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## About the Author

Audrey Millar has been making and selling craft items with her sister who is also a W.A.H.M. (Work at Home Mom) while watching her young son grow from a baby. Audrey said, "It has not been easy to keep the business going at times, and neither of us probably make what we might be paid if we worked at full-time jobs for some company."

"But, we're sure that the memories we have of sharing special occasions in their young lives have more than made up for that."

"She said, "I have been the maker and my sister is the sales person because that's what we are both best suited for. But, we work out our designs for new products together and always involve all members of our families in those discussions."

"I have been very interested in writing articles and a little poetry. This is my first ebook."

Audrey decided to write the ebook after getting many questions from friends, members of her wider family and some of her neighbors who started asking how they too could start "to earn money in their pajamas".

Audrey said, "I hope this will help many people to achieve a good income who are unable, for various reasons, to work at a regular job or who just want to work from their home so that they can watch and enjoy their children's very special early years."

## Introduction

This ebook is the result of many discussions I have had with friends, colleagues and even some of my neighbors who wanted to know how they could “make money in their pajamas”, as one of my friends described it. They all had some level of need to make extra money or a full-time income without commuting because:

- They had physical or other problems which made travel and working in a regular office difficult
- They wanted to share as much of their children’s early years as they could
- They were simply unable to get a full-time job with enough pay to support them and their family.

I had been writing articles about home business subjects for some time and felt that this would be a good subject for my first e-book.

I have tried to cover all the main areas of the topic and included information about some traditional home-based businesses as well as the newer opportunities which have sprouted and flourished as public access to the Internet has become cheaper and the available equipment much more powerful and also less expensive.

Because many of the questions I got were about problems with earning money, I have included some information about some of the traps which you might encounter, especially on the Internet, when you start your new venture.

Don't worry too much about them or let the risks stop you from giving yourself every chance to achieve whatever level of success you desire.

There are risks in every type of activity we do. There is no way to avoid having to deal with some unless we lock ourselves away from enjoyment and opportunity of all kinds.

I wish you all the success you dream of and I hope that my ebook will make an effective contribution to smoothing your journey to your highest goals.

## **Non-W.A.H.M’s Welcome too!**

I have focused this book mostly on the W.A.H.M’s among us because their needs are fairly easy to define.

But, I believe that both men and women may find themselves in need of this type of work at some times so; if you are a man, please check out the content.

I expect that most of the material will be equally helpful for other people, both male and female, who need to work from home because their options for regular full-time employment are limited for one reason or another.

It will also be worth reading if you have a job but are thinking about working for yourself and want to get information about some of the opportunities, the risks and the potential rewards from someone that has experience with various types of work from home and offers the results of their experience and research without pushing any particular solution.

## Goal Setting



Some people spend more time setting goals than they do in taking action to try and achieve them.

Other people think that goal setting is a waste of time that could be better used by getting on with their business.

I believe that goal setting is an essential part of preparing and running any kind of business. But, your goals will never be achieved unless you put them on a realistic timeline and take powerful action to achieve them.

Be sure to set some short-term goals as well as the big long-term ones.

Put them on a realistic timeline. A goal without a set date for its achievement is just a dream.

When you reach a goal, this will give you greater motivation to invest the time and effort needed to reach higher and further than you might have thought was possible before.



## Dealing with Setbacks

Despite our best efforts, we all have to deal with setbacks and disappointments at times.



How we deal with them can be a very important factor in how far and how fast we progress toward achieving our goals.

I just try to learn any lessons that I can from the experience, then put it behind me and focus on the next challenge.

Just remember that the only people that do not make mistakes are those that do nothing and achieve nothing of any consequence.

### **Positive thinking really does work.**

If you feel that you must be less capable or just unlucky because you have not achieved some goal that you set for yourself, that message will take root in your subconscious and your potential for greater success in the future will be at least slightly diminished.

Instead of telling your subconscious how poorly prepared you are to deal with life's challenges and disappointments, start feeding positive ideas into it.

One way that I have found which is surprisingly effective is to record my successes, however small, in my diary and look to them to bolster my self-confidence when I have hit some sort of low point in my business or personal activities.

If you lack certain knowledge or skills, you can say, "I will fix this lack of knowledge by (date) so that I can progress faster from then on!"

Of course, no amount of positive thinking will help if you don't combine it with full-on focused action.

Many people put more time and energy into worrying about past wrongs which they have suffered or possible future problems than they do into actions which could improve their current situation and their future success.

I asked someone who was much more successful than me how they maintained their positive attitude. She said that the thing which had held her back was worry - fearing the future and wasting a lot of time on regret for past actions of other people which had caused problems for her.



“I had to understand that I could not do anything to change the past, but the stress which I felt by focusing on those old events was holding me back and making it much harder for me to make much real progress.”

