



*By: Andrea Weber*

*Simple, Safe and Profitable Tips!*

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## **Recommended Resources**

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## **About the Author**

Andrea Weber was a teacher for many years, and then became a stay-at-home mom.

She knows how difficult it can be to keep up with the ever increasing costs of raising a family. With the current business environment, it is getting harder to keep a job, let alone get a raise to help with a family's expenses.

Andrea believes that many people want more income and are prepared to put time and effort into that. But, they read about or have even been caught by some of the scams which are designed to take money rather than help you.

Andrea wrote this guide to help people find the best and safest ways they could earn money from their own efforts without affecting their current job, if they have one, or impacting too much on the time they have for their family activities and responsibilities.

She is very grateful to her friends and many other people who willingly shared their experiences, mistakes and successes.

Andrea believes that learning to earn from your own efforts gives you a better understanding of business matters and that can improve your value to an employer if you just want to do your home business in your spare time.

Her book is focused on helping you to achieve your goals whether you want to try to replace or just top up your salary, spend more quality time with your family or build a nest egg for the inevitable rainy day.

Andrea shares many tips and ideas for earning money without leaving home except to spend your profits.

## **Introduction**

This book will give you the information you need to start working from home.

I give you the best information I can, based on the information I’ve got from friends and colleagues as well as my own experience and research. I can’t tell you what is best for you, but I hope my book will help you make better choices by giving you a wide range of experiences to consider.

I have done various kinds of work from my home and was an interested spectator and sometimes a part-time unpaid helper when my parents were running their own home business many years ago.

I believe that my book will be helpful to you because of my first-hand experience. I think you will also find the information from other people I know who are experienced home business people and have shared their opinions and experiences, both good and bad, so generously.

I will also include some information and suggestions about teleworking, which is an increasingly popular form of work from home where you keep your present job but give up your parking space and daily commute.

I did a lot of personal research while writing this book to try to give you a wider range of both opinions and facts.

But, please remember that I am not a lawyer or qualified adviser and all my opinions are just that, opinions based on experience. I cannot guarantee what sort of results you will get.

Anyone that guarantees good results may need to be watched very carefully. The results you get from your enterprise will probably be quite different to mine.

I hope that the information here gives you a flying start in your journey and will help to smooth your way forward so that you reach your goals sooner than you would have without my encouragement.

## What to Do before You Go it Alone

Before you take the plunge into self-employment or teleworking, you need to thoroughly plan your new enterprise.

You’ve probably heard that, “If you fail to plan, you plan to fail”. The proof is in the statistics from the Small Business Administration

(<http://www.sba.gov/>) in the United States of America that show more than eighty percent of new small businesses fail within two years of their start-up. That is a terrible waste of talent, enthusiasm and resources.

This section of my ebook will help you to avoid that.

### Start with a Business Plan

Your plan will help you to stay focused on the essential points which govern your continued viability and eventual level of success.

It is also essential if you want to get any sort of financing for your business.

Don’t worry; setting up your business plan does not need to be complicated or expensive. It is actually the cheapest and most effective type of insurance you can have for your business.

Even if you do not have any sort of formal training or qualification, you can still prepare an adequate business plan if you take care to cover all the steps.

But, it is worthwhile to get a professional, like your accountant, to review your plan before you launch or approach a bank or other provider for financing.

All business plans need to include the following information:

**Summary of the components of the business:** This is usually titled the “Executive Summary”. It will be put at the beginning of the finished document but you should leave the assembling it until you have prepared the information and documentation for the other sections so that you can write this down in one session.



**Marketing plan:** How you will promote and sell your products or services. Give details, including as much supporting information as you can, about the demand for your product and where you will get sales.

Details of the competition already in the market you are entering and short details of how and why you will be able to compete successfully with them.

Will you be offering a better quality product, better service or targeting customers whose needs are not currently being met by suppliers already in that market?

**Procedures:** Details of how your business is organized and will operate.

**Staff:** What staff will operate the business, their qualifications, duties and responsibilities.

**Location:** Where the business will operate from. Give details of whether you own, rent or lease the property.

**Financing:** Details of starting capital, other assets including physical and intellectual property (patents, copyrights, licensed products etc).

**Loans:** Applied for or approved.

**Financial Projections:** Estimated figures for each month of first year of operation.

Estimated figures for each quarter of second and third year of operation.

Details of the basis used to estimate the above projections.

**Documentation:** Details of qualifications, relevant experience and financial information (including tax returns) of principals.

Copies of any agreements from suppliers.

The level of detail required will depend on the particular business, its structure and estimated turnover.

But, this exercise is a good first step for even the smallest business. It can give you insight into any potential problems with your proposed business.

This is the time to find any problems and refine your proposal before submitting loan applications or signing contracts.

## **Start Your Business as a Sideline**

You can often start this as a sideline to your job.

### **Your Employer’s Attitude.**

One thing you must consider is your employer’s attitude to you doing other work while they employ you in a full-time or even a part time job.

Some employers require that you do not work in any other capacity while they employ you. Some require that you notify them before starting any other work and then discuss it with them.

Some possible concerns are that your other work might:

- Reduce your ability when working for them to maintain the standard of work they require of their employees.
- Reflect on their business.
- Compete with their business.

### ***Keep them Separate***

You must be careful to keep your own business completely separate from and not try to build contacts or relationships with your employer’s clients and suppliers for yourself while you are still employed with them

If you even just give the impression of misusing any company information to try to obtain work on your own behalf from your employer’s clients you would risk possible legal action or summary dismissal. Even if you were able to explain your actions and prove your innocence of any wrong-doing, your professional reputation would be damaged because many people would only hear part of the story.

Your current job may be one of the main factors in your decision to start your own home based business but you need to be a great employee right up until you leave on your last day.

Maintain a good relationship with your employer and your colleagues. I have had referrals from my old boss and even done some casual work at times for the company.

## **Why Do You Want To Work From Home?**

People look at working from home for a variety of reasons.

- 1)** You may want to be able to spend more time with your children are young, helping them to learn about their new world, enjoying their company and forming precious memories which you will never have while you are working a full-time job miles away from your home.
- 2)** You want to earn some extra income to help deal with the ever increasing costs of living in this century.
- 3)** You want to earn and save money for family holidays or to buy major items for your home or yourself without putting yourself in plastic debt.
- 4)** You may feel that your job is at risk because of the influence of tighter margins and out-sourcing.
- 5)** You want to do work that uses skills or talent which you posses but which you have no outlet for in your current employment.
- 6)** Your job and the commuting it involves keep you away from your family and friends too much.
- 7)** You believe that working from home will be easier than your current work or have more potential for development.

