



Women Working From Home

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TABLE OF CONTENTS

How To Navigate This Book	4
Legal Statement	8
About The Author	9
Women Working From Home	10
Before You Begin Your Business	11
Do You Have What it Takes?	11
Discovering the Right Business for You	14
Establishing a Workspace to Call Your Own	17
A Time for Work and a Time for Play	19
Capitalizing on Natural Talents	22
Exercising Your Flexibility	24
Single Moms Can Work From Home Successfully	26
Setting Up Your Business	29
Dare to Be Different in Carving Your Niche	29
Marketing Materials That Make a Difference	32
Create a Budget You Can Live With	35
What Does Your Mission Mean to You?	37
Whats in a Name?	40
Stocking Your Supply Closet	42
Purchasing a Computer That's Right for You	45
Dress for Success in the Home Office	47
Bookkeeping Basics for the Home Office	49
Running Your Business	53
Creating Prosperous Relationships	53
Marketing When You are Not Working	55
Tax Issues for Home-Based Businesses	57
When Your Significant Other is Your Partner	59
Building Contacts Through Trade Shows	61
Share Your Knowledge with Others	64
Managing Meals and Housekeeping	66
Assuming the Role as the Boss	68
The Art of Outsourcing	70
Looking for an Angel with Purse Strings	72

Women Working From Home

Accepting Credit.....	74
Breeding Success with an Identity	77
Learning From a Mentor	79
Effective Stress Management	82
Time Saving Techniques for the Entrepreneur	85
Promoting Your Business	87
Creating Press Exposure for Your Business	87
Actions Speak Louder Than Words: (How to Build Trust)	90
Networking for Business Success	92
Mining for Clients	94
Building Clients into Business Friends	97
Publish Your Way to Sales	100
WOW Them with Quality Service	103
Bartering: A Unique Twist on an Old Idea	106
Rodeo Roundup: Time to Rustle Up Some Sales	109
On-line Resources	112
My Final Thoughts - Rozey Gean	116

How To Navigate This Book

Each PDF format book has a Table of Contents. Each Chapter Heading and important Sub-Heading within the TOC is linked to the relevant page in the book. Just click on the heading of the section you wish to go to, and you will be taken there.

At the bottom of each page there's a box, which indicates the page number of where you are in the book, as well as the total number of pages within the book.

Click on the number shown and a small box will pop up. Type the number of the page that you want to go to into the box, click ENTER and you will be taken to that page.

Alternatively, you can type the page number you want to go to over the number showing in the box on the bottom task-bar, then just click ENTER and you'll be taken to this page.

On the left of the box that shows the page number there's a single triangle and a double triangle... both point to the left side of the page.

Click on the single triangle and you'll go back to the previous page in the book. Click on the double triangle and you'll go back to the first numbered page in the book.

On the right of the box that shows the page number there is a single triangle and a double triangle...both point to the right side of the page.

How To Navigate This Book

Click on the single triangle and you'll go to the next page in the book. Click on the double triangle and you'll go to the last numbered page.

At the right side of your screen, there's a **Scroll Bar**. It has these functions:

One Page Forward Scroll: This is a small triangle pointing right. Click this to move forward one page at a time in the book.

One Line Backward Scroll: This is a small triangle pointing up. Click this once to move up one line at a time. While doing this hold your mouse button down with the pointer on the arrow and you will scroll steadily back through the book.

One Line Forward Scroll: A small triangle pointing down. Click this once and you move down one line. Hold your mouse button down with the pointer on the Arrow and you will scroll steadily forward through the book.

At the left side of your screen, there is a small vertical panel titled Bookmarks. This is an additional way for you to find a particular section in the book. A couple of clicks and you're there.

If the Bookmarks section is not already showing on your screen, you can go to Acrobat Reader's View Menu and click on Bookmarks and Page. The Bookmark section will open. Or you can move your mouse pointer over the vertical line at the left side of your page.

How To Navigate This Book

The mouse pointer will change shape. When it changes shape, press and hold down your left mouse button, and drag to your right. This opens the Bookmark area.

You use this method (in reverse) to close the Bookmark area so there's more screen space available to display the book. Or you can click on Page Only in the View Menu.

You will see that the Bookmarks are arranged in a stepped fashion similar to the Table of Contents in your book. One difference is that each Bookmark shows actual text from the page you will go to if you click on that entry.

Each main entry in the list of Bookmarks will show a small icon (small picture) resembling a page with a corner turned down. At the left of most of these icons you will see a small box with either a "+" or a "-" in it.

A "+" shows there are sub-headings under that Bookmark but they are compressed, and out of sight.

Click on the "+" and it will change to a "-" as the sub-headings appear under the main Bookmark. They also each show a small piece of actual text from the page they link to.

You can click on the "-" to close that section of the Bookmark list when you have finished with it.

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In earlier versions of Adobe's Acrobat Reader, the box with a "+" in it was represented by a small triangle pointing right. When you clicked on it and the sub-headings appeared, the small triangle changed to one that pointed downward. In the current version of Adobe Acrobat Reader, the triangle pointing down is a small box with a "-" in it.

There are several options under the View Menu that you can click on to adjust the way your book is displayed on your screen. Set them to whatever suits you.

You cannot damage your book file with any of the adjustments you make in this Menu and you can change the display settings at any time if the circumstances of your viewing change. For instance, you can Zoom In to increase the size of the text showing on your monitor screen. You can also adjust the area of the screen which the page covers using the Fit Width, Actual Size and Fit Visible options in the View Menu.

Be brave. Play with the Acrobat Reader settings until you find the settings that suit you. However, if you require further assistance with using Acrobat Reader to view your new book you can:

(1) Use the Help Menu at the right end of the Acrobat Reader Menu at the top of the screen. (2) Email the person from whom you bought the book. Allow them a couple of days to reply to you. (3) You can [click here](#) to download the latest FREE version of the Adobe Acrobat Reader.

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About The Author



Rozey Gean

Rozey Gean has been writing, *Women Working From Home*, a weekly business column, since 1999. Her dynamic and entertaining style of writing has helped thousands of business owners boost their businesses into overdrive.

On-line, she is the founder of Marketing-Seek.com, a web site that is dedicated to helping writers, publishers, and entrepreneurs, gain exposure and quality content.

Off-line, Rozey is the owner of a successful Commercial Printing and Graphic Design company. Success always has a model, and Rozey is a women who has “walked her talk” by becoming a successful entrepreneur, on-line as she has off-line.

Ms. Gean is the author of several highly successful "info-products" including:

Frugal and Fun

www.FrugalandFun.com

How To Format Article Content

www.Marketing-Seek.com/articles/tutorial/index.shtml

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Women Working From Home

This book, written by a successful entrepreneur, is for women who wish to work from home. Rozey Gean takes the reader step by step through the necessary processes to work successfully from home.

These processes are universal, irrespective of whether the reader is male or female. However, success always has a model.

The author, Rozey Gean is a woman who works from home herself. Rozey knows the pitfalls, the joys and the rewards of doing this.

Rozey has constructed an excellent model to follow.

Before You Begin Your Business

Do You Have What it Takes?

SEVEN things to consider before
you commence your business.

The reasons range from wanting to be at home with the children to desiring creative independence. For whatever their unique reasons may be, women around the world are trading in their business suits for a more leisure/work style in the comfort of their own homes.

To become a successful work-at-home entrepreneur, you must possess more than a desire to work from your own home. You must have certain characteristics that seem to follow the most successful entrepreneurs. They include:

- A high level of self-motivation and personal drive A commitment to work long hours each day as you grow your business.
- The ability to establish a plan with concrete goals and work hard to achieve them.
- A willingness to take risks.
- Specific expertise, knowledge, and talent in your field of interest.
- Ability to identify your market and reach them.

In addition, you must realize that you could work for months before actually generating a profit.