She started to consciously turn her focus to those things which she could do something about.

“I used some of the time which I had been wasting on worry to plan how I could improve the way I did my work and give my customers better service.”

That was the key. Shifting her focus from herself to her customers reduced the amount of stress she felt. When her customers found that she was genuinely interested in giving them better service, they not only bought more but also started recommending her to their friends and colleagues. Some previous customers who had felt she was only interested in her problems and not ensuring better outcomes for them also returned.

I have also found that a lot of worry about the potential damage from a future problem, such as increased competition or changes in the general economy, is caused by lack of knowledge about it.

There are many people who make a very good living by feeding our fears. But, listening and absorbing the gloom and alarm which they spread is only beneficial to them.

I started to replace that with information and inspiration from people that admitted there were great pressures on us but who helped us find appropriate solutions so we could move forward instead of just spinning our wheels in a bog of self-pity.

I found that the best defense was to get the facts from the most reliable sources I could find.

Then, I just asked myself two questions:

1. What is the worst outcome for that that I might realistically have from this?

Until I knew the facts about all possible effects, I might think they would be much worse because that is how many of us have been conditioned to think.

2. What is my best course through this?

I might need to reduce the time I spent on some other activities for a while, or even stop doing them entirely, so that I had more energy and resources to effectively deal with this matter.

I might have to do some research to find possible solutions.

I might need to get free or paid help because I did not have the skills or knowledge to deal with it by myself.

From the moment I started to take action about the problem, the worry and the effects on my health were likely to reduce and my chances of a positive outcome rapidly improved!

## Time Management

Time Management is an essential factor in achieving any sort of lasting success. That is why I have put this chapter first.

The good news is that an effective time management system is also fairly simple to set up.

The hard part is usually be making it work in your home when the arrangements aren't always as structured as they usually are in a business environment.

Make time for all members of your family but not always all at the same time!

If you find it really hard to fit everything which must be done into the hours you have available, you might have to:

List everything which you spend time on each day and sort all the tasks in a priority order.

### *Use Your Computer?*

I suggest that you think seriously about using your computer to produce and store these lists on.

They don't have to be complicated. In fact, the simpler you can make them, the better results you are likely to get from them.

If you hesitate to take up this suggestion because you are not yet very comfortable using your computer, this is a great way to improve your usage of your computer and save valuable time as well.

I can guarantee that this will also help to build your self-confidence and make your other computer tasks much less daunting as well.



### **Me Time**

A vital part of any time log is some time when you relax in whatever way you feel is appropriate.

Always remember that you are a human being and not a robot. If the opportunity arises to share a special occasion with your partner or your children, you will feel better or (and so will they) if you do everything you can to attend. Maybe you could work a little longer on the previous few days so that your overall schedule does not fall behind.



I can only guess how much I would have regretted missing those once only school plays or company dinners in later years if I hadn't made time.

If you don't build some "me-time" into every day, you will start to question why you are working so hard, become depressed and, over time; your general health will inevitably suffer.

That will have serious consequences for your business, your whole family and your relationships.

## **Your Time Log**

This can be one of the most valuable tools which you have. It is a record of how you spend your whole day, not just the portion which you do your business related work in.

You can either set this up on your computer or in a cheap diary. My choice would be the paper diary unless you are very comfortable and efficient in using your computer.

This is a choice which you have to make yourself.

If you are conscientious about recording the time which you spend on each task through your day from getting up until you go to bed that night, it will not be long before you will be able to see how efficient you are handling your own time.

When you feel that you have started to settle in to a routine and are using your time log with some degree of efficiency, ask your partner to look through it with you. His perspective may help you to make adjustments which you might not have been able to see because you were too close to the action.

At the same time, you will be subtly demonstrating to him that you are probably working much harder than he may have thought from the limited amount of information you shared with him normally.

Your time log is a record of your whole day.

Your business schedule is just for your business related activities. You will probably have to do include timeslots for some of your major household tasks which you do during the day but they should be the first things that you adjust if you have to find more time to fulfil some important business-related commitment.

## Your Business Schedule

Your schedule will probably be different in one major respect from the sort of schedule that you would be used to in a regular job; there will be a lot more items on it.

You will have to include some of your more time-consuming household duties along with your business tasks or you will not be able to get through them all in a timely manner.



At first, it is very likely that you will pack too many items into your schedule for each day. That is normal because of your enthusiasm and high energy level which comes from starting something new.

Just don't let yourself be discouraged when some things have to be pushed on to the next day's schedule.

You will soon have a better idea of just how much you can expect to accomplish in any given day. Then, you will be able to set up more realistic schedules for yourself.

You will soon realize that you are more productive at certain times of the day than others. Some of us are morning people and others certainly are not. So, you must allow for your personal rhythms rather than try to fight them or you will not make the best use of your day.