Whatever your reasons, this book will give you food for thought and the information you need to take action.

## **Give Yourself a WAH Checkup**

When you apply for a job, you have to show how well prepared you are for the work, that you are capable of doing the job with a minimum time for preparation and what you want from the position.

Before we start working on your new business, you might find it very helpful to think about what you want from working at home and what type of work might suit you and what could be less suitable.

Here are some questions for you to consider. Read them now and keep them in mind when you consider the options which are available to you when you start working from home:

**Do you have any skill or talent which may help you to earn more money, but is not being used in your present work?**

Some skills which might be turned to money include:

**Do you have the personal qualities to handle the pressures of working without supervision?**

Financial pressure, deadlines, dealing with paperwork, unhappy customers and slow suppliers are just some of the hassles which most business people have to deal with regularly.

When you work for yourself, you have to deal with everything yourself. Even if you pay someone else to do some of the work, you are still responsible to see that it is done on time and to the required standard.

If it isn't, your reputation will be the one which suffers.

Before you give out your first business card or order your new computer, you need to be sure that you will be able to handle the pressure.

**What sacrifices or changes to your current family routine might be necessary to make a successful change to working at home?**

This is very important so I gave it a section to itself.

## **How long will it take for you to start making money?**

Best case \_ \_ \_ \_ \_

Worst case \_ \_ \_ \_ \_

Do you have the funds to support yourself and your family until you start to make some money with your new endeavor?

You must carefully calculate what you might need and how you will pay your bills if the returns are lower or later than you expect.

Do you have liquid Assets (Cash or other assets which can be sold quickly for cash)?

DO you have guaranteed access to credit at reasonable rates even when you don't have a full-time job any longer?

If your funds run low, what can you do to keep food on the table and your name on the letterbox?

### ***You need a Plan “B”***

Every business person faces challenges such as competition, seasonal downturns, national economic issues, slow payment of accounts, higher costs than expected and many others.

You need to look at all the possibilities which could affect your cash-flow and even the basic viability of your whole business.

Then, work out how you will try to prevent each one affecting you and your business.

Then, you need to consider what you might have to do if you have to fold your business completely.

That can sometimes happen due to factors outside our control and despite our best efforts.

Some things you need to do are:

- Save some of your income in the good times and even when money is tight. Without available cash, things would be much tighter.

- Keep costs down. A business friend told me years ago that he built his business by spending less than his competition. He dealt fairly with his suppliers. But, he watched the prices which were available very closely and made sure that he got good deals every time.
- Don't look for the latest equipment, get equipment that is proven to be reliable and which will manage your requirements for a set period into the future. But, when you must upgrade to stay viable, get the best you can afford.
- Don't get more stock than you need. It will lose value while it is sitting on your shelf and you could have put that money to better use.

## The Dreams

Most people have times when they become dissatisfied with their current job. That can be because of friction with other staff, lack of recognition and opportunity for advancement or personal or professional development.

The media stories of successful, independent people who set up their own businesses or work for their employers from their own homes almost always focus on the positive aspects.

So, we start to dream that maybe we can do something similar.

The reality can be quite different but many people find that any sacrifices they make to change from their regular job to doing their own thing is worthwhile.



Each of the advantages of working from home has some responsibilities or risks attached:

### **Financial:**

**[+]** You know that the work you do is worth more than the rate you are paid for it or your employer would not be able to employ you. Working for yourself gives you the opportunity to keep a larger share of the rewards for your efforts.

**[-]** You are also opening yourself to greater risks, so make your business plan before you start and monitor your progress, or lack of it, carefully at all times.

### **Freedom:**

**[+]** Set your own hours and the direction of your business.

**[-]** You need to develop strong commitment, drive yourself rather than being motivated by a boss and manage your time and effort to ensure you get the returns which your effort deserves.

**Low Cost:**

**[+]** With advances in technology, you need much less money to get started.

**[-]** The money you risk is yours or credit which you are solely responsible for repaying.

**Preparation:**

**[+]** You can research and develop your business idea while you are employed in your current job.

**[-]** You need to ensure that this does not impact on your commitment or output in your job. It's very important, in my view, to maintain a good work record and relationship with your employer even after you leave.

You may need a job later on if your business does not work out. But, even more important is the word-of-mouth from your previous employer and your colleagues after you start out on your own.

I know of people that were contacted by their previous employers who referred customers whose jobs were too small to be economic for the company to handle.

Their previous manager had a good opinion of their work and their ethics, so they knew that they would do a good job. The company got some credit for helping out the customer and would only expect their ex-employee to refer anyone that had too big a job for their home-based business to the company in return.



## Bring Your Work Home - Teleworking



One option that is becoming more popular with employees and also with employers is teleworking, where you bring your work home and get paid to do it there.

This can be mutually beneficial.

But, if your employer is not using teleworkers now, you will have to prepare and present a convincing case for them to consider

if the business idea that you have

is not what your employer is not doing, then.

You will also have to have demonstrated a commitment to your work and achievement of better than average results to have any chance of obtaining their agreement to your idea.

I've listed many of the common points which you and your employer will have to consider and negotiate before setting up an agreement.

You will need to work out your best reasons to counter each of the points which your employer might see as a disadvantage to them.

Most of the points in the employee section will affect you just as much if you are considering leaving your job and setting up your own business.

### *Advantages for You*

People that have successfully run their own business or have a proven record working without direct supervision have qualities and experience which will impress future employees or potential business partners.

Your personal confidence and motivation will be boosted when your employer shows confidence in your ability and productivity by agreeing to you doing your work from home.

When you start working from home, you cut out almost all of your expensive and stressful daily commute to and from an office.

That is a huge saving of time and energy. If your commute takes, say, about an hour a day, then working from home has the potential to save about four weeks of productive working time over a year! It's not a firm amount because you will still have to make some visits to the office for face-to-face sessions, reviews and to learn about developments in the company and the industry which it is part of.



Working from home removes the wasted time spent around the water cooler or taking a smoke break in enforced isolation away from your colleagues and your work area.