If you possess the majority of these characteristics, then you have a shot at making it on your own. Determining what business is right for you will require a short self-assessment.

Examine the type of skills and experience you possess that could be brought into your business.

For example:

- If you are interested in starting a bookkeeping service, do you possess good skills in math, working with calculators, and knowledge of how a bookkeeping system works?
- What do you enjoy doing with your time? Are you a person who initiates or one who seems to procrastinate? Are you a “busy” natured person or do you get pleasure out of sitting down with a good book or watching television?
- Can you turn your hobbies and interests into cash? For instance, could you easily market your woodcraft hobby and meet the demand it may incur?
- Will your family, especially your spouse, support you in your business endeavors? It is extremely important that your family supports your decision to venture out into business. You will depend on their strength, support, and encouragement each step of the way.
- How much of your time will have to be put into operating a business? Expect to spend many hours each day managing and growing your business, especially during those crucial months of getting started.
- What products and/or services can you offer? Make a list of what you will sell, whether it is actual products or services.
- Who are your competitors and what advantages will you have over them? Research and discover who else in your locality or via the Internet is offering the same products and services? What can you do to give you an edge over them?

Women Working From Home

- Is your idea practical and will it fill a need? Will there be a demand for what you have to offer? Is it something that will meet the needs of your target audience?
- How much money do you need to get started and are you aware of any resources to fund your business? Conduct research and cost comparisons on everything you will need. Factor in all costs that come to mind in determining the amount of money you will need in order to get the business up and running. How will you fund it?
- What equipment and supplies will you have to purchase to get started and meet your future needs? Make a list of everything you must have to get started now, keeping growth in mind.

Following this self-assessment, you should have a good idea if working from your home is right for you and if you have what it takes to make it work.

Working from home is not for everyone. Many individuals prefer the “benefits” of working for someone else.

Once you determine whether or not you possess what it takes to venture out on your own, then you will be ready to move forward and discover what business is right for you.

Discovering the Right Business for You

Discovering the right business for you is a personal issue that differs from one individual to another.

Many home-based workers are able to bring existing skills and experience into their own business that have been accumulated and cultivated while working outside of the home.

For instance, a woman who has spent 20 years working as an executive assistant in corporate America would more than likely succeed as an on-line virtual assistant or as a home-based secretarial service.

Her vast experience would allow her to combine all of her skills and talents into a complete package she could sell to other businesses around the world, or in her own local marketplace.

Things to Avoid

While conducting your research to find the right business for you, there are pitfalls you will need to avoid.

The major area you need to be wary of is “get-rich quick” schemes. Keep in mind that success does not come overnight. Do not let anyone fool you with their sales pitch about how they have made millions because they “told two people and those two people told two more people” and so on and so on.

Additionally, you will not get rich stuffing envelopes, stringing beads, sewing baby bibs, or assembling products. The small and enticing magazine advertisements that introduce you to business opportunities are not always what they appear to be.

You must focus on your specific talents, skills, and experience to determine what business will work for you. Then, you must work smart at becoming successful at what it is that you do best.

Research Before Taking the Plunge

Your local library, bookstore, and even the Internet provides access to numerous resources that you can utilize in discovering home-based business opportunities that you can build upon from a “grass roots” start up.

Many of these resources even provide details on what it takes to get started. The following sites are two of many, which are dedicated to assist you in determining what type of home-based business you are best suited for:

BizyMoms

<http://www.bizymoms.com/ideas.html>

Lewis Publishing

http://www.newworkplace.com/biz_ideas.html

If you are serious about starting your own home-based business, be serious about doing your homework. Research is absolutely crucial in the initial phases. Not only will you need to determine what business is right for you, but you will also need to know what will be required of you to make it happen.

Find out what, if any, business license is needed in your particular area. Depending upon where you live, you may be required to comply with specific zoning codes, as well.

Contact your local Chamber of Commerce office for more details that may be specific to your locality. Once you dispense with the legalities, take some time to develop a business plan with goals that you can reach on a consistent basis.

For assistance in writing a business plan, visit The Small Business Administration:
<http://www.sba.gov/starting/indexbusplans.html>

During the financing phases of your business, it is very common for financial institutions to request a business plan coupled with a loan application.

Women Working From Home

If you are certain you will need help in this area, seek a professional and experienced writer to assist you.

Feel free to contact me personally for other references.

<mailto:rozey@marketing-seek.com>

Once you are up and running, the sky is the limit!

Take your business seriously, just as you would your job in someone else's company. Create a happy and healthy balance between work and home. Your success will ultimately depend on you.

Establishing a Workspace to Call Your Own

Every entrepreneur needs a space to call her own . . . a place where the creative juices can flow freely and interruptions can be kept to a minimum.

Whether your space consists of a transformed closet or an entire room within your home, *your work area should be a space to call your own*. It really does not matter that you do not have a separate room that you can designate for conducting business.

Should you be able to only manage a corner in your dining room to set up your computer workstation then so be it. That constitutes your workspace.

If, however, you are fortunate enough to have access to an entire room within your home, then good for you! That is even better! No matter where your space is, stake your claim! It is your territory and other family members should recognize and respect your space, and make it a point to keep out.

Once you have established your space, then you have the fun-filled chore of setting it up and organizing it to meet your needs. Again, keeping in mind the amount of space you have available, carefully select the furniture and equipment that you must have in order to meet your specific needs.

Arrangement of the furniture and equipment is a very important part of organizing your office. Make sure you place each piece so that it is ergonomically safe and within your reach for efficiently conducting business.

As you begin to decorate your workspace surroundings, ask yourself if you will be meeting with clients in this particular space. If so, create a professional and tasteful decor, possibly one that reflects the type of work you do.

For example, if you are a photographer, fill the room with samples of your photography work. A wedding consultant may choose to create a more romantic look for her soon-to-be brides and grooms. It is always a good idea to include among your relics any awards or certificates you have received for your work.

The entrepreneur occupying a room in the home with a door that can be closed behind her at the end of the day has a definite advantage over the entrepreneur who occupies a space in the corner of the family room.

Why?

One of the most difficult things that entrepreneurs find they are faced with is knowing when to say enough is enough and walk away. Having a door to close behind you may make it easier to walk away at the end of the day. If you do not have that luxury in your workspace, then you must determine in your mind that you are going to stop working at a certain time, stick to your schedule, and walk away.

If you must, turn off the computer and put away all of your items that would tempt you to be drawn back to it.

Make your work space as comfortable and familiar as possible, as you will find yourself spending a great deal of time in that very area.

Everyone's idea of a perfect workspace differs from one individual to the other, just as the type of work they are in. Therefore, it is up to the individual entrepreneur, and the requirements of her specific occupation, as to how much space she needs and in what part of the home she needs it.

With many entrepreneurs, it may even be a matter of trying out several places in the home before deciding on which one best meets their specific needs. Be creative and discover what personally works for you in establishing a workspace to call your own!

A Time for Work and a Time for Play

The majority of entrepreneurs would probably concur with my analysis that creating a happy and healthy balance is a major undertaking.

It is not easy to create a balance between work and play, especially when you are the boss, the secretary, the receptionist, the computer expert, the marketing genius, the financial advisor, and the person actually turning out all of the work.

When exactly could you possibly find time for play?

Working 16 - 20 hours each day, seven days per week is not healthy, emotionally or physically. In addition, many entrepreneurs have discovered it puts a serious strain on family relationships.

The average entrepreneur would justify the argument with phrases such as “When the work comes in it has to be done” . . . “When the bills have to be paid, the money has to come from somewhere” . . . “I’ll complete this project and then I promise I will take a break.”

Let’s face it, being an entrepreneur is addictive! It is extremely difficult to walk away. There is an inner drive that forces us to keep on working . . . continue to be productive . . . see how much money we can make.

