

## Like a boss



### **Is owning your own business right for you?**

by Jane Hoback

Many people dream of owning their own businesses: being their own bosses, setting their own hours, working at something they love in their own space. For people living with multiple sclerosis, who might have trouble with conventional 9-to-5 jobs, it's worth considering. But self-employment has its own challenges, as well.

Christine Gschwind and Maria Boustead are two successful business owners who have MS.



**Christine Gschwind.** Photo

courtesy of Christine Gschwind

Gschwind, 38, diagnosed in 2002, in 2013 founded her business All Squared Away, which sets up organizing systems in homes and businesses, and she continues to run it from her home in Raleigh, North Carolina.

Boustead, 39, was diagnosed with MS in 2003. She launched Po Campo, a bike bag company, in 2008, and operates out of a co-working space in Brooklyn, New York.

Both women shared their experiences dealing with the unique benefits—and challenges—of being business owners living with MS.

### **How and why did you decide to start your own business?**

**Boustead:** I really wanted a bag I could put on my bike when I rode to work that wasn't a clunky piece of gear. I was previously a designer for coolers and insulated lunch bags, which is how I learned the manufacturing process. Then I worked for a design agency that did branding and packaging, so I learned how to position a product in the marketplace. I worked on Po Campo for about three years while I still had a job. I really liked my work, but I wanted to try to do something on my own, to be involved in something start to finish.

**Gschwind:** In 2007, my youngest child had been diagnosed with autism spectrum disorder. I learned that individuals with autism flourish in clean, organized spaces. Over the years, as I worked to improve our home for him, I developed different organizational strategies. It was almost like a hobby. I went through a divorce in 2008 and I had to find a way to support my kids. In that struggling economy, I couldn't find a job. I thought, wouldn't it be great to get paid to organize for other people? I researched the market, and I just went for it.

### **How do you manage your MS and how does it affect your business?**

**Gschwind:** I have complete freedom and flexibility to take care of myself. I can schedule daily exercise, or doctor appointments or treatments. If I'm feeling fatigued, I can take a break. Occasionally I have optic neuritis symptoms. I had blindness at one point and I've had paralysis on the left side of my body. But I've been lucky—it's been a while since I've had a major relapse. I'm up-front about my MS, and in the rare instances when I have to reschedule an appointment, my clients are always understanding.

**Boustead:** I'm fortunate that my MS is very mild. But I know there could be a day when I wake up and I can't do something. And I never want Po Campo to be in trouble if I can't work on it for a week or two. As a result, I've put processes and systems into place where other people can help—somebody else can fill orders, for example. I outsource a lot of the work. So if something happens to me, Po Campo can keep going.

I understand how much in business is unpredictable. Also, when I have had exacerbations, stress was a big part of it, so I've gotten really good at managing stress. Every morning I give myself an hour—I call it my well-being hour. I do yoga, I meditate, and then I have a nice

breakfast.

My symptoms flare up in the heat. Because I have an outdoor product, I'll sign up to do bike rides, but if it's too hot, I'll send someone to go in my place.

### **What's the best thing about being self-employed?**

**Boustead:** I like being the boss. I like coming up with the vision and the strategy. Also, when I get nice notes from customers—I call them Po Campo Kisses—that makes it all worthwhile.

**Gschwind:** The best thing is being empowered and being in control. MS is so unpredictable. At times, it's taken control over my body, over my vision. Running my own business gives me a sense of control. That's been invaluable.

## **Is self-employment right for you?**

Starting your own business requires careful planning, hard work and long hours—at least initially. And self-employed people have to manage the stress that comes with fluctuating income, the isolation that often comes with working alone, the marketing and cold calling that may be required, and the setbacks that stem from losing a client or not making a sale. Cary Griffin, CEO of Griffin-Hammis Associates Inc., which specializes in developing self-employment opportunities for people with disabilities, and business owners Maria Boustead and Christine Gschwind, who are living with MS, offer their insights on what to consider before you take the leap.