You no longer have the interruptions to your work routine from colleagues who want to discuss last night's TV or what they are going to do next weekend.

You avoid most of the hassles of office politics and from people collecting money to buy gifts they don't want for people you don't know.

You'll probably still have to visit your office to deliver documents which cannot be e-mailed or posted, pick up more documents, attend meetings and, for a while at least, review progress of the "work at home" arrangement.

But, you will be able to save small but significant amounts because you no longer have to buy your lunches or spend money on drinking sessions with your colleagues after work. You will also reduce what you have been spending on dry cleaning and replacement of your office clothing.

Working from home means that you will be better able to handle family emergencies, like a sick child or having to take a pet to the vet.

Less traveling means that you have the less risk of being involved in a traffic accident and being home during the day can reduce the possibility of your

home being broken into. Your ability to do your work will not be affected by bad weather or transport strikes and other interruptions.

When the option of working from home is available, the employer may have a larger pool of people to choose from. There are office workers who want to make the change for family or other reasons. But, these positions may also be filled by people that have the required skills but unable, for medical or other reasons, to do the job full-time in a distant office.

### ***Possible Drawbacks for You***

You may have to accept a lower total salary.

You can expect that some colleagues who are not offered the option of teleworking or think that you have been given favorable treatment may be jealous or even obstructive.

Because you are out of their sight, your managers may undervalue your work. This could lead to you taking on more work in the hope that your increased contribution will be recognized or your manager expecting to handle more work because of the time and travel savings which you enjoy.

They may also be less likely to consider you for promotions or sending you to work-related conferences.

You may have delays if you have problems with your computer equipment or programs which would have been speedily handled by I.T. staff if you were working in the office.

You might have to provide your own equipment and possibly buy software programs that were the same or compatible with those used in your office.

You will be isolated from your colleagues and this can be stressful. You will need to make some effort to stay in touch so that you are aware of new developments in the company.

### ***Advantages for Your Employer***

The potential advantages for your employer may not be obvious to them. So, you may have to sell the idea to them if you want to explore this option for working at home without leaving your job.

- Improved morale and productivity of those employees who are given the privilege of teleworking.
- Lower stress and expenses for the employees.
- Increases possible options for employing people with disabilities or staff who might otherwise leave because they want to have children or are affected by medical conditions or changed family circumstances.

### ***Possible Drawbacks for Your Employer***

There would be potential for friction between employees that were allowed to telework and those who, for whatever reason, were not.

There would be a need for:

- Evaluation of the potential benefits to the company of allowing some staff to telework.
- Negotiations with staff, unions and senior management about the benefits and responsibilities which each would take on.
- Resources for training the managers and teleworkers.
- Ensuring that confidentiality and security of company documents was maintained.
- Negotiating appropriate levels of performance and payment.
- Monitoring and evaluating performance and results.
- Reviewing the teleworkers' performance with them.

There would also be friction if managers needed to review, limit or revoke someone's permission to telework.

## **What Business Suits You?**

If you are not seeking to work from home for your current employer, you need to make a careful and honest review of your personal qualities, qualifications, talents and experience when you are deciding what sort of business you want to build.

### **Can you do similar work to what you have been doing in your job?**

Apart from teleworking for your previous employer, there are many ways you can use the same skill-set you used in your job in your own business.

That can be the best option if you have been providing a service on behalf of your employer, either to other people in the company or for clients outside of it.

That might be professional advice, consulting, accounting, graphic art, writing, promotion or secretarial work.

Be open-minded about the possible use of your experience or abilities. If you are a secretary or in some other position which involves preparing documents, you could do this sort of work from home for a company or for individuals who work for themselves and prefer to pay someone to do the clerical work while they operate and build their businesses.

Some people do this work almost entirely through the Internet. If this interests you, look for information about “virtual assistants” in your favorite Internet search engine.

But, doing exactly the same sort of work is not the only option.

You might look at related areas, including:

- Transcribing audio reports for businesses,
- Transcribing scripts and books for authors from their audio recordings
- Editing and/or proofreading for authors.
- Medical transcription for doctors.

## Using your Talents or Skills?

Many people have skills or talent which they do not have an outlet for in their regular job. Some start a related hobby, from cooking to carpentry or painting.

But, you should take a careful look at whether you could make your passion the basis of a business if you develop it.

Apart from the skill and other obvious resources, you need to have a hard look at your personal qualities. If you can honestly say that you have the drive to apply yourself for an extended period, you could have found the best possible business for you.

The extra work and cost to build your hobby to a full-time enterprise might be worth it.

It will also avoid you later regretting that you never gave full rein to your desire.

### Cooking

You may love to cook and be very good at it. I can tell you that many people will pay people like you to do some cooking for them.

Whatever sort of cooking you do, you will need to check and comply with local Food Safety requirements.

This could be a large expense up front. You may have to get commercial grade equipment and have your cooking and food storage areas inspected and approved.

You could make birthday or wedding cakes to order. Some people supply them direct to the family. Others prefer to do orders for shops that sell the items to their customers. That way, the cook gets less money for each order



but can build up a steady business and not have to try to get new customers all the time.

You could do cooking classes if you have the space, the equipment and a specialty which is currently popular. Some ideas might be ethnic dishes, food for people with special requirements or special dishes such as holiday dishes.

## **Pets**

if you are experienced and capable with pets, you might offer services to pet owners who have limited time or knowledge.

Any pet related business that involves having them in your home will probably require some sort of permit or license.

You will also have to ensure that nothing about the business is likely to cause neighbors to complain to the authorities.

Some possible businesses could be:

### ***Pet-grooming***

This can be very popular. You would need equipment and probably a vehicle which you could safely and comfortably pick up and return the animals. Don't forget insurance for the animals and your property. Your home policy might need a special inclusion at possible extra cost if you operate a business there.

### ***Pet sitting***

You will probably have to visit the customers' homes and spend some time with their pets, petting them as well as exercising and feeding them.

This puts a tight limit on the number of clients that you can comfortably fit in at one time. So, you need to charge enough to make all the effort and time worthwhile.

You need to visit each potential customer's home and demonstrate that you get along with their pet before you can sign them up.

A couple near me that started to do this just for a bit of extra income, built their business to full-time for the wife within twelve months!