What many of us do not realize is that while all of this work is well and good, and while we even gain the greatest sense of satisfaction from it, we suffer in other ways and so do our families.

My best advice to the entrepreneur just starting out in business would definitely be, **“Learn how to create a happy balance”**. Establish limits and stick with them. Make time for yourself, your family, and friends.

Discover what works best for you and your family. Practice saying “no” to things you cannot accomplish. Make yourself walk away. Take time to smell the “roses.”

By determining these things in your heart and mind as you set forth on your entrepreneurial journey, you will be more apt to stick to them as you progress in your travels. Once you become engulfed in your business and begin little by little take on more and more, you may find it very difficult to move a step or two backwards.

The following tips and suggestions may be of assistance to you in establishing work time and play time:

- **Designate at least two weeks per year** that you take off the entire week to spend with yourself or your family doing anything that is totally unrelated to business! It is preferable that you get out of town so you are not even tempted to work . . . and leave that laptop computer at home!
- **Learn to close the door behind you** and walk away from your office at a specific time each day.
- **Always plan to have dinner with your family.** Even if you work in the evenings, dinner time is an important time to spend with family.
- **If you have children in school,** be available to them when they come home from school in the afternoons. Knock off whatever it is you are doing shortly before they arrive and be prepared to listen to them tell you all about their day over an afternoon snack. Once they are settled, then it is safe to return to your work area. After all, many of you work at home so that you can be there for your children after school.
- **When you have small children** at home during the day, make sure you take periodic breaks to attend to their needs. Again, you are there for them. Spend some quality time with them. It will do you a world of good, as well.
- **Make sure** your weekend time encompasses a family event and/or a time for relaxation for just yourself.

- **Always make sure** you take time out for yourself on a regular basis. Indulge in your favorite event or treat.

By creating a happy and healthy balance between work and play, you are being good to yourself and to your family, as well. Being your own boss is a wonderful thing, but knowing how to create a good balance between work and play is the epitome of a successful entrepreneur.

Capitalizing on Natural Talents

Today's businesswoman is rating high on the scoreboard for her ability to do it all. From meeting the needs of her family and home, to spending endless hours focusing on her business, she seems to pull from strength and resources that are somehow only known to the female species.

Many of these women have served their time working for corporate giants. They are now bringing their talents home with them and putting them to work in a way that will benefit their families, produce additional income, and provide an overwhelming sense of fulfillment that is second to none in their career.

What makes these female entrepreneurs so unique in their success?

They are born with natural talents, that bundled together can be surpassed by no man! Men across the world are acknowledging that women seem to have what it takes to succeed in business, although many do not understand this phenomenon.

For decades, women have been sharing their knowledge over the fence in the back yard, sitting side by side in the hair salon, and from across the table over afternoon tea. There is more than simple gossip being exchanged!

Women have managed to accomplish more through these informal networking sessions than simply swapping recipes for deep-dish apple pie. We have created a forum that has provided us with insight on valuable information in efficiently running our homes, shopping on a shoestring budget, raising children, putting the spice back into our marriages, and making money from doing what we know and do best.

Now, we have taken those networking skills to a higher level through establishing careers that allow us to work from our homes.

Natural Born Communicators and Multi-taskers

Women are natural communicators.

We seem to have the ability to put words together with such articulation in getting our point across. Many women seem to always come up with the right thing to say at the right time.

Some think the estrogen levels in our bodies contribute to our natural abilities to communicate. **This natural characteristic benefits us in business relationships,** as we are able to implement various means of communications that assist us in networking, marketing, and customer service. Having a way with words exemplifies power, and power is exactly what today's businesswoman has a wealth of!

An additional trait that is found in women is our ability to be a multitask machine.

In contrast to men, our brains are equipped to process a diverse amount of information at once. As we rapidly process information, we are able to move through the details of each task and perform several things at once.

This accounts for our ability to manage multiple telephone lines, type a detailed report, prepare lunch, and wash a load of clothes all at the same time. Men, however, are lineal thinkers. They tend to focus on doing one thing at the time, moving in a step-by-step procedure in accomplishing their tasks.

Differences in the chemical make up of men and women create differences in how men and women position themselves. While men tend to put more emphasis on rank, women are more concerned with creating a happy balance between family and work. Men tend to be natural born protectors while women are natural born nurturers. These characteristics rank women high in people skills, thus contributing even more to their success. Why?

Women use these natural abilities to form, cultivate, and foster business relationships, therefore creating lasting business associations in her business circle.

With the opportunities available to women today, there has never been a better time to be a woman in business than now. By honing in on their natural talents, women are experiencing a level of success that was unimaginable to their equals years ago. Women have always had the abilities . . . we are just now realizing the opportunities!

Exercising Your Flexibility

One of the main reasons given by women working from home that contributes to their long list of reasons for working from home is “more flexibility.”

However, if truth were known, the majority of women working from home find themselves actually working more hours than they did when they worked in the real world. Instead of breaking for a leisurely lunch with a friend, they discover they are now settling for a cup of yogurt at the computer.

Before they realize it, the weekend trip with that special guy in their life has been put off due to a sizable job coming in that takes priority.

What happened to all of that flexibility?

No matter how busy your business becomes, it is important to maintain a sense of flexibility that attracted you to working from home in the first place.

Becoming bogged down with work and consistently pushing aside the things in life that matter most in the long run tends to create problems in your personal and business life over a period of time.

If your purpose in working from home was to allow you to be available to your children, then develop a work schedule that is flexible enough to give you that time with them.

Children love for mom to occasionally visit them at school for lunch. Designate a certain day of the week, or even once a month, that you will stop what you are doing and drive to your child's school and join him/her for lunch.

Perhaps, you are mom to an uprising basketball star or professional dancer. Clearly mark out time on your calendar to drive your child to practice and to attend games or performances. Coordinate your work schedule to meet the needs of your children if this is what you set out to initially accomplish.

Other women choose to work from home so that they can spend more time with their spouse — being available to go here and there, take a trip, or just spend quality time together watching a movie. Spending too much time with your business and not enough time with your spouse, or significant other, can take a toll on even the most solid relationship.

Do not consume your time with business when you have made a date with your man. Plan your job around commitments you have made to him and take time out to enjoy life and make the most of your relationship.

Finally, keep your commitment to yourself to spend more time taking care of you.

- Visit the hair salon in the middle of the morning.
- Jump up during the middle of the afternoon and go to the grocery store for ice cream.
- Accept a 1:00 p.m. lunch date with a friend who did not call until after 11:00 a.m.
- Sporadically pack your bags and take a trip to the beach for the weekend without having made any prior plans to do so.

Whatever it is you decide to do, get in the habit of exercising your flexibility.

Too many women get swept up in the complacency of working from home and forget whom they are or why they are working from home in the first place. This can ultimately result in burn out, loss of concentration, and confusion as to what your objectives and goals were in the first place.

Stay focused on what areas of your life wherein you need to exercise flexibility and take whatever action is necessary to do so. You will cultivate happy and healthy relationships within your home and keep yourself on track as to why you are working from home in the first place.

Single Moms Can Work From Home Successfully

With the increasing upswing in the divorce rate and teen pregnancies, women choosing to take on parenting alone are no longer considered a minority group.

While the circumstances as to how they assumed the role of a single mom differ, the fact that they are raising their children on their own presents itself with a slightly different perspective than that of dual parenting. In essence, the single mom is responsible for doing it all. Traditionally, the single mom had some of the following options in order to support her family:

Governmental assistance, working more than one job in order to bring home a substantial income, and/or possible assistance from family members who were able to contribute. Today's single mom has yet another option she can exercise to support her family . . . she, too, can work from home.

Getting started may prove to be more difficult for the single mom for various reasons. Since she is the sole provider in her household, she does not share the luxury of depending on her partner's income to help carry her family through the start up and lulls experienced in operating a business from her home. Also, she must consider insurance coverage for herself and her children. Severing the ties to governmental and/or employment benefits may propose a challenge to her.