## **Your To-do List**

A to-do list is a temporary record of what needs to be accomplished on a particular day. I prepare one every evening for the following day.

I always write down every item which needs to be done.

Then I look for the item which is of the most importance. That is the one which I will focus on when I start working the following morning. I will try to finish that before I look at any other task. I will usually not let anything or anyone intrude while I am dealing with that task. When I have completed it, I will feel more enthusiastic and better prepared to deal with the other matters on my list and whatever else may need attention that day.

Everything else on my to-do list will be sorted into three groups:

1. Important and urgent
2. Urgent but less important
3. Other

That's the order in which I will tackle the tasks on my list unless there are some which must be done at specific times.

This helps to keep me focused on the task at hand until I have completed it. You might be surprised how much time and effort this saves me each day.

Research has shown that each time you shift your focus from one task to something else; you have to go through an adjustment period which is usually at least 5 min for even the simplest tasks.

Then, when you switch back to what you were doing before, you have to sacrifice another five or more minutes while you get up to speed on that task again.

That's why it is very important to have set periods of time where interruptions are limited to emergencies.

I have found that I can get more done in one half hour session of focused, full-on activity than I would ever achieve in an hour and a half where I was



skipping backwards and forwards between tasks and being interrupted by phone calls and visitors.

Despite your best intentions and maximum effort, there will be occasions when your schedule falls apart for one reason or another. It is important that you don't waste time regretting the failure of your systems.

Just contact any of your customers or other people that are affected and then focus on catching up as soon as possible.

Over time, you will get great satisfaction from striking off items from your daily list. Also, using the system that I have explained will ensure that you are focused on those tasks which will provide you with the best outcomes and move you most quickly toward your short and long-term goals.

## Getting Help



One of the hardest things for many people to do when they start a new business is to ask for help or even accept offers of assistance when they are made.

You will need active help as well as cooperation from every member of your family.

Everyone must realize that they may have had to make changes to their previous comfortable routine when there is a major change like you becoming a W.A.H.M. Instead of commuting to work or continuing to be a stay at home mom whose main focus is looking after the children and their home.

It's only reasonable that all members of the family take on some responsibility and do some of that work since they will benefit from the extra work you are taking on too.

## Your Spouse



The first and most important discussion will be with your spouse. Their enthusiastic cooperation and support will make it much easier for you and be an important factor in the level of success which you can hope to achieve.

Remember that this is going to be an ongoing negotiation and it is important that both of you feel that your needs and responsibilities are getting full and fair consideration at every step.

It has to be a partnership where each of you feel that you were listened to and can live with the outcome in the long term. Some points may not seem

very important to you but could be things which your partner shows strong feelings about. Be considerate and understanding but, be firm about anything which you would not be willing to accept. If you accept something at this point for the sake of shortening the discussion, you will probably find it very difficult and stressful to try to get changes later.

You may not get everything set up the way that you want it at the start. That's common when we are negotiating and not just making demands.

You must keep cool and try your best to get an agreement which you are both willing to try.

You also should agree to review and adjust the arrangement after a settling-in period of a few weeks.

## Your Little Helpers

You have probably thought that perhaps your children were too young to be given the responsibility for some of the easier chores around your home or that it would be better to let them spend their time with their friends like you did when you were a young child.



I agree with the sentiment to a point but I believe that helping them to learn about responsibility and working for what we get is also worthwhile. Aside from the benefit which you get, you are reinforcing values which

will help them in their business and personal relationships when they are older.

I suggest that you give them a couple of simple, light-weight tasks which are appropriate to their age to start with.

You will probably find that they appreciate your display of confidence in them and the opportunity to show you how well they can do the tasks which you give them.

Just demonstrate to them what you want them to do and then let them get on with it. Resist any urge you might feel to jump in and do something yourself if they are slow or they make some mistakes.

That would possibly save you some time, but you would risk damaging their confidence in their ability to do this sort of task. After all, you probably would have made some mistakes at that age yourself.

## Your Wider Family and Friends



You may also want to ask members of your wider family or some friend to help you occasionally. There might be a meeting which you need to attend away from your home or you might want to bring a client to your home, so you ask someone to look after your children, or perhaps pick them up after the school day finishes.

No one should mind being asked for an occasional favor of this kind.

But, most people that aren't in a similar situation to you may have trouble understanding the difficulties you have to deal with almost every day.

So, you should try to be very understanding if they cannot help you. Any sign of upset on your part because of their refusal could cause friction between you which could last long into the future and affect your whole relationship badly.

If they do accept, be sure to thank them and ask them to call on you when they need some help themselves.

If you know other work at home moms, they could be the ideal people to ask for help as they will understand the situation much better than most other people and they may also realize that they could need the same sort of help themselves at some time.