They are very patient, but firm, with the animals (and their owners!) and have always focused on doing the best job possible which has built a loyal and growing list of regular customers.

### ***Pet training***

This is a great business if you have proven skills and the personal qualities to handle the pets and their owners. A cousin has been doing this for a couple of years. She says that many of her successes have happened because she was able to train the owner to interact better with the pet. Improving their relationship made most of the problems disappear!

### ***Making pet accessories***

An enthusiastic and skilled woodworker might be able to make good money producing quality kennels and other pet housing. You need to survey the market and ensure that you could charge enough for your labor, time and materials and still compete with other suppliers, both amateur and commercial, in your area.

I would concentrate on making fewer but more expensive items as the lower end of the market would probably be crowded with mass-produced gear and products from people that do it just as a hobby without any thought of charging enough for their time. These people stop after a while when their costs overtake their income but there are always more to take their place.

Pet Breeding: You might already have an interest in a particular type of animal or bird and decide to try to make some money by breed them. That can be a long-term proposition and there is a lot of competition from both professional and amateur breeders.

You also need to have the necessary permits and ensure you keep on good terms with your neighbors or you could be closed down overnight.

### **Writing**

If you can write clearly and have special knowledge of a subject, you might try writing your own book or articles. This is very easy to do as a part-time activity while you still do your full-time job until you get some sales.



But, you need to write well because the competition is fierce.

### ***Write a book***

Another option is to find someone with special knowledge of a particular subject or an interesting life story and offer to write a book based on their information where you could share any profits. This can be a long-term proposition, especially if you try to have the book published through a traditional print publisher, and has no guarantee of success.

But, you can produce it as an ebook and sell it from the Internet.

If it is about helping people to learn to do something better, you could even submit it to eBookwholesaler.

## **Crafts**

### ***Selling crafts***

If you can produce quality craft items, you might want to sell them from your home, through web sites such as eBay.com or at markets or shops.

Selling directly will get you the best prices but selling through the other outlets could produce more sales.

If you sell them through the Internet, you will have to include the cost of packing materials and postage. You will also have the strong possibility of people wanting refunds even though your items are exactly as described and good value.

You may also have to accept return of items you place with stores unless you can get a deal where you are paid for the items and they do not have a right to return them.

You will have to check whether you need a permit to operate your business in your home and you will have to keep records for Sales Tax as well as your own taxes.

Consider all these factors, as well as the cost of your material and the time to prepare and deliver the items before you start your business and set your prices.

### ***Teaching craftwork***

You could teach others to do what you do instead of just focusing on selling the individual items.

You need to consider how many people you could teach at the same time and set up an area where your group would not be disturbed by family or pets.

Your students might include some that would buy items you have made.

Always listen carefully to any questions they have and give the best answers you can. Those questions are the best feedback you can get about how well the students are learning what you teach and they could also contain the ideas for new craft products you could make and sell.

You could collect those questions and make a small booklet which you give to each student.

It might even form the basis of a book you could write or collaborate with a writer on.

The suggestions I made about teaching crafts also would apply if you have a skill such as woodwork or playing an instrument. You can get paid to share almost any skill or talent.

### **Could You DayCare?**

This is an option which many women with toddlers consider.

If you have the personal qualities and can fit out your home with the essential equipment, this can work well.

There are many things to consider before starting on the path to operating your own day care center.

There will be a long period required before you can open your doors.

You need to check about:

Appropriate licenses and permits

First Aid certification. To operate a day care, you need more than the usual First Aid Certificate. Check with day care centers in your area what training their staff have to have. I would not take this on unless I had the appropriate

knowledge in this area. I would not want a situation to arise that I was not capable of managing until professional help arrived.

You also need to install fittings and equipment which is approved as child-safe and suitable for a day care center.

You will have significant space requirements for a play area, extra toilet and washing facilities and rest areas.

You need to keep meticulous records of attendance and payments. Have a separate account for the business and register a business name.

You also need to have a record of everything which occurs while the children are in your care.

You need to be aware of any special dietary requirements and ensure that each child only consumes what he or she is allowed to.

All meals and snacks have to be freshly prepared.

However experienced you are with your children and those of friends, you need to take classes and read extensively to keep your knowledge current.

You need insurance and accountancy advice.

No book can prepare you for everything which might happen in a daycare – it’s like a school on steroids.

Have a routine for the children and stick to it.

Set rules about, arrival times, pick-up times, clothing and accessories which you want them to supply (and what you don’t want them to bring to your home for the parents. Be equally firm about them.

Have at least one experienced assistant or friend present for the first few weeks at least so you can go to the toilet or get a coffee.

Remember that you have final and full responsibility for everything that happens.

Have FUN!

## **Schemes to Take Your Money and More**

While there are many legitimate businesses that pay people to work on a casual or contract basis from their homes, this area also has many offers that are traps which take millions of dollars from desperate people every year.

People that are looking for an easy way to earn extra money or build a business may be desperate or too trusting. They are often easy targets.

The scam work at home opportunities are promoted with offers of generous payment for minimal effort and there seems to be no possible downside.

Remember that there is always the possibility of loss with any business venture and no-one is likely to be so anxious to pay you a rate that is more than they can get the work done elsewhere that they will pay for an advertisement in your newspaper or a national magazine to find you!.

While these schemes are promoted most heavily through the internet today, many of them are almost identical to offers that were made previously through classified advertisements in newspapers and magazines and unsolicited postal mail.

The internet has allowed the crooks to cut the costs almost to nothing because they are able to put their offers in front of millions of people with email instead of just thousands by postal mail.

When you see offers of good rates of pay for assembling simple items or handling email or filling envelopes, remember that any legitimate businesses which have their products produced or assembled by independent contract will be able to get much lower prices from companies in developing countries where costs, including wages, are significantly lower than in the developed countries.

Ask yourself how and why this company is making this very generous offer when they could have the work done more cheaply overseas?

The schemes usually require you to pay a fee to be accepted for the work and that is never the case with legitimate offers.

Or, you may have to pay for a kit which you are told you need to do the work.

When you get a kit, you will probably find that you have paid much more than the contents are worth.

There is a downside to replying to this sort of offer, even if you don't proceed with it.

The email address and any other information you supply can be sold to other schemers who will send you more offers and other spam.

If you supply financial information, like credit card numbers, directly to the company, you could have further problems in the future.