Perhaps, the best suggestion for a single mom desiring to work from home would be to determine what type of business she wishes to start and do so slowly, while weaning herself away from her current employment and/or governmental assistance. Make it a part-time endeavor so that you can discover whether or not it is what you desire to do in your future, if it is going to provide a stable income for your family, and to better prepare yourself for what to expect emotionally and physically.

Support Groups

Uncertainties and the fear of facing challenges alone can become overwhelming when you do not have the support of a partner by your side.

It would benefit the single mom to either join or start two support groups — one designed for women in business and the other instituted to assist single parents in meeting social and parenting needs.

A support, or networking group comprised of other female entrepreneurs will be invaluable to the single mom as she enters the foreign world of entrepreneurship.

This new circle of business acquaintances will provide a forum for addressing the challenges she faces as a businesswoman, as well as help her move forward in her determination to succeed!

The second group, made up of other single parents, will provide emotional support, a social arena, and a haven to her as she forges on with her mission to raise her children alone.

With these two prominent groups of individuals by her side, she can accomplish great things on her own. There are numerous online support groups and agencies that have been established for the purpose of assisting single women become successful business owners and cope with single parenthood.

A few places you may wish to visit are as follows:

Parents Without Partners

<http://www.parentswithoutpartners.org>

Parents Without Partners is an organization that provides single parents (and their children) with the opportunity to overcome sensitive issues that affect both the parent and the child. You'll find this environment a welcome wagon full of support, friendship and an ongoing exchange of parenting techniques.

The National Association of At Home Mothers

<http://www.athomemothers.com>

The National Association of At Home Mothers offers practical information, inspiration, services, support and encouragement for mothers at home who choose at-home parenting and career under one roof.

Suite 101 Single Moms

http://www.suite101.com/links.cfm/single_moms

Suite 101 Single Moms offers an indepth listing of several organizations (and web sites) dedicated to the single mother and her children. The listing is broken down into various categories where you're sure to find more than one organization to mentor your walk down the path of self-discovery.

By implementing sound planning, ingenuity, and a drive to succeed, the single woman can overcome the challenges and risks she faces in starting her own home-based business.

**Yes, single moms can
successfully
work from home!**

Setting Up Your Business

Dare to Be Different in Carving Your Niche

THINGS to consider with your
business during the set-up process

Finding your place in the business world is sometimes like looking for a needle in a haystack... even with a magnet you would have trouble drawing it out.

Rarely, if ever, does a new business excel when it opens its doors and offers the same old thing the same old way the guy up the road has been offering it for ten years. The ten-year veteran has a niche... he has been in business for ten years and has established an existence.

This does not necessarily mean the new gal on the block is going to fail. It means the new gal on the block must market the same products and services from a different perspective in order to carve her niche and become successful.

Daring to be different is not a new concept. It has been the backbone of success for many products and services throughout time.

The cola wars are a prominent example. With regular colas, diet colas, un-colas, decaffeinated colas, and even diet decaffeinated colas. The major companies have managed to rally with new and inventive ideas for soda pop.

Each time the entire world population asks, "How many different ways can they serve up soda pop," we are introduced to yet another. It is all a part of the marketing game called "Beat the Competition."

But you do not have to beat your competition. As a business owner, you may offer similar products and services, but the key to your level of success lies in establishing your own target audience and inventing creative marketing techniques that are different from those of your competition.

How far are you willing to go to obtain your niche? How different will you dare to be?

I would venture a guess that many small businesses fail because the owners do not dare to step outside of their comfort zone, or are unwilling to take risks that may be involved in trying something different.

But daring to be different is not necessarily complicated. It basically involves finding an inventive way to market and sell your products and serves before your competition beats you to it.

Start by researching your competition and discover their marketing strategies.

- Then develop a plan wherein you can do it differently and achieve greater results. Consumers associate products and services by remembering one or two things about them that stand out. Your goal is to introduce your products and services in such a way that it triggers the mind and directs them to you.
- The manner in which you market your products and services establishes your position with your target market. Slogans and jingles are the first concepts that come to mind. Think of how many products you associate to slogans and jingles. Devise your own catchy phrase and use it in all of your advertisements and promotions.
- Discover a creative way to market your product to your target audience. As an example, let's assume your product happens to be a "revolutionary breakthrough" in wrinkle vanishing cream made from all natural products. You would not even waste your time or money advertising in a magazine geared toward teenage girls, right? Exactly!
- Carefully evaluate your product. While you recognize that you would market the product to middle-aged females, how would you go about structuring a marketing plan to reach them? Would you try to target your audience one by one and sell one jar at a time? No, you would not.

- Step out of the box and dare to be different. Your product is a wrinkle vanishing cream made from all natural products. Where could you possibly sell that in large quantities? Perhaps, you would market it to stores that sell healthy, all natural products. Other entities would be day spas, cosmetologists, and dermatologists. This is merely the tip of the iceberg. By marketing your cream on a larger level across the world, you could sell it by the cases instead of by the jars.

You must, however, develop an advertising campaign in order to make these middle-aged women aware of this product. Start by working on a product slogan, such as “The natural woman’s natural defense against aging!”

Go a step further and package your product in environmentally safe containers.

Make your audience aware that it is sold in health food stores worldwide, or endorsed by the dermatologists... whatever you have developed as your marketing niche. Of course, you will have it available on your web site, as well, with ordering instructions and easy payment methods to attract sales.

Dare to be different. Establish your niche simply by creatively positioning yourself in the business world and consistently striving to fill a need based on what your competition is NOT doing!

Marketing Materials That Make a Difference

It is a fact that starting a business creates a strain on your pocketbook. You start out by having to watch every cent you spend and you learn to be selective in many facets of setting up your office and in getting your business underway.

However, be cautious of what you are willing to settle for.

You may not need to purchase the most expensive desk organizer on the market to house your sundries, but you should never be willing to skimp on highly important marketing materials such as your business cards, brochures, and stationery products.

When a person comes in contact with your business card, letterhead, brochure, or something as simple as an address label with your name on it, they immediately establish an impression of your company.

This mere fact challenges me to make certain that all of my marketing products are up to date and in tip-top shape! While you may not be able to afford “top of the line,” you can, in fact, see to it that you get the best quality for your money.

This entails knowing what to look for when shopping around for these valuable marketing products, as well as what not to settle for.

With your business card being your calling card to your target audience, it provides a good starting point wherein we can begin to build your marketing presentation package.

Designing your business card can be tricky because you have such a small amount of space to work with to reach your audience. You may need to spend some time thinking about exactly what components will be of benefit to you to include on the card.

Remember that its purpose is to introduce you and what you do. Therefore, do not try to fill it with gobs of information that will cloud its purpose.

Only include a photograph if it is of high quality and can be reduced to a size that will not distort its clarity.

The following recommendations can assist you in designing a highly effective business card:

- It is always safe to include your company logo, provided that if used in conjunction with your photograph it does not serve as “overkill.”
- The name of your business is imperative, as well as your contact information to include your name, title, address, telephone numbers, fax numbers, and e-mail address.
- Do not forget your web site URL - yes, always include your URL on all marketing materials; after all, your mission is to put potential clients in contact with you.
- If the name of your business does not send out a clear message as to what products/services you offer, spell it out. A brief one liner or a slogan can do this. Your target audience needs to know what it is that you can do for them.
- Stick to one or two fonts, or typefaces that complement one another. They should also have good clarity so they can be easily read, especially once they are reduced in size to fit properly on the business card.
- Make sure the paper and colors you select are of a professional nature in quality and appearance.

With your business card intact, you should now follow the same concepts in creating your company brochures and stationery products, incorporating the same theme for consistency.

Consider hiring a professional writer.

Your brochure is a dynamic selling tool and should provide high-impact copy material that will land you sales again and again.