### **Prepare a business plan.**

It can be simple, but a business plan should include the potential market for your product or service, projected income and expenses, a profit and loss statement, and how you plan to finance your business. Take advantage of the resources and help available at the Small Business Administration ([sba.gov](https://www.sba.gov)) to help you get started. In addition, unlike a job with a steady paycheck, your income is likely to be unpredictable. Figure out your pricing and how you will pay your bills every month, Griffin advises. State vocational rehabilitation offices can also help pay for the development of a business plan.

Also think about logistics, such as renting or creating work spaces, what equipment you will need, whether you will need to hire others and even whether you will do your own bookkeeping and taxes.

### **Prepare to do a lot of marketing and promotion.**

For Gschwind, trying to find new clients while working for her current ones and running the day-to-day operations—all at the same time—is her least favorite thing about running her All Squared Away organizing business, but she knows she has to do it.

Griffin says new business owners don't realize the amount of time they will have to spend promoting their business—or how tiring it can be: “You open a gallery or restaurant, but then you don't have time or energy to paint or cook. You have to plan for that, develop relationships.”

Be honest with yourself. If you're not a self-starter, if you don't like to put yourself out there, if you wither at rejection, maybe self-employment isn't for you. But if you know you can rise to the occasion, even if it's difficult, give it a shot.

### **Consider the social elements of work.**

Working from home can be isolating for some people, especially those with a disability, Griffin says. If you're used to co-workers forming your primary social circle, this change could be difficult.

Even if you have a large social network outside of work, you'll need to make it a priority to stay connected to it when the hours of self-employment build up. Griffin adds that entrepreneurs often develop social relationships with customers and suppliers, much the same way friendships grow with colleagues when working in an office.

### **Know how self-employment will affect your health insurance and other benefits.**

Keep in mind you won't have paid sick days or paid vacations.

If you collect Supplemental Security Income benefits, Social Security Disability Insurance, Medicaid or Medicare, self-employment can have important consequences on the amount of your benefits and how long you can receive them. But you can take advantage of provisions that make allowances for business ownership, Griffin says: “Social Security offices around the country have benefits counselors, and state vocational rehab offices will tell you how to find benefit planners. The services are free. Just call or go online.”

At [Ticket to Work](#), you can find vocational rehab, benefits counselors and other employment support. Remember that you will need to sign up and pay for health insurance. The Affordable Care Act requires insurance plans to cover people with pre-existing health conditions without charging more, which Gschwind says was a big help. “As people with MS, we can get affordable healthcare now,” she says. (Visit [healthcare.gov](http://healthcare.gov) for more information.)

One other consideration is that independently employed people with disabilities are not protected by the Americans with Disabilities Act (ADA). For example, if a client won't work with you because of your MS, you have little recourse. To learn more about what the ADA does and does not cover, visit the [ADA](#).

### **Consider how your MS symptoms will affect your ability to do your job.**

“Everybody's MS is different,” Gschwind says. “If you have mobility issues, for example, it's

probably not a good idea to start a moving company. I'm doing a job that's not too much for my body to handle."

Be realistic, but remember, you also want to enjoy what you do. "The more you love what you're doing, the less stressful it will be," she says.

### **Don't do it alone.**

Tap into resources available to assist you in this undertaking. Download the National MS Society's brochure, "[Employment Resources for Self Advocacy](#)." Connect with the [Job Accommodation Network \(JAN\)](#) online or call 1-800-526-7234. Also consider reading **Making Self-Employment Work for People with Disabilities** by Cary Griffin and David Hammis (Paul H Brookes Publishing Co., 2014).

**Jane Hoback is a Denver-based freelance writer.**

Find [self-employment resources](#) online at the National MS Society, or call an MS Navigator at 1-800-344-4867.

For help with Social Security, Medicare, Medicaid or other benefits questions, please visit the [Social Security Administration](#) or [Centers for Medicare and Medicaid Services](#).