Some of the companies will take the fee you pay and disappear with it and the information you supplied to them. That information could be mis-used to extract money from your accounts or to charge large purchases to your credit cards.

If you get your kit or are accepted into the program, you will still not get the high returns which you are promised.

The work you do will require more time than you thought so you cannot get the hourly rate you believed was possible.

Also, it is common for the company to find some excuse for not accepting or paying for your work. Your costs in both time and effort will exceed any payments you get.

Check the rates offered for similar work in your area. If local companies are offering much lower rates than you have been promised, why does a company want to pay you so much better?

Before replying to any offers, check details of the company with the Better Business Bureau or the equivalent organizations and government agencies in your country.

Check whether the business is listed in the phone directory and answers their phone. Avoid dealing with a business that only provides a Post Office box address.

## Your Family and Your Home Business



Your family is probably one of the most important reasons you take this big step from the comfort and limitations of a regular pay check to your new work at home routine.

They can also be valuable support for your activities and for you personally.

But, it will take you time, lots of discussion and a willingness to

adjust on the part of everyone that is involved.

Some of the factors which you will have to sort out with other family members are explained below.

### ***Interruptions***

One common problem for home workers is that many people, including their family, neighbors and friends often don't understand that they are working when they are at home.

You need to let everyone know when you should be undisturbed except in real emergencies. You should explain this to everyone before you start to do your home work.



Having a separate room or building for you to work in, even if it is only part time, can make this much easier.

Setting up and sticking to a schedule for your work will make it easier for other people to know and understand when you are unavailable.

Your home based business gives you a great advantage here.

Arranging your annual holidays or even getting a day off to attend a school event is usually a lot easier than when you worked in an office and had to fit everything around the needs of your colleagues as well as your manager.

Now, you just have to mark the date on the calendar or check that it won't interfere with your manager's schedule if you are teleworking.

You will also need to gain the cooperation of your family in other areas, so that they:

- Do not play loud music or make other noise which would disrupt your work.
- Let you always answer the phone or the door (if you have visits related to your business) during your work periods unless you are confident that they will treat your clients or colleagues appropriately.

It's important that you ensure they understand why these restrictions are important and how it benefits them as well as you.

You might want to give them a treat or trip and explain that it was only possible because of everyone's cooperation helping your business to be completed. This should be something which the whole family can enjoy.

### ***Helping***

You will probably have to ask your spouse or children to do some tasks and errands which you had done before.

This could be especially important when you are just starting your home based business.

Be understanding about the needs and expectations of each member of your family.

Yes, the dog still needs to be walked but you might have to pass that duty sometimes to another reliable older family member.

### ***Be Firm***

You must not compromise on the time you allocate to your business. It's important for your family's financial security. You will need to be firm when you're rules or any agreement you have made about who does what chores are challenged or ignored. If you give way too easily once, you will be challenged more often.

Don't think that overlooking something because it's just a small matter or doing a chore that someone else agreed to do because it's easier than chasing them up about it won't have any affect on your authority in the future.

How you get and maintain the agreements and support of your family is for you to decide. My experience and that of people I've discussed this with is that it's usually better to get cooperation than just demand your way on all matters.

### ***Family Time***

You also need to make every effort to show that you are reliable and keep any promises you make about taking part in any event with members of your family.

That may seem very difficult at times with all the demands which working for yourself puts on you, but it's vital to show that you take commitments you make to your kids as seriously as any you make to your clients and fellow workers.

Don't skimp on family activities during the early period when you are establishing your home business activity. I know a few people that told their family and themselves that they had to give up most of that time to be able to build a more secure future for all the family.

But, most of those people found that, however successful they became, they the critical emotional connection with their family suffered and could not be returned to its previous level because they had blocked it so strongly.



There have to be compromises, of course, but you should try to take your family with you on your new venture so they never feel disconnected from it or from you.

Don't miss any opportunity to capture memories of family times, especially when your kids are young. And, no photos are not half as good as real memories.

### ***Don't Work 24 Hours every Day***



You probably know some people that take their work home with them. That's fairly common in today's high-pressure environment.

The real problems begin when someone stays focused on work issues to an extent that it interferes with the time they spend with their family.

That's even more likely to be a problem when you work from your home.

You need to, as far as possible, keep your business worries out of your family time. You will have to share any pressing problems with your spouse but choose an appropriate time when you are both ready to discuss the matter.

Then, put it aside and concentrate on enjoying the precious time with your family.

Leave the problems for your subconscious to deal with for a while.

That deliberate separation will help you to recharge yourself for the next day's business activity

It will ensure that you maintain a good relationship with other family members. They will notice that you give them your full attention and are ready to help and appreciate them.

If you always seem to be focused on your business, the family may start to feel that you don't value them as highly as you have in the past.

### ***Emergencies***

Unexpected and urgent events can occur at any time and you are better placed than most people in a regular job to handle them.

There are business emergencies too. Sometimes, you might have to break a promise but, if you have shared as much information about your business and its importance to the family, you will probably find that you will get the support you need because you do the same for them.

## Space for Your Business



When you are considering what sort of business you will operate, you will have to work out where you will do the work. You may have to take over part of your home which has been previously used for family activities.

It would be almost impossible to produce good work and maintain a comfortable atmosphere for all members of the family if you tried to work in a room that was being used as

a family room at the same time.

Your business, like each member of your family, needs its own space. This should be one which has a lockable door, a phone and computer connection.

A garage, shed, your basement or attic would probably be all right if you don't expect to have clients or colleagues calling on you at your home.

These options would also probably reduce interference from pets and noise from family members and their entertainment equipment as well.

### *Equipping your Home Office*

When you start your work at home adventure, you will have to provide your own equipment.

You will need to have a computer which is just for your business. Allowing other members of the family to use the computer is just too risky.

What equipment you get for your home office will depend on the type of work that you do or the services you provide and what amount you can afford to outlay.

This needs careful consideration and you should separate what equipment you actually need from what you would like to have. Don't spend more than you need to until you start to get a return from the business.

This is a common mistake with new home entrepreneurs who say that they need the latest equipment to compete with the big companies. You only need equipment and computer programs which will deliver the results your clients ask for.

New equipment loses some of its value as soon as you buy it. It will be superceded within months by even faster and more powerful models.

That new computer program will require time to learn before you can start to use it well enough. It may be better to start where you are with what you have.