To retain the services of a professional writer, possibly could be one of the best investments you will ever make for your business's performance and future. This will ensure that you are getting high quality content that is going to compel your target audience to ask for more information, or to immediately make a purchase.

Your letterhead is used to contact with your prospective buyers with introductory offers and general communication. It should relate professionalism and consistency with a coloring layout that matches both your brochure and your business cards.

Remain a step ahead of your competition by making your first impression one that will drive business to your door repeatedly!

Create a Budget You Can Live With

I would venture to guess that it would be unnecessary for me to poll the readers to confirm that one of the most dreaded tasks for us in our personal lives is to create and live by a budget. I would also speculate that when many of us stumble upon something we would like to own, we find a way to purchase it.

This type of sporadic spending, if practiced on a regular basis, can perpetrate havoc on a budget and take months, if not years, to get under control.

By the same token, one of the most critical elements of managing your business finances will be to create a budget you can live with and then follow. Creating a budget is not a complicated task. All you need are good basic math skills and the common sense to know that you cannot spend more than you earn.

Below are simple steps that will walk you through creating a budget for your business:

- Estimate your potential income. Since you cannot be certain how much money your business will generate on a monthly basis, you will have to estimate. Include all anticipated income from sales and investments, as well as account receivable.
- Total your absolute monthly business expenditures. These are expenses and items that you know you will incur because they are necessary to operate your business.
- Determine all non-essential expenses you could potentially incur that are not detrimental to your business and that you could conduct business without.
- Factor in the amount you would like to contribute to a savings plan, additional investments, or pay ahead on debts.

Once you have listed all of the items, total the amount of your potential income. Subtract your necessary business expenditures, your projected nonessential expenditures, and the total dollar amount of money you would like to contribute in other areas.

If the grand total reflects money left over in your favor, start a savings account. However, should your totals reflect a negative balance, your budget will need some additional work.

Start out by cutting unnecessary expenses and expenditures. If this does not bring you out of the red, you may have to hold off on throwing money into your savings account for that particular month and only pay one payment to the credit card company.

However, should you find you still need to make adjustments, do not despair – you have choices! Strive to find solutions wherein you can trim your necessary expenses. This could result in having to decide what cut backs you can make to reduce the total amount of your expenses.

You can do this by cutting back!

Suggestions might be to operate with fewer telephone lines, learn to maintain your own web site, relocate to a less expensive place, or even seek out vendors who charge less for the same quality of supplies. You can also address a negative projection by finding ways to generate additional income.

The key to successful budgeting is to stick to your budget month after month.

Keep accurate income and expense records each month that you can utilize in preparing your budget for the following month. Be consistent and persistent in your efforts. Certainly, a budget will deter you from frivolous spending binges, but it will also allow you to maintain your finances in such a way that you will be able to grow your business in a healthy way!

What Does Your Mission Mean to You?

What does your mission mean to you?

Do you even have a mission?

Before you can progress in business, you have to have some idea of where you are headed and how you plan to get there. I am not talking about establishing goals – that's a totally different help line. If you have not yet established a business mission statement, we will walk through the necessary steps together.

I want to elaborate on the necessity of incorporating a mission statement into your business. If you have a mission that is great . . . you have completed a crucial step in planning your journey.

Every journey in life requires a mission. If you are travelling from the Point A to Point B, your mission is to get from one point to the other in the most feasible manner possible.

I recall from time to time hearing about someone having “set out on a mission.” What does it mean to set out on a mission? It simply expresses that the individual has determined to accomplish something they have determined in their mind to accomplish.

For instance, if you leave your house determined to find a new dress for an important upcoming business banquet meeting, your mission will be to make sure you find just the right dress before you return home.

The second factor I would like to elaborate on is that merely establishing your mission is not enough. You must also develop a passion for your mission and be willing to stop short of nothing to accomplish what you have determined to do. Not only have you determined you are going to buy that new dress before you return home, you are also willing to drive 100 miles to find just the right one.

In converting this mission statement concept into real life business language, you must decide what it is that you hope to accomplish through your business.

If you want to be known for “providing effective solutions to time management crises,” then that is your mission statement, plain and simple. By making this your mission, you are obligating yourself to do exactly that – exhaust all remedies in providing effective solutions to time management crises.

You can expand upon that one single statement by creating a list of how you plan to accomplish the mission — or make this one single phrase your entire mission statement.

- **Commit your mission statement to paper.** In doing so, you are more apt to live by it. Find an environment that is right for you to sit down and think.
- **Carry with you a pencil and note pad.** Put together notes and phrases as you capture your thoughts. Then take your notes and combine them into a mission statement that adequately sums up what you wish to accomplish.
- **What does your mission mean to you?** Is it merely a group of words that sound good on paper? Or does your mission statement spark a fire deep within you to do all that you initially set out to do?

Do you gain great satisfaction from your business?

Decide today what it is you want to accomplish through your business. Determine what you must do to carry out your mission. Propose what you are willing to do and do it.

Keep your mission statement close by so that you can use it to find your way back home when you become lost in the everyday hustle and bustle of business. Place it somewhere in your office where you will be able to readily see it when you need to refresh your memory as to why you are doing what you do.

While the world may not actually ever see the written words of your mission statement, they will see you living it each and every day through your business. Make it mean something more than a group of words written on a piece of paper.

Make it a part of your success!

Whats in a Name?

Deciding on a name for your business can be just as fun as it is frustrating. You want to choose just the right name, yet have no clue as to what the right name may be. You narrow your choices down to five names that all merit top consideration. All of a sudden, none of them seem to appeal to you in the least. Just how do you decide?

Begin by selecting a name that is associated with the products and services you actually sell, as well as offers possibilities for expansion. While it meets your needs now, will it meet all of your needs 10 years from now? For example, the name Angie's Hair Salon portrays an image of a place you can go to have your hair done. Five years down the road, Angie decides to open a complete beauty spa with all the glitz and glamour to meet the needs of today's woman.

Her old name does not bear a reflection on her new services. However, had Angie considered the probability of expansion five years prior, she would have in all likelihood selected a name that allowed for growth, such as Angie's Glamour Salon, Angie's House of Beauty, or even Angie's Glitz and Glamour.

The second step to consider is whether or not the name you are considering is easy to remember and easy to pronounce. Your goal is to attract and retain business. If people cannot recall your name, or pronounce it when trying to refer others to you, you will miss out on sales opportunities. While the name may be easy for you to say or recall, *keep in mind that others must remember it too.*

Unique is widely acceptable. Often, the catchiest names are the easiest to remember and associate to the business. Toys 'R Us® capitalized on this concept and has created a niche across America with a name people associate with nothing more than toys! Having later implemented a line of products geared toward babies, there were no questions asked about ownership when Babies 'R Us® was introduced.

Using Angie by way of another example, she could have selected the name Angie's Cuts and Curls, thus selecting a name for her business clearly associated with what she actually does.

Some individuals prefer to play it safe and use their personal or family name when naming their business. Perhaps, their family is well known in community circles and the name would enhance business opportunities. Having earned a sense of recognition within the community would be the best possible reason to use your personal or family name in your business name.

However, research concludes that there is also evidence that points in favor of avoiding using your personal name as a part of your business name.

While many business owners like to have themselves directly associated to their business by name, they also run the risk of losing potential opportunities to sell the business down the road. Although the name of the business could simply be changed, many prospective purchasers are unwilling to take the risk, especially when the business built its reputation on its old name.

Even when using a phrase in marketing the new name such as, “formerly known as ‘old name’,” it tends to send up a red flag that something has changed. In some cases, however, the new owner concedes to maintaining the existing name of the business in an effort to deter any false conceptions or negative feedback that would deter business as usual.

