and Nick decided to look at self-employment.

With the assistance of his mother, David Hammis, friends and family, Nick wrote a business plan with three years of detailed projections to start his own copy service. The business plan called for *Nick's Copy Service* to be a business within a business. It would be located within the same building as Bridges of Indiana, but the space available would need to be remodeled to be usable.

All together, it was anticipated that Nick's Copy Service would need over \$24,000 to get started.

Nick's family members were willing to loan him almost \$6,300 to remodel the office space, and renovate the heating, air conditioning and install a dedicated circuit for electrical power.

After working with David Hammis in writing a Plan for Achieving Self Support (PASS) through Social Security (see the Rural Institute site www.passplan.org for examples),

Nick only needed to borrow slightly less than \$4,000 from his family members. This loan was scheduled to be paid off by November of the following year.

PASS is a Social Security, SSI (Supplemental Security Income) 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 initially \$267 per month of his Net Earnings from Self Employment (NESE) and later \$803 NESE, Nick was able to secure \$10,692 of funding from Social Security to be used in his business. Nick's PASS would run for 18 months and would ultimately result in the elimination of his SSI cash benefits, but he would remain eligible for 1619(b) status under Medicaid.

Nick used his PASS to pay for the remaining remodel costs, office space rent for 11 months, telephone and internet installation and service for 12 months, and business liability insurance for 2 years.

Indiana Vocational Rehabilitation Services was also approached to assist in purchasing items needed to start Nick's Copy Service. After reviewing Nick's business plan and projections, they agreed to fund over \$18,000 in equipment. This was a first for Indiana Vocational Rehabilitation Services. Nick was the first business owner to receive this type of extensive financial support to start a business. Indiana Vocational Rehabilitation Services funded equipment to include:

- Digital Copy System
- Total Care Service Plan/Copy System
- Shredder and Annual Maintenance Agreement
- Desk Top Folder/Inserter and Annual Maintenance Agreement
- Computer and Monitor
- Color/BW Printer for Computer
- Supply of 5 Ink Cartridges for Printer
- 10 Cartons of White Paper
- Miscellaneous Office Supplies

And finally, Nick used \$400 from his personal savings to pay for his 1st month of business operating expenses.

It has been almost a year since Nick's Copy Service opened for business and his chosen career has lead down the bumpy road of success. Nick's Copy Service was designed to provide copying, shredding and general office supplies to local businesses.

No, Nick is not a millionaire (yet), but he is making a profit, profits are increasing every month, and he enjoys his work.

There have been some set-backs and Nick may not have hit all of his projected sales goals, but he has a devoted advocate who has supported him through the tough times and is committed to achieving those goals.

Each month, Nick produces Board of Directors packets for the Local Junior League, as well as a local Golf Newsletter. Another unexpected customer was a local County Emergency Medical Service Company who needed a very large order completed quickly and accurately. All hands were on deck to help get this order out. All 3000 + pieces were carefully copied and sorted. After the order was completed and reviewed by the customer, Nick received a call to prepare him for an even large order to come.

Nick's understanding and appreciation of the value of money has started to form. Peggy helped Nick apply for and receive a credit card this year to make ordering supplies easier. The card is in both Nick's Copy Service and Nick's name. Nick likes to shop, particularly on the internet. With credit card in hand, Nick has been able to connect making copies, "working", with being able to order and receive videos and books in the mail. And just as important, he pays the bills.

Nick has had a variety of assistants through the year. Some good. Some not so good. But this has been a real learning experience. By using the business within a business model to their advantage, Nick and Peggy have worked through processes and procedures for invoices, billing, deposits, and the other necessities of running a business. As far as running the business, Nick will ask you to step aside. He knows the mechanics of his machines.

In April of this year, Bridges of Indiana had outgrown their business space and located another building. To the advantage of both businesses, this building had two store fronts and two addresses. Though still a business within a business, Nick's Copy Service has its own store front, signage, and address. The new location being on a busy street has provided additional visibility and has contributed to the continued growth in sales. When customers walk through the door of "Nick's Copy Service," they are greeted by Nick sitting behind the counter.

In the process of remodeling the new office space, the installation tech who ran the wires suggested installing a cable to connect Nick's computer directly into his copier. At a minimal expense, the cable was installed. But, when it came to investigating what else was needed to make this work, they found it would also require a \$1,700 piece of software. At his current sales level, that seemed like an impossibility.

To everyone's surprise and excitement, that very month, Nick's counselor from Indiana Vocational Rehabilitation Services called to see how Nick was doing. She asked if there was anything else he might need. Peggy about fell out of her chair. Yes, a \$1,700 piece of software please. Nick's counselor agreed.

With the cable and software, Nick can now receive documents by e-mail and send them directly to his copier for fine, clear copies every time.

Nick a year ago was shy and quiet, volunteering at local companies, not making any money.

Nick today is a business owner in his local community, pays taxes, is developing a strong customer and supplier network (relationships), and Nick's mother is the first to tell you, "Nick is making money, he is really enjoying himself. You can tell he feels he has a purpose for leaving the house in the morning, and the business is growing slowly but surely."

Produced in collaboration with Bridges of Indiana (www.bridgesofindiana.com) and Griffin-Hammis Associates, LLC (www.griffinhammis.com).

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