You will probably find that your focus may change as you explore the needs of your new clients and perhaps discover opportunities in the market which are not being filled by the larger companies.

Most home businesses can substitute a good quality multifunction printer/scanner/fax for the much more expensive separate professional machines which you used in the office environment.

### ***Make Your Office Livable***

Most office workers have pictures or other reminders of their family on the walls or desk where they work. That helps them keep motivated.

With your home office, you need to personalize your surroundings and provide a supportive and healthy environment to work in.

That's what your employer tried to provide at the office. But, the choices that were available there were restricted by company policies and budget.

You have more freedom. You can have the sort of plants which you prefer. If you like a particular type of music playing in the background while you work, that's no problem.

Don't overlook the need for adequate, focused lighting in your home office. It's essential for dealing with your work and not having it will cause health problems for you in the future.

The only pet which won't disrupt your work is probably a fish in a tank. It can even be relaxing to watch (just for a few minutes) on very stressful days.

### ***Phones, Internet and more***

You should have a separate phone line for your business calls.

Otherwise, you may miss an important call because another family member is discussing their plans for the weekend.

You must ensure that all business calls from are answered in a professional manner. The effect from a young child answering or loud noises in the background during a call could cost you a lot of work in the future.

The best solution might be to only allow your spouse or yourself to answer the business line and have all other calls go to your answering machine or answering service.

It's also a good idea to have a set way to reply to calls.

Always reply to messages as quickly as possible.

You can make and get calls through your computer with Voice Over Internet Protocol (V.O.I.P.) service such as Skype (<http://www.skype.com> )

This can be cost effective. If the person you phone also has a subscription to the same service, your calls are usually free. Calls to regular phones in most countries are usually at lower cost than using normal phone connections.

You need to carefully analyze the costs and benefits, but I've found Skype a valuable asset for my business.

You need to keep up with the latest version of the software and also use a reputable and powerful antivirus and firewall program on your computer.

## Legal Aspects of Work at Home

### Your Records

It’s important to keep good records of your work at home activities from day one.

The exact requirements will vary between states and between countries.

The cost of professional advice from a lawyer and a certified accountant who are experienced in dealing with small home businesses in your area could reduce the risk of legal and financial problems later on.

Some things which you need to consider include:

**Zoning Permits:** You must check whether the local authorities will allow you to operate the sort of business you intend to do from your home or even in the area where you live.

Many types of businesses can only operate in certain areas.

If a permit or license is required, you will have to add the cost of that to your calculations. You will also have to carefully check the requirements listed in the rules. Any sort of business preparing food will probably need premises and equipment to a set standard, pass a preliminary inspection and (usually) unannounced inspections at random intervals.

You should also check whether operating the business might annoy or inconvenience some of your neighbors.

For instance, if you decide to breed birds, some neighbors might object to the noise they make or the possibility of the scattered bird seed attracting vermin.

If you want to look after children while their parents commute, someone might object to the extra cars in the quiet street.



If you think that there is any chance of anyone objecting about your business being established in your location, just ask the neighbors who are most likely to be affected before you proceed with your plans.

Most people are reasonable but the possibility of an objection to almost anything you want to do should be looked into at a very early stage.

**Sole trader or other type of business entity:** A sole trader has fewer costs up front but has full liability for all debts incurred by the business. You may want to set up some sort of business entity.

**Your business name:** You can operate without registering a business name but there can be some advantages to doing so.

When you trade in your own name, someone else can start a similar business with the same name.

With your own registered business name, you can build an asset which you can pass on to your children or anyone else. You could even sell the business after you have established it, or franchise it if it has significant unique features and proven profit potential.

Before you decide on the business name which you will use:

- Try to find a name which relates to the type of products or services which you offer. There are many successful business's which have names which don't match up in this way, but they usually have to spend more money on promotion to ensure that their potential customers think of them when they are looking for the service or product which they offer.
- Check with your local government office whether the name is already registered by some else.
- Try to avoid registering a name which is too close to that used by another business. Using a name which is very close to that of a well-known and expanding business anywhere in the World can become a problem later on if they expand into your area and challenge your right to use the name.

Check whether you can get a web site with the name you intend to register. A web site is a very good investment, even if you are only dealing with customers in your local area.

It is the cheapest form of full-color advertising available and it promotes your business 24/7 all year round for just cents a day.

**Financial:** Check your obligation, if any, to collect Sales Tax for the Government.

Keep records of all income and expenditure related to your business. You may use a written journal if your business is small.

But, more detailed records are required with other business entities. A computerized system may save you money and time which could repay its cost and the effort required to learn to use it fairly quickly.

You may be able to take a course covering the software you bought through a local college in the evenings or through a consultant recommended by the software company. That cost would probably be tax deductible.

Receipts are essential and must be kept for whatever period your county's tax office requires.

Many people find the time required to keep their own accounts is better spent on dealing with clients and promoting the business.

Accounts are often the first part of the business which they pay someone else to look after. This can be a good move because your registered accountant has the training and time to keep up with any changes that are made to the regulations.

But, remember, you will still be responsible for the information submitted to the tax office and other agencies. Ask your accountant for advice about the best way for you to keep your records so that they can be processed at lowest cost and with least chance of errors. Always keep backups of your computer files and paper financial records in a separate location.



## ***Taxes***

Tax liability is a problem which causes headaches for many small business operators.

Proper handling of the complex and ever changing regulations can mean the difference between success and failure.

Always keep your records up to date.

Retain all relevant paperwork and make sure that you can easily find it. With the amount of regulation and other pressures on us, there is no room for the “everything in a shoebox” way of record keeping.

Most accountants will not handle paperwork that is so disorganized any longer.

Those that will do that work, charge high fees which reflect the time and effort of their staff to sort everything out.

If you employ anyone, even for a short time, you are responsible for any medical insurance, superannuation or other payments which are required by authorities in your country and state.

## Insurance

A friend referred to this as something you can't do without but may not see the value of until you have to make a claim. No business can operate without insurance. You need to be covered for:

- Your equipment
- Your stock (if any)
- Third party liability where a customer or any other visitor is harmed by anything while on your property or using your product.

Loss of earnings is usually fairly expensive and the policies need to be very carefully examined before you sign up and pay your money. Limits and exclusions can make a policy worthless. It all depends on your individual circumstances and the legal definition of the terms in the contract.