A couple of suggestions to keep in mind before you actually start using the name you select are to:

- Make sure that no one else in your local jurisdiction is using the name.
- Register the name at your local city/county Register of Deeds office by means of a Fictitious Name Certificate or similar required document. This protects your interest in and use of the name locally.

There are no steadfast, die-hard rules for naming a business. There should be a fun and gratifying element in putting it all together.

Stocking Your Supply Closet

Once you have designated space for your office, you will begin to fill it with office furniture, equipment, and supplies. Start by grabbing a pad and pen and make a list of all the supplies you will possibly need to purchase. Keep the list handy so that you can add to it as additional items come to mind.

While everyone's needs differ from business to business, there are inevitably basic items that will be either necessary or beneficial to the majority.

Let's go shopping!

Your Starter Kit

Pick up a dozen of your favorite pens and pencils; keeping in mind that black is the recognized color of choice in ink for business usage. For editing purposes, you may want to throw in a couple of red ink pens, as well. Your budget may be the determining factor that attributes to the brand and style of pens you select.

Highlighters are a must for marking important information that you need to keep up with or information you wish to mark so you can find it easier. These neon markers come in several colors and can be purchased individually or in a set. Their tips vary in size, depending on your individual needs. Yellow or hot pink highlighters are always two good colors to have nearby.

Standard items such as stapler, staples, paper clips, scissors, glue, and rubber bands are relatively inexpensive. The quantity you purchase should be determined by anticipated need. I would recommend you do not strive to stock pile any of your supplies. You may want to first experiment with various brands in order to determine what works best for you.

Other basic supplies might include a tape dispenser, invisible tape, ruler, Post-It notes, staple remover, liquid correction fluid, appointment calendar, and a small hand-held or desktop calculator.

[TIP]: If you already own a computer with WIN 95, WIN 98 or above, you will find that a calculator is supplied with the software.

Organize Your Office

The next category of items is concentrated toward the area of organization.

With a host of products to choose from, organization should be a cinch. Start by selecting a color that you want to work with. Then, progress to selecting items that will be of value to you in your mission to organize.

Such items may include:

- Pen/pencil holder
- Desk organizer
- Business card caddy
- Baskets for separating work to be done and work completed
- Stacking trays for organizing papers
- Magazine bins
- Rolodex system

Paper selection is just as important as your other office supplies. Any printed work that is going to leave your office should be printed or copied on a high-end copy paper. Paper does make a difference! Documentation that will remain in your office files can be printed on a low-end copy paper.

- If you plan to utilize an ink-jet printer, I highly recommend you invest in paper made for ink-jet printers. The same recommendation goes for purchasing laser paper for usage with a laser printer.
- Your paper stash should also include a good quality white paper for printing professional documents and reports.

Legal pads are a must for taking notes and preparing drafts of documents. Telephone message pads should always be kept by the telephone for easy access.

In addition, you should have some method of keeping track of work assignments. A stenographer's pad is a great way to manage your workload and keep up with important notes, or you can purchase work order slips.

Finally, a receipt book can help you keep track of incoming payments.

Your supply list may vary from mine as you determine what items are necessary in setting up your home office. Purchasing office supplies can be fun and exciting.

Strive to establish a budget and stick with it.

Always keep a pen and pad handy so you can keep track of your supply needs as you begin to run low on specific items. Inventory control is a very important aspect of maintaining an efficiently run operation.

Purchasing a Computer That's Right for You

One of the most exciting experiences in starting your business is purchasing a computer system. Those feelings of excitement can easily be over clouded with doubt and confusion when you are not prepared for the diversity in systems available today.

Do not fear. Savor the thrill of the shopping experience by taking heed to the following tips.

- Determine what your immediate needs are in a computer system before you set out to purchase one. What will you be utilizing your computer for? How much time will you be spending in front of your computer monitor? Will you be utilizing it for a great deal of design work or word processing? Will your usage entail the Internet?
- The computer industry experiences rapid change. New systems are constantly introduced with higher speeds and a host of new bells and whistles.
- Increased memory and hard drive space allow for storage and implementation of larger programs and intense graphics.
- CD-ROMS grow in speed, and today's systems even allow you to record your own CDs. Systems are manufactured with pre-installed software. Even disk drives are now designed to hold a wealth of information on one single floppy disk!

The possibilities are endless and new ones come to light just when you think you have the latest and greatest.

What should a consumer look for when comparing systems?

To be on the safe side, Information Resources suggests that you purchase a system with the following basic components and features:

- Pentium II – class 450 MHz processor
- 64 megabytes of RAM (random access memory)
- 8 gigabytes hard drive
- 32x (speed) CD-ROM
- 16-bit sound card
- 17” color display monitor
- 8 megabytes video RAM (random access memory)
- Windows 98/ME/XP Operating System

To ensure you are getting the best buy for your money, conduct research with several companies or retail stores to compare prices. Purchase a system that has a long life expectancy (about 4 years in computer life) and that you can build on and upgrade.

Unless you are extremely computer savvy, refrain from purchasing computers from discount stores, swap meets, and on-line auctions. These entities normally do not offer guarantees or warranties. Should your computer break down or need upgrades, the time and money spent to accomplish such could have gone into a new system.

Should you elect to purchase a system through mail order, be sure you get a money-back guarantee and/or warranty. Before you purchase through mail order consider the time and inconvenience that you will encounter when something goes wrong and you have to pack it up and ship it off for repairs and/or upgrades.

Do not let name brands fool you. You can acquire a no-name brand with the right components needed to run your business effectively...and they can be purchased by any of your local computer shops. A local computer sales and service company may have a wellbuilt, affordable system sitting right in their store. And keep in mind that one of the most important features is to acquire local or on-site service plans.

Finally, enough cannot be said about making sure you know what you are buying. If you do not understand the language, and are confused by the variety, ask for help from an unbiased expert who may be willing to assist you. More often than not, you get what you pay for.

Dress for Success in the Home Office

Working from home brings with it an air of freedom and relaxation that is second to none.

It is so easy to wake up each morning, throw on a pair of sweats and a t-shirt, pull your hair back, and head off to the computer. I am confident in my thoughts that every home-based entrepreneur has at one time or another even sat in front of the computer in a pair of pajamas or her favorite nightshirt during mid afternoon.

And while some individuals will argue that the way they are dressed has nothing to do with their work performance, others tend to feel their appearance on the job at home makes all the difference in the world as to how they perform and feel about themselves.

I'm not speaking of donning on a suit and panty hose to sit in front of the computer all day long. Dressing for success in the home office is more of a personal issue with each individual. What you choose to wear may depend on whether or not you actually see clients in your home office or whether your clientele is Internet based.

Casual dress in your home office is acceptable.

Pajamas may be stretching "casual" to the limit.

A good rule of thumb about clothing choices would be to select clothing that is comfortable for your work environment and makes you feel good about yourself. What we wear can actually make a difference in how we feel about ourselves, as well as how we perform.

In speaking with various women in business to get an idea of what they are wearing in the home office, there were a myriad of answers.

Many report they prefer jeans and a comfortable shirt or sweater. Others vow they feel more energized and confident in a jumper or dress with tights or sandals, depending on the time of year.

The majority agree that they feel styling their hair and applying make up each day boosts their confidence and performance levels. Although the responses varied from one individual to another, the bottom line is that they feel their dress code depicts their unique environment and level of client contact.

- When meeting with clients in your home office, it would be wise to **dress to impress**. Their person-to-person contact with you is a reflection of your business.
- **Ensure that your clothes are well coordinated**, hair is clean and styled, make up tastefully applied, and that your overall image portrays professionalism.

Meeting clients in public and attending meetings and seminars calls for you to dress for success on the highest level. You will feel confident among your peers and clients in the outside world when you wear your finest apparel and accessories.

They will be looking at you as a professional and expert in your industry. Your appearance could very well make a difference in the success of your business. And you will feel on top of the world!