But, even though they are work at home moms just like yourself, their homes and their lifestyle may mean that they are not people that you should leave your children with. Always do some careful checking before you trust your children with anyone that you don't know really well.

## Getting Professional Help

When you are starting to organize your business, I strongly recommend that you get professional help from a lawyer and an accountant.



You may think that should avoid the expense of professional consultations until your business has started to make some returns and you are not just living on your savings. But, professionals who have experience with helping small start-up businesses can save you more than the fees they charge and also may help to ensure that you don't make any mistakes with the business that could cost you dearly.

Everyone that earns money from whatever activity or source must keep accurate records and finally appropriate taxation and other forms on time.

Another advantage which you get by using their professional services is that you will probably get the benefit of their knowledge of and networking experience in the local business community.

### ***Get an Accountant.***

Unless you have the training to do this yourself to a professional standard, hiring an accountant is a very good idea.

Their advice on what records you need to keep, what expenses you can claim and what might be the best kind of business structure for you to have may cost you more than you want to spend in the short term. Starting off on the right foot like this will save you time, stress and money.

They can save you money because they are dealing with the ever-changing State and Federal tax regulations on a daily basis.

### ***You Need a Lawyer!***

A consultation with a lawyer who has experience with small businesses can also save you more than the initial cost.

They can advise you about the licenses which you may need before you even start to do business and any local regulations which you may have to comply with.

A friend told me that some of the best advice which he ever got from his lawyer was to join a particular local business group. He had considered it but he had thought attending their meetings would be a boring waste of time. His lawyer agreed that he would probably be bored but also assured him that the connections he established at those same meetings would make it much easier to make deals in the community because the other members were people of influence.

### *Someone to cut your lawn?*

When you are starting to get your new business rolling, you probably may not think that it would be a wise move to pay someone to cut your lawn or any other household task which takes you a long time and considerable effort.

I agree that would be something I'd avoid if money was particularly tight. But, when you have enough money, you should weigh the cost against what you might earn from putting the same amount of time and effort into working for your own clients.

Then, you can ask yourself if it might be worthwhile to pay, say, \$25 every fortnight and get a professional result on your lawn and also free up a couple of hours where you can earn more than \$100?

Another significant benefit is that you would probably not get as tired from doing your regular work as you would doing the other task which you only do when you have to and don't enjoy.

## Start To Plan Ahead of Time

The best time to start to plan your new career with your home-based business is before you need to make the change.

It is a fact that in the current economic climate, every type of job is affected by the new global marketplace.

No-one can really expect to have a job for life like earlier generations were used to.



No one is indispensable because the main focus in any business is the bottom line. It might be that someone else can be hired to do the job better, but just as often people are let go because someone else can do the job cheaper or the bean counters may decide that the job does not need to be done at all or it can be outsourced to a contractor who may be local or located in just about any other part of the world.

So, the best kind of insurance is often to have a backup strategy, a business plan for a business of your own before the need arises.

I know of several people who did not have such arrangements in place and were unexpectedly dropped from jobs which they had expected to continue in and be promoted from for years to come.

I strongly urge you to start your planning now, even if you believe that there is little chance of you needing to make a change unless you decide that that is what you want to do.

Another important point to remember is that you must be careful to ensure that your planning for a possible change to having your own home-based business must not interfere or give the impression of interfering with your performance in your current job.



I know people that have lost their job and damaged their professional reputation because of something they have done or said which has been noticed or reported to their employer.

Sometimes their actions or comments have been quite innocent but they have still suffered financially and personally.

I recommend that you keep this in mind at all times and continue to give 100% effort to your work.

This will help you to maintain a good relationship with your ex boss and colleagues after you leave and will also enhance your reputation with other people who are aware of the situation.

This can be very helpful for you. You may be able to get some work which you can do at home from your previous employer either on a casual or a continuing basis.

This can be a great help to your finances during that initial period while you are setting up your business and looking for your first clients.

## Setting Up Your Business

### Accountability

The first and often one of the hardest thing for many new W.A.H.M’s to understand is that while they no longer have a boss in the normal sense, they actually have many more people than before that they have to be accountable to.



You need to keep records, schedule your time and realize that being late for appointments or deadlines can have very serious consequences at the time and also for any chance you might have had for getting any more work in the future from that person or organization.

When you are just one person in an organization, you are usually shielded to some extent from the consequences of a small mistake.

But, you are fully responsible for any errors when you run the business even if they are not caused by you.

Despite your best efforts, bad things will happen. All you can do is contact the person concerned, apologize and make good in any way that you can.

When you work for yourself, you get all the profits but you also pay all the bills and are likely to take less time off than you did when you worked for a boss.

That is another reason why I said to ensure that you schedule some “me-time” in to every day that you can and don’t make a habit of sacrificing time with your family by always giving priority to the demands of your business.