Remember that insurance companies have calculated their rates to give them a good return whatever might happen to policy holders or their assets. Then, the policies are written and probably rewritten to make the deal a little more in their favor.

Always get at least two quotes for any sort of policy. If anything is not clear, ask for a clearer explanation. If it's still not clear, think about going somewhere else for your policy.

Don't believe anything you are told unless it is clearly stated in the signed documentation. Always get any promises in writing and signed. Remember Samuel Goldwyn's maxim, "A verbal contract is not worth the paper it's written on!"

Spend whatever time you need so that you clearly understand the written terms of any policy. After you sign it, you are bound by it.

Check carefully for any exclusions in the cover or limitations to the amount of coverage under the specific policy.

Check whether there will be a significant delay before the policy will come into effect. You may get coverage from the day you sign the policy and

submit it but some policies don't take effect until the company's bank releases the funds to them.

**Your Responsibilities:** Be careful to make full disclosure when taking out the policy to anything about your property, health or circumstances which might affect the policy.

Insurance companies will reduce or refuse payment under a policy if they find you did not fully disclose any significant details when signing up.

Insurance is not gambling. The terms are set to ensure that the shareholders in the company are always the winners over time.

You only know how good your insurance and the company behind it is when you make a claim.

Ask people you know are reliable who have similar insurance which companies they deal with and their opinions and experiences.

Always review your insurance, personal and professional, at least every year to ensure that you have appropriate cover that will give you best chance of recovering from a loss.

Adjust your policies for current costs of replacing equipment or meeting any damages claims at the levels which are being awarded. This is a growing worry for all types of businesses, not just the medical profession.

You may have some computer equipment or other resources covered under your household policy. If so, you should ask the company if it is covered when you use it for business purposes.

That may require you to pay a higher premium and have a separate policy.

## Health Matters

You should get a thorough medical check up when you start working at home. This obvious precaution is often overlooked because people are focused on the production side of their enterprise and ignore the need to protect their most important asset – their own health.

Get any concerns checked so that you are able to give your best effort to your new enterprise.

Get follow-up checks every six months to a year. This is important for everyone but especially when you're whole business is dependent on your own capacity to produce professional quality work.

It is also important that you take some time every day where you focus on things which are important to you personally and unrelated to your business.

It is tempting to focus almost entirely on your business because you want to get it to a level where you are producing a reasonable income as quickly as possible.

But, time with your family and friends or even just to reflect and rest is important too.

It keeps your stress level much lower and inspires you when you are doing your work.

Regular exercise and proper nutrition is essential for your continued ability to do your work and put food on the table for your family.

Sleep needs to be regular and at least seven hours straight for most people.

Reducing your sleep and trying to deal with any consequences with power naps and coffee may work for a time but will inevitably lay the seeds for more severe health problems later on.

Drink at least seven glasses of straight water every day. This will help your body deal with waste it produces and also keep your brain activity and blood circulation in better shape.

The first area affected by lack of water in your system is your brain. Some effects can lead to permanent problems which cannot be reversed.

Drinking sodas, coffee or tea in any form does not reduce the amount of water you need to drink; they all cause the removal of more valuable water than they add to your body’s supply.

All three have other negative effects on your general health. Some research suggests links to problems like blood pressure, stress and diseases like diabetes.

If you sit down when doing your work, you need to ensure that our posture is not likely to cause problems for you.

Set your chair so that your knees are at right angles when your feet are flat on the floor.

Sit upright and set your computer screen so it is slightly below eye level. If you have it at the same level as your eyes or above them, you put some stress on your neck.

Don’t have the screen too close to you. About fifteen to twenty five inches is a good distance.

If you have difficulty reading the screen at that range, get your eyes checked. You may need reading glasses or adjustments or replacement of your equipment.

Keep the screen clean and not too bright. When you find the best brightness level for you, adjust the contrast on the letters from the background.

Always adjust the settings on each computer screen you use. Leaving them at someone else’s settings because it’s their computer means that you are risking damage to your eyes. Take a few minutes to note their settings so that you can readjust the screen when you finish using it.

Check that the position of the screen does not mean that glare is reflected from other objects into the screen.

Move your focus away from the screen from time to time.

Use appropriate eye drops if your eyes become dry.

Even if you have a lot of work to do, always get up and walk around for a few minutes every half-hour or so. This will reduce the possibility of blood pooling

in your lower legs. That’s a major factor in the development of deep vein thrombosis. It is called jet travelers’ disease but it can affect deskbound workers too.

Do gentle stretching exercises regularly. You don’t need to have long sessions, you do need to do enough to maintain good flexibility and reduce the risk of damage to your back and neck.

### ***Stress***

Stress is a major problem with home workers and office workers alike. The most effective precaution is to be aware of its potential serious effects and maintain a balance between your work and other parts your life.

You can reduce stress by focusing on your current work and looking at the work issues realistically. Many people suffer more from worrying about possible consequences of a problem than they could ever be by the problem causing its worst result.



of

## **Promoting Your Business**

When you have a home based business, you usually have only limited funds for promoting your business, often much less than some of your competitors.

You have to decide how you will use those funds to your best advantage.

You will need business cards and it's probably worthwhile to put a small advertisement in the local phone directory.

But, you should look for ways of getting information about your business in front of your potential customers by low-cost or free methods.

Some people get good results from leaflets in letterboxes but many people regard those advertisements as unwelcome, polluting junk.

If it's appropriate, a sign with your business name, phone number and website address (if you have one) which you can attach to the side of your car can work well in my experience.

You might be able to put a discreet sign on the front wall of your home if you own it and local bylaws permit.

You should join business groups and other organizations which are relevant to the type of business you have. Be careful to be a good member first and a business operator second.

Look for new ideas that have brought success to other people in other areas. Copy them with, if possible, your own tweaks to make the idea relate more closely to the people in your area.

### ***Every Word You Say or Write!***

When you work for a company, you may not have any contact with its customers and suppliers.

When you work for yourself, you need to be an ambassador for your business every waking moment.

People will judge you and your business wherever they meet you because you are your business.

I was reminded of this some years ago when I got my business name put on my car. A friend pointed out that I had to be a good-mannered driver because I was no longer anonymous and any minor discourteous action could lose me future customers!

That’s also true with your personal life. You are known for the business you do and your business can be affected by anything you do or say in your private life.