Experiment with fashion in the home office to discover what is right for you.

Wear something on a different level of dress over a period of several days. For example, one day you may try working in your pajamas and no make up, the next day jeans and a t-shirt with your hair pulled back, and the third day a comfortable jumper or pullover dress with your hair neatly styled and make up applied.

As you progress through your day, think about how you feel and how motivated you are. Rate your confidence level for each day. The results may amaze you.

Dressing for success means something different to everyone working from home. Discover your comfort and performance level and what works best for you.

Bookkeeping Basics for the Home Office

Establishing good bookkeeping habits from the onset of your business venture is not only good and sound business practice, but it can save you a huge headache down the road – especially when it comes time to file your income taxes.

Some business owners choose not to manage their own bookkeeping. Some get a real rush from working with figures! Even if you do not manage your own bookkeeping tasks, this article will still prove to be of benefit to you. Whether you manage your own books or outsource your bookkeeping, you will find yourself having to deal with basic bookkeeping tasks on a daily basis.

The IRS allows certain deductions for maintaining a business within your home, as well as for reasonable operating expenses. Basic bookkeeping entails keeping track of all of your expenses.

If you spend at least 50% of your time actually working from a designated room or other space within your home, the IRS will allow you can take advantage of home office deductions. Storage space for your business is also allowed.

- You will be asked to provide the square footage of this space so that proper percentages can be calculated.
- This allows you to deduct a certain percentage of your homeowner's insurance, property taxes, utility expenses, and other allowed deductibles.
- Tax laws change each year, and with more tax payers working from home, the IRS is gradually offering more perks. (See the Internal Revenue Service site for more information www.irs.ustreas.gov)

Our list is not complete, but provides a starting point for your reference. The crucial thing to remember about taxes is that it is imperative you keep track of all receipts, invoices, and records that can be used in verifying your finances both during the time you are filing and at such time you may you be audited.

Maintain Thorough Records

Get in the habit of maintaining thorough financial records and you should never have to worry about providing proof of any business transaction. Whenever in doubt, pick up the telephone and call an accountant or tax professional to assist you with your questions and concerns.

You should adopt the practice of filing all of your receipts for expenses and other allowable deductions you can claim as a home-based business owner.

A simple filing system can be implemented wherein you can breakdown the receipts by the month or by category. If you choose to file your receipts by category, a breakdown may consist of utilities, telephone, supplies, equipment, printing, etc.

Whether you utilize a manual bookkeeping system or computerized software to maintain your records, train yourself to record each expense in your expense journal on a regular basis.

- Computer software applications allow you to set up specific forms for keeping track of your expenses, and provide totals with a click of the mouse.
- A manual bookkeeping system requires you to set up your own ledgers and make all entries and calculations the old-fashioned way – with pen and paper.

You can purchase a multi-column ledger book at the local office supply store that will work just fine in setting up a manual system. You should head each page for a different month of the year and keep track of your totals on a monthly basis.

Assign each column a specific heading such as utilities, telephone, supplies, equipment, printing, etc., grouping as many expense headings as you can for the space you have available. With the ledger sheets being printed on two sides, you will have ample room to include a variety of headings.

Keeping track of your income on a daily basis is of equal importance. Since payments can arrive at any time on a daily basis, you must develop a system for managing your receivables.

A receipt journal is an effective way to document all incoming payments to the business. As you receive a payment, get in the habit of going directly to your receipt journal and documenting the payment. At the end of the day, or week, enter the payments into your receipt ledger in the computer or your manual system.

It is recommended that you devise a receipt ledger similar to the expense ledger we have already discussed. The same sheets you purchase for your expense ledger will work well for your receipt ledger.

The receipt ledger should contain a separate page for each month of the year. The columns can be used to specify what the payment is for. You can actually break down your services and products into different categories to see where your income is generated.

A typical breakdown for a desktop publishing professional might include:

- Brochures
- Graphic design
- Flyers
- Stationery
- Newsletters
- General typing
- Typesetting
- Envelopes
- Business Cards

As you receive a payment, you record the name of the individual making the payment and insert the amount you received under the appropriate heading. At the end of each month your totals will reveal your total receipts for each entity of your business.

Your expense and receipt ledgers should include a category entitled miscellaneous for items that may be rare and do not fall within a specific category. At the end of the month you should be able to total your receipts and expenses and arrive at a net profit or loss for the month.

Good bookkeeping practices include being well organized so that you can put your hands on anything you need at any given time.

Your books should be reviewed periodically in an effort to keep up with how you are doing financially in your business so that you can develop a plan to either cut back on expenses or generate more income for your business.

Maintaining a well-organized bookkeeping system is of also of great value to the home-based business owner at the end of the year when preparing to file income taxes.

By establishing adept bookkeeping practices from day one, you promote good business habits and a stronger management technique that will benefit you throughout the life of your business!

Running Your Business

Creating Prosperous Relationships

ISSUES that affect the day-to-day

As corporate America continues to downsize, more individuals are discovering the benefits and rewards of working from home. Taking their experience and talent out of the corporate realm and putting it to work in an arena of their own can prove to be positive in numerous ways.

However, at the same time, the challenges of not being able to pull together an entire project for a client due to limitations caused by lack of experience, limited knowledge, or time restraints, prove to establish borders for many entrepreneurs. There is help!

Through creating partnerships with other entrepreneurs, individuals in business find that they can expand their horizons and make business more profitable and flexible.

The concept of partnering involves discovering the right individuals who offer services that complement your own. For example, a web designer who lacks in writing skills may find it profitable to team up with a professional writer who can provide dynamic copy for the websites they can create together as a team. Thus, a partnership is formed.

Partnerships in the traditional sense of the word have entailed a never-ending paper trail of legal documents and accounting records. Once you were tied into the partnership, it was more difficult to get out of it than it was to get in it.

Today's partnering ventures, especially through the Internet, are less formal and can take on many forms, depending upon the individuals involved. Each partner can maintain her own business and work as separate entities, or they can create a more formal bond by establishing a new entity together.

How do you locate the right person to team with?

It is recommended that you be cautious when venturing out into partnerships with other individuals. Make sure you know whom you are working with, review their work, and learn their capabilities. Other important factors to consider are their work ethic, level of professionalism, and what value they can bring into the partnership.

On a local level, you can get to know other business owners through the Chamber of Commerce, civic groups, professional organizations, networking groups, and community involvement.

Discovering potential partners over the Internet can be accomplished much through your networking efforts. Join list groups, get to know your clients, search for other businesses offering services that will complement yours, and participate in chat conversations and bulletin board posts.

Even though your partnership venture may be less formal than traditional ones, it is still a good idea to get it in writing, especially if a new entity is being formed where clients and monetary exchanges are inevitable.

A basic contract can set for the terms of the venture, specifically spelling out each party's role, monetary exchanges, and how the partnership can be dissolved should either party decide to bow out. When a partnership ends, there will be loose end that will need to be tied such as who retains which clients and how any outstanding receivables and payables will be divided. **Setting forth these terms in writing can save much confusion and possible negative feelings down the road.**

Take some time to research how you can expand your business by establishing prosperous partnerships with other women in business. It's a win-win solution and opens up endless opportunities for women working from home!

Marketing When You are Not Working

Situations in your every day routine provide excellent, but often unnoticed, opportunities to market your business. Everyone you come in contact with either by telephone, in person, or over the Internet is a potential client. Have you learned to effectively market to these individuals?

Marketing when you are not working is definitely a viable way to gain new exposure and potentially increase business.

Always, always—make absolutely sure you're armed with business cards when you leave the house. That tiny card that fits into the palm of your hand is one of the most **powerful marketing tools** you will ever use. Keep a stash of them in your purse at all times.