**Stick to your schedules and keep all of your promises, including those you make to those you love and yourself.**

## Which Business Model

If you decide to set up your own home-based business, one of your first tasks should be to work out what sort of business you have the ability and the desire to do.

Whatever type of business you run, you will have to keep good records of all income and expenses, obtain and comply with whatever licenses and permits are required by your local authorities and account for all income and expenses to the Taxation Department.

You probably know that you might be able to claim for expenses you have in setting up and operating your business, including the cost of stock and equipment, advertising etc. But, you should get the advice of a local qualified professional because the regulations are different in each area and are subject to change by the authorities.

The laws and regulations may also be affected by decisions in relevant legal cases at any time.

You might believe that you could do well enough as a sole trader and decide not to bother with setting up a company or more complex other business entity. Remember that a sole trader is likely to be fully liable for any expenses and all other costs of any kind which are incurred.

So, be sure to get professional advice about all the options which are available to you before you make a decision that you might regret later on.

When I started to consider the idea of leaving full-time employment, I did not have to look far for inspiration as my sister wanted me to join her in the business she set up after had left her job to have her first baby some time before that. She made a business from her hobby; making and selling crafts. She was doing fairly well with her craft products and wanted to expand the range and also start doing classes to teach other people about it. Her success had been one of the reasons I had started to plan for my own future business at home.

When I said that I was looking for something which I could do from home, she suggested that I could join her. She said had ideas to expand the business and she was already starting to look for someone that could help her. She knew that she couldn't get ready to tackle the next stage by herself without putting a lot of pressure on herself and her family.

We set up a formal, documented arrangement where we shared the labor but each of us would put most of our time into what we were best at.

I was already making some of the items she sold and I liked doing that more than she did. So, I took over the production of almost all of the items. I knew that she was very good with promotion and dealing with customers and liked doing that more than I did.

This partnership worked very well and did not take long to set up because we were sisters who got along very well and had already shared some of the work and profits of the business.

It has been a great help to have the support of another person who is as hardworking as myself and understands me so well.

Yes, despite our close personal relationship, we still had a written agreement prepared by a lawyer.

It was not a sign of any distrust. We wanted to be sure that our rights and obligations and our assets, which our families depended on, were properly protected whatever might happen in the future.

### ***Partnerships***

That underlines how important I believe it is that you need to be very careful when you are considering going into any sort of partnership or co-operative arrangement. The potential for misunderstanding and disagreement is always there.

Before you even mention the idea to the other person or discuss it with them (if they approach you), you need to be sure that you are compatible, with a similar view of how you want the business to progress and that you both have a strong work ethic.



It’s almost as serious as becoming married to each other and a break-up can be just as costly emotionally and financially.

You definitely should have professional advice from a lawyer and get any agreement checked by one before you consider it seriously.

Ask everyone involved questions like:

- “What happens if one of us dies or is seriously injured and cannot continue to help operate the business?”
- “What if one of us wants to dispose of their share of the business for any reason?”
- What do we do if we cannot agree on some major business decision?
- How much can each of us take as wages and/or expenses?
- What are the specific obligations each of us have to each other and the business as it is currently operating?
- If either of you have other members of your family helping in a paid or unpaid capacity, do they also get along with the other partner and your customers?

They are just some important questions which can be troublesome if they have not been covered in the written agreement. Your professional advisor can probably suggest others which can be equally important but which neither of you might think of when you are excited about starting the partnership and building the business.

## **What Business will you start?**

This is probably the biggest question of them all.

Your choices will be influenced by your experience and skills, current financial and personal situation, your aspirations, your personal preferences and what opportunities are available to you.

### ***Teleworking***

Some people who have been valued employees may be able to do the same sort of work for their previous employer which they had been doing in their job, except that they do it at home.

They might be able to either pick up or have it sent to them by courier or over the Internet and then return it when they had completed it by the same means.

If you cannot set up such an arrangement with your previous employers, you may be able to find other companies or individuals who would pay you to do similar work for them.

### ***Phone Canvasser***

This would involve using your phone, or perhaps V.O.I.P. (phoning people through your Internet connection) who have made enquiries of the company which you work or cold-calling people that the company believes may be interested in their products.

This is not easy work and you need to be sure that the way you contact people complies with current regulations in your country.

But, if you have a successful record as a sales person and a great telephone manner, this could be worth checking into.

### ***Bookkeeping***

This could be a good area if you are qualified and comfortable using the current versions of the same computer programs which most businesses and professionals use.

### ***Craft Selling and Craft Teacher***

This is a good choice if you have achieved some success with a particular craft. You can sell directly from your home, through newspaper advertisements, Internet sites or at markets and other events.

Even if you have the ability to do something very well that does not automatically mean that you also can pass on your knowledge successfully.