That’s also important when you are on the Internet. Anything you say or display on the Internet may be used against you, fairly or otherwise, at any time in the future. Nothing you put on the Net ever disappears completely.

If you learn that a customer has a problem with your product or service, try to deal with it as soon as possible.

Anyone with an unresolved problem will be upset. If they feel they are not being listened to, they will become angry.

Then, they will be much harder to deal with and the possible harm to your reputation from what may have been a small query at first could become much more damaging.

I’ve read that few people tell their friends and colleagues about any good service they get unless it’s truly exceptional.

Most people will tell seven others about something where they feel they were poorly treated.

Try to be exceptional to all the people you deal with.

That includes the people who don’t buy from you. If you treat them well, you may be the first person they contact next time.



## **Promote Yourself on the Internet**

Whatever sort of business you build, think about getting a web site to promote it.

The costs today to register a domain name (like <http://www.example.com/>) and hosting (space on the internet) for a small web site is very low.

It's the cheapest way to provide information to your current and potential customers that I know.

You may also attract the attention of some suppliers of products that you can use in your business or you can sell and increase your profits. They might be in almost any part of the world, so you could get access to something no-one else in your area has.

You can put a full color brochure on your web site and offer people a printable copy to download to their computer.

They will print it at their expense on their printer.

You can make changes to your website as many times as you like.

That's much better than having a brochure printed and then having to pay for a new lot to be printed if your prices change!

When you have your web site in place, put the web address on all your promotional material and your car.

I replaced the sign which had been printed on plastic and then glued to my car with a detachable magnetic one so that I didn't have the sign on my car when I went to church or formal, private functions.

You need to consider that your sign might be detached and destroyed in some areas but that's less worrying than a printed sign on a vehicle being scratched with resultant damage to the side of the vehicle.

If you don't know about building a web site or promoting yourself on the Internet, ask the eBookwholesaler Member that supplied my book to you. They can suggest some ebooks about that and many other business related subjects.

## Links and Other Resources

### *Marketing Companies*



**Direct Selling Association (U.S.A.)** <http://www.dsa.org>

“The Direct Selling Association (DSA) is the national trade association of the leading firms that manufacture and distribute goods and services sold directly to consumers. Approximately 200 companies are members of the association, including many well-known brand names.



**Direct Selling 411 (U.S.A.)** <http://www.directselling411.com/>

This site, an off-shoot of the Direct Selling Association site shown above, offers information for people that are considering becoming sales agents for the companies which are part of the DSA and general information about the industry.



**Direct Selling Association of Australia** <http://www.dsaa.asn.au>

“The Direct Selling Association of Australia Inc (DSAA) is the national trade association and voice of Australia’s direct selling industry. With its members, and particularly their commitment to professional standards, the DSAA builds awareness, understanding and credibility for its retail channel with government, the media, consumer bodies and the public.”

### *Consumer Protection*

A lot of the information which sites like this have would also be relevant to people in other countries. The language or style might be different but a scam is a scam.



**Scamwatch Australia:** <http://www.scamwatch.gov.au> The information site provided for Australians by the Australian Competition and Consumer Commission.



### **U.S.A. Government Consumer Safety Site:**

[http://www.usa.gov/Citizen/Topics/Consumer\\_Safety.shtml](http://www.usa.gov/Citizen/Topics/Consumer_Safety.shtml) The United States Government site which provides information about a wide range of consumer protection issues, including home business scams. It has sections which are relevant to U.S.A. citizens, U.S.A. government employees and visitors to the U.S.A.

### ***Computer Programs***



**Open Office:** <http://www.openoffice.org/> You can get a powerful, free and regularly updated suite of office programs from this web site. Different versions will run on each major type of computer.

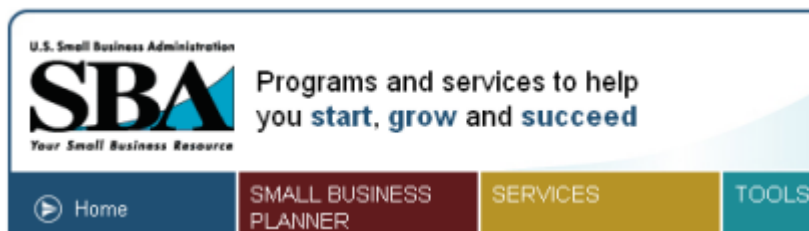


**SourceForge:** <http://sourceforge.net/> Site where you can get powerful, free programs for almost any purpose.

## Business Information



**Business Government U.S.A.:** <http://www.business.gov> The official link for American businesses to the Federal Government.

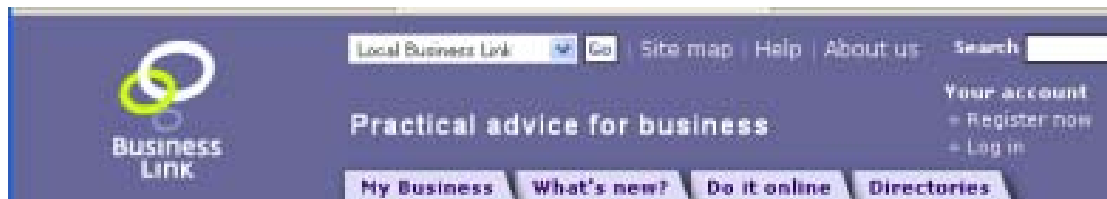


**United States Small Business Administration:** <http://www.sba.gov>  
Where the U.S.A. Government offers support and information for small businesses.



**Business Government Australia.:** <http://business.gov.au/> The official link for Australian businesses to the Australian Federal Government. This site “offers you simple and convenient access to all the government information, forms and services you need. It's a whole-of-government service providing essential information on planning, starting and growing your business”.

**Business Link:** <http://www.businesslink.gov.uk/bdotg/action/home>



This is the official U.K. government website for businesses to get information and resources to help mitigate risks to your business.

## Last Word

I hope that my book will help you to decide on the best type of business for you or, at least, give you some useful pointers and also help you to have a smoother start to your new enterprise.

There are as many frustrations in having your own business as with a regular job.

But, the ability to have more control over the results and how the profits are spent, plus the extra time you can get with your family and other people that are important to you, make it well worth the effort.

I wish you Good Luck and Great Success.

Andrea Weber



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