If you can, teaching the craft to others can be directly profitable and also be a source of new customers.

### ***Direct Selling Products***

This is a traditional way of making money from home. There are many companies which sell all of their products through people in each community who demonstrate them to potential customers or just deliver catalogs to their letterboxes and then wait for their phone to ring.

Some of these companies offer a straight percentage of the sales price as a commission on each sale that is made.



Others use variations of the multi-level-marketing sales system. With this system, you get a set commission on your sales but you can also qualify for higher commissions if your sales are above a specified level in a particular month.

These companies usually also offer incentives to those independent sales people that recruit and support other people to promote and sell the companies products. They also usually offer expensive prizes to those people who build substantial businesses through promoting sales of their products.

My understanding of the concerns which legislators and other authorities have about some M.L.M. plans is that some companies encouraging people to buy up quantities of their products or

reward people for recruiting more people to buy the company’s products. For the plan a company uses to fit with current legislation, the focus should be on selling the products and a person’s success in doing that should be the basis of the rewards which they get.

For a better understanding of the current situation, please check the Federal Trade Commission site in the U.S.A. I tried to find a link which I could put here but their links were in the process of being changed. Some were not working at all. So, if you are interested in multi-level-marketing, I suggest that you go to <http://ftcsearch.ftc.gov/> and type M.L.M. into the search box in the top right corner of that page.

If you are a resident in another country, please visit the site of the appropriate government agency there.

It is important that you use reliable sites as there are many scammers’ who create sites which look like official or authoritative sites, but are designed to mislead you and steal your money or even your identity.

One area which causes problems in some companies is when the higher-level distributors put a lot of energy into promoting and selling motivational and instructional materials to the people they recruit to the point where that becomes their focus instead of selling the company’s products.

### ***Party Plan Selling***

This particular type of demonstration sales involves arranging for people to host a small group of their friends at their home so that you can demonstrate the products of a company which pay you a commission on those items which they buy. Most of the companies have a set-up which is their own variation of M.L.M.

The party plan sellers organize games and competitions for the guests to enjoy and small prizes which are usually company products. This reduces the impression that the guests have only been invited so they will buy products but, of course, the occasion won’t be successful for the organizer unless she makes a profit from the sales.



The hostess usually gets a gift pack of company products. The value of the pack is usually related to the total amount of product sold. There may also be an incentive for her to encourage the guests to book a similar event in their own homes as well.

It is obviously in the interest of the person who sells products this way to make the event enjoyable so that some of the guests are likely to want to host parties as well. That means they need good inter-personal skills.

There are people that make a good living from M.L.M., party plan or similar opportunities. You need to be self-motivated, energetic, well-organized and get on well with all kinds of people.

You may get some training from the company or from the person who brought you into the organization.

### ***Child Minding***

This is a good choice if you are set up to look after other children of a similar age to your own. Make sure that you get any licenses or certificates which the authorities in your area may require you to have.

It is also important that you have recognized first aid skills or, in some areas, specific, up-to-date qualifications. You may also need to have your home inspected by local authorities to ensure that it has enough facilities of a suitable standard.

Insurance is also very important.

### ***Pet Sitting***

If you have the space, equipment and knowledge, this can be a good choice. But, it is not an easy option because you are likely to have to deal with highly strung pets and even more frustrating owners.

You need to insist that any animals which you let into your home have all appropriate inoculations up to date so there is a reduced chance of them spreading germs to other pets which you mind from time to time or even your own treasured pals.

If you are very well organized and have a reliable car, you may want to offer to provide a visiting service for people that want their pets to stay in their own homes.

You will need to have sufficient knowledge to deal with any problems which might arise and also be comfortable around the various types of animals. Sometimes, you might just have to change their feed and water in their containers, clean away any mess and perhaps give them a little personal attention and exercise.

But, if you find a problem which you cannot deal with, you may have to contact the owner (where possible) and take the pet to the vet.

Your schedule can be seriously disrupted if you have undertaken to check on several places in that time period. You need to like animals but also be able to deal with very serious situations which may arise in a timely and caring manner.

### ***Transcription Services***

This is a viable business if you have the required skills.

You have to use your computer to type out a text copy of someone’s recorded words. This requires a high degree of skill, good hearing and, for some clients such as doctors and other medical professionals, knowledge of current and sometimes obscure medical terminology.

Students and staff at your local college are likely to be good customers. Business people, public speakers and professional writers also may be heavy users of this sort of service.

Accuracy and quick turn-around are very important. You also must be able to demonstrate that you are worthy of your clients’ trust and will maintain complete confidentiality about whatever material they pay you to transcribe.

### ***Flowers, herbs and other plants***

Growing and selling plants and flowers can be profitable if you have the interest or even a passion for this type of activity and the available garden space.

You might sell your plants to:

- Q Individuals who pick them up from your home
- Q Restaurants and other places which use them for decoration
- Q Flower shops for resale

## Selling on the Internet

The Internet has opened a great number of new possibilities.

It has many resources which can help you to improve your business.

You can also use it to find and investigate many ways of starting and building a home-based business that you may not even have considered.

An Internet-based business may be particularly suited for us W.A.H.M's!

Even if you only have a fairly basic computer and base level knowledge of how to use the Internet, you can use it to:

- ✓ Find new ideas and suppliers of products
- ✓ Promote and expand your business (even if you only want to deal with local customers)
- ✓ Slash the time needed to contact people or organizations and get replies
- ✓ Reduce the cost of your phone calls
- ✓ Improve your efficiency
- ✓ Network with people running similar businesses almost anywhere around the world.

But, along with the many potential benefits, the Internet has increased the number and severity of risks which we face as individuals and especially as operators of small businesses.

The next chapter has some suggestions for reducing those risks.

## **Beware the Tricks and Traps!**

Whatever sort of business you have, you need to be prepared for people who will try to take advantage of you.

The most important factors in staying safe are common sense and good organization.

First, you should give careful thought to **safety** and **security**.

They are not the same thing.

Safety includes making sure that there are no hazards which could hurt you or your customers. For W.A.H.M'S there is also the need to consider the safety of your children.

Possible hazards have a wide range including:

- Electric shock from equipment
- People hurting themselves because you left something where they could, for instance, fall over it or it might fall on them
- Poorly made products which cause injury or damage to people or property

You need appropriate third party insurance and a system of checking for and removing hazards before there is a problem.

Security involves preventing loss of products, profit, information and the subsequent damage to your reputation and customer base.

Again, you need appropriate insurance.

### ***Insurance***

There are also many risks with insurance policies. You need to ask for more than one quote, ask other business people, even those who will be your competitors who they would recommend and who they would not!

Examine policies very carefully – it will be too late when you have signed the form and paid your money.

Make sure that you understand every part of any policy. If you have any questions, get answers in writing. If you cannot get the answers in writing, you would be taking an un-necessary risk in getting a policy from that provider.

If you still have questions, get them cleared up or go to another company or insurance broker.

If there are any gaps in the cover you are offered, find out whether or not they can be filled and what the extra costs might be.

A recent example was the unexpected and very serious problems which many people had because the flood coverage which their insurers sold them was limited in the fine print to particular circumstances and many people were unable to get any help as a result.

### **Check Carefully before You Act**

You should keep your wits about you when you are dealing with potential customers as well as suppliers and promoters.

One of the best investments you can make is to join an organization for business people. If there is a group which relates to the specific type of business you are doing, that can be even more help.

You may join a National organization which is able to provide a lot of focused support to people all over the country but I think that it would still be worthwhile to become a member of an organization which is based in your area. They can be a valuable resource of local knowledge which could help you deal with local problems such as red tape, unreliable suppliers, tricky customers and other potential problems.

The main ingredient you need for success is to take focused A-C-T-I-O-N.

If you fail to plan, you plan to fail.

If you don't act on your plan, you guarantee that you will fail.

## **The Internet Factor**

You probably hear a lot about the risks of doing business on the Internet.

You need to be aware of them and protect yourself from them but they are not that serious that you should avoid using it or even building an entirely Internet-based venture.

That would deny you access to markets and opportunities which can be accessed at very low cost even if you don't have formal training or experience with computers.

Even if your business does not require that you use the Internet, it is a good idea to invest a few dollars in registering a domain name (example.com) and paying for it to be hosted by a hosting company.

This might cost you about \$10 a year for your own domain name and about \$10 a month for the hosting.

That is the cheapest and most effective way I know to spend \$11 a month and be able to promote your business in full color to thousands of potential customers.

There are many computer programs, both free and paid, which you can use to make your own web site. Some are extremely user-friendly.

If you have a digital camera, you can put your pictures into your computer, alter them to suit your needs (with another free or low-cost program) and then put them on your web site.

Your site is a color brochure which can be seen by thousands of people every hour and which you can change to add new products, altered prices or special offers as often as you like.

The advantages over other forms of paid promotion are obvious.

You can pay someone to put your first web site together and take on that work yourself when you get some experience. Always ask for references and follow them up before paying anyone to do anything.

You might even want to use on-line web sites such as elance.com to find someone that can do that for you.

A recent development is a lot of sites such as [fiverr.com](http://fiverr.com) where people offer to do specific tasks for just \$5 each!

Of course, you have to be very careful when dealing with people, on the Internet or not, whom you don't know and might have difficulty following up if they don't give satisfaction. You don't want to waste money or (more importantly) time or have your reputation affected because of someone else's incompetence or uncaring attitude.

If you consult a lawyer about your Internet activities, make sure that they have relevant and recent experience with Internet law.

There are many other factors which you must be careful about with your web site. Never use any pictures or text which you don't have the rights to use. Just because it's sitting on some web site or can be reached through a search engine does not mean you can use it on your site or in your products or literature off the Internet.

### **Almost everything is copyright.**

The safest course is to act like that “almost” is not there until you can confirm that you can get the correct permission in writing to use the material you find.

### **Security Tips**

These are some suggestions I have learned. I am not a computer or Internet expert so always do your own checking.

Protect your computer against viruses and other malware. That applies to people using Macintosh systems as well as Windows.

Although there are relatively few nasties which can affect Macs so far, you must be careful that you don't give a Windows user an infected file because you didn't check it while it was on your Macintosh.

Use a two-way firewall which reduces the risk of attacks from the Internet and also helps to prevent information being sent from your computer to who knows where without your knowledge and approval.



The risks from most scams on the Internet can be largely avoided by applying common sense. If it seems too good to be true .....

Identity theft is a real and serious problem. Do not use the same password for everything. Use difficult to guess and hard to remember passwords and change them fairly often.

It is risky to write them down where someone might find them. If your wallet or purse is stolen does the thief also get all your passwords and other sensitive information?

I suggest that you use 1Password on a Macintosh computer and Roboform on a PC. These programs are very good and offer good support for their customers' questions. You can get a portable version of Roboform which you carry on a flash drive between computers. I don't know if there is a portable version of 1Password.

That reminds me. Don't put anyone's flash drive into your computer without disabling the auto run and scanning the drive (stick) before starting it up.

## Finding Customers

Without customers, you don't have a viable business.

How do you find customer?

Advertising can be effective but it can also be expensive. Cheap advertising which does not bring customers is probably the most expensive kind of all.

### *Go Where Your Customers Are*

Join groups which are focused on the type of product or service which you offer.

Offer prizes or special discounts to members of particular clubs or other related organizations.

Provide free or paid classes so that you can demonstrate and share your expertise. This can be a good source of new customers

because the students will actually see you know what you are talking about.

Answer questions in papers, magazines or web sites for people that are having problems related to your area of activity.

That brings me to the most useful source of customers and contacts on the Internet – forums!



## Forums

Forums are web sites which offer people that are seriously interested in a particular topic or activity, the opportunity to share and expend their knowledge and find answers to their problems.

Magazines and articles may have links to forums about your topic.

Another simple method to find some is to type

Forums: subject

Into your favorite search engine.

Replace subject with your particular interest.

Then, have a look at several of the listings. Don't just go to one and decide that you've found the one you need. You will do much better to visit several.

It is usually free to register for these forums.

It's important to register so that you can join in the discussions between the members.

Always carefully read the Terms of Use which apply to each particular Forum. Some will take the copyright of all information which people put into the Forum. You may still want to participate but perhaps only give fairly general answers.

Be careful to follow all the rules. Most ban straight advertising which is fair enough.

You will probably be able to put a link to your website in your signature (the way you sign off on each post you make to the Forum) but that is not always allowed.

Keep any posts you make focused on the subject which that thread is about.

Look for opportunities to help other members with free advice and give praise when it is deserved to other members, even if they run competing businesses.

If you have any problems in a Forum, always check the F.A.Q. (Frequently Asked Questions) before posting your concerns or question.

Also, search the Forum by typing your question into the search box before posting a new thread with a question which may have been asked many times before.

If there is a serious problem, you can usually send a P.M. (private message) to the person that operates the Forum. This is much better than posting something which could be divisive directly into the Forum.

If someone posts something nasty and it is not directly about you, ignore it. They are just trying to upset other members and draw attention to themselves. The owner or a moderator will usually remove the post and the member fairly quickly.

If you don't like some rule of the Forum, decide whether you want to stay and abide by it. If not, just leave and find another Forum where you don't have that problem.

Be a good and helpful guest and people will start to look for your comments and some will find your site, whether or not it is shown in your signature.

## Afterword

I hope that your journey to success with your new home business will be helped by my explanations and suggestions.

This is all based on my experiences and research. Although there are always new developments in business and the world around us, we can usually find they relate to other things which businesses and individuals have dealt with in the past.

That includes good things and scams – most of the tricks which are common on the Internet have their basis in older successful scams from long before there was an Internet.

The one thing which the internet has brought us is a pool of customers and other resources which is much larger and cheaper to connect with than most of us could ever have dreamed of in the past.

Don't be afraid or lacking in confidence to experiment. But keep yourself safe for your family's sake.

After all, that's why we are doing it.

Whatever money or recognition we get, the greatest benefit of being a Work At Home Mom is the opportunity to share our children's early years like we cannot when we work elsewhere.

I wish you everything you actively desire,

*Audrey Millar*

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