During your next shopping trip, when you pull out your wallet to pay the check out clerk, retrieve one of your business cards. Politely hand it to the check out clerk with a smile and just as you are handing her the card, introduce yourself and business by saying something like, “My name is Ima Bizness (or whatever your name is) and I have developed a line of unique apparel for preemies. Let me leave my card with you so that you can share my name with others.”

When you leave a restaurant, place your business card on the table as you are leaving, or hand it to the waitress as you recite the same introduction above. The next time you are out with a group of friends in a public place, or even visiting in someone's home, make sure you have those business cards handy.

Often, you may be introduced to someone you have not yet met. When you are introduced to this individual, you will have to determine whether or not it is a good time to pass out a business card. If the introduction includes mention of your business, or if the conversation eventually leads to your business, you should not let the individual get away before you can place a business card in his/her hand.

When you are out on the golf course playing 18 holes with another individual, or even a group, or when spending the day at the beach with friends, what do you talk about?

Yes, even if you are engaged in leisurely activity, it can be a great forum for discussing your business.

Perhaps, your friends and acquaintances on the golf course or beach do not really know all that your business entails. While they may be your friends, and whether or not they actually do business with you, they have other friends and acquaintances that could use your services. Ensure that they have enough knowledge about what you do so that they can educate others.

An additional marketing outlet is the telephone. How many sales calls do you get at home from other businesses trying to market their services to you? Turn these calls around by politely listening to what they have to say and then let them know you also have a business wherein they may be able to use your services. Briefly tell them about your business and ask them if you can send them some literature.

There are many situations that arise in your off hours that can be used to your advantage in increasing your marketing efforts. Each time you leave the house, get creative. Plan ahead of time and always be prepared. Do not be shy about marketing yourself everywhere you go!

Tax Issues for Home-Based Businesses

Depending upon your ownership status of the business, you are faced with certain decisions that will have to be made when filing your income taxes.

My first and foremost advice to you would be to either retain the services of an accountant, a tax professional, or take a course in tax preparation so that you can become better informed of your options and what each entails.

As a home-based business owner, you can take advantage of certain deductions that are allowed by the IRS. The basic rule of thumb is that if the money was spent on your business in some way, either all or a portion of it may possibly be deductible.

Here is a list of deductions you may be able to use:

- Office supplies.
- Postage expenses.
- Periodicals, books, and magazines for the business.
- Telephone bill. If the telephone is a business line, the entire expense for the year may be written off as a deduction. If you use your home telephone line for business, only a portion is an allowed deductible expense.
- All long distance calls made from your home phone for your business should be clearly marked on the telephone bill as proof that they relate to the business. A telephone line used solely for your computer modem and/or fax machine may be deductible if the computer and/or fax machine are used strictly for business.
- Business trips. Expenses directly related to business travel are allowed deductions. Make sure you save all receipts.

Women Working From Home

- Automobile mileage. Maintain a log wherein you record the “before and after” odometer reading each time you use the vehicle for business purposes. Also, keep your receipts for gasoline, vehicle repairs, and all maintenance work done to the vehicle.
- Business losses.
- Fixed assets such as furniture and office equipment. These items can be expensed over the first five years you are in business.

[TIP]: Visit the Internal Revenue Service online to research any new laws that will affect your future deductions. (See www.irs.gov)

When Your Significant Other is Your Partner

It is not uncommon today for a woman working from home to eventually find herself teamed up with her husband or significant other.

Imagine waking up and going to bed with the man you work alongside of, dine with, and share life with each and every day. The trend of couples working from home in a partnership venture is becoming more widespread as they discover it can actually work.

With the necessary insurance, retirement plans, and investments in their future being easier now than ever to obtain, couples are finding that they can manage financially. As a matter of fact, financial management is often easier to deal with than the stress caused by the endless hours spent together.

If you are going to work together and play together, you may first need to establish boundaries in your relationship.

While you are partners in business and partners in life, it is extremely important to discover and maintain your own personal identity and set aside a certain amount of time to spend apart. Even the best of relationships will at times experience the stress of being together 24/7.

By the same token, do not spend all of your time together working. Your partnership in life is more important than your business partnership, and you need to spend time with each other on a regular basis in an environment that does not include business. Delegate specific responsibilities in the business that each of you will be able to manage separately.

Chances are your own individual interests and talents will play a significant part in determining your roles. By the same token, divide up the time you spend taking care of household chores, cooking, and childcare. Remain flexible enough to interchange these roles when necessary or to add diversity to your routine. And by all means, each individual should claim his/her own workspace whether the couple shares an office or is fortunate enough to have a separate office of their own.

As in any business partnership, it is inevitable that you will not agree on everything when it comes to making business decisions. It may be a good idea to establish a policy wherein you agree to disagree.

When making decisions, you should learn to put all of your ideas on the table and work together in arriving at the best possible solution for your business. Strive not to be critical of each other's opinions but learn to respect what your partner brings to the table. Just as if you were partners with the man across town, focus your business discussions on a professional level. Partnering with your husband or significant other ultimately puts your relationship to the test.

The small, insignificant annoyances that you once could deal with during the time you were apart are going to sometimes seem larger than life now that you are together the majority of time.

The disagreements you once shared with colleagues are now shared with each other. While it may not work out for every couple, by following the tips outlined above, couples may actually discover that working from home together can take their relationship to greater heights!

Building Contacts Through Trade Shows

Community trade shows are great outlets for getting your products and services in the view of the public. The Chamber of Commerce, local clubs and organizations, or other community services often sponsor these events.

The purpose of trade show events is usually to bring together businesses and organizations within the community who have something to share with the public in an effort to assist them in gaining better exposure.

Who wins? Everyone!

Trade shows are an ideal opportunity to meet other business professionals and organization representatives within the community. It brings you together in a common arena with common goals. Consider it the perfect time to network. As you visit each display, briefly introduce yourself and present your business card. Always ask for a business card in return.

In order for you to be able to mingle freely, hire or volunteer someone to help you maintain your own display at the event. Whether it is an employee, friend, or family member, their role will be vital to your successful trade show!

In addition to meeting these professionals and learning more about their businesses and organizations, you will also come in contact with a vast audience to whom you can market your business. This group is made up of the general public, individuals who have taken the time to come and see what the event is all about. Be prepared to talk to them and share what you do.

Most of all, you should be prepared to sell them on what you can do for them! This will require good listening skills on your part and the ability to communicate your ideas and knowledge in a concise manner.

Normally, you should expect to pay a fee to participate in the trade show. The fee will encompass a specific amount of space for you to display your products and literature.

Be sure that you know how much space you will actually have as you plan what to take and how to display it. You will also need to ask if tables and other display props are provided or if you will need to take your own. In other words, be prepared!

Take along samples of your products to display.

Call them to the attention of your visitors. It is advised that you take time before the trade show to prepare a brief overview of what you will tell visitors about your products and services without going into great detail. Keep in mind that you may have many people show up at your booth at any given time, each wanting to gather information and ask questions.

Business cards are a must!

Product brochures, catalogs, flyers, and other marketing materials you have prepared for the event can be made available to your visitors. All materials should have your name and contact information clearly printed on them.

Each trade show varies from the other. While some permit you to actually sell products and services during the event, others require that you refrain from this activity. This is information you will need to gather as you are planning for the event.

Participants often implement activities into the trade show that will attract more visitors and potential customers.

It is customary to hold a drawing for a product or service. Have each person who registers complete an entry form. At a specific time during the event, draw your winner. Space out multiple drawings throughout the entire event to give more visitors a chance to win.

Offer small prizes throughout the show and a grand prize drawing at the end of the event. Do not toss those entry forms into the trash. Use them to build or add to your customer database.

Women Working From Home

Many participants give away promotional items such as note pads, calendars, pens, t-shirts, and other specialty items with their business logo imprinted on them.

Trade shows are a fun and successful way to market your business. Make the most out of each event as you meet a wealth of prospective clients!

Share Your Knowledge with Others

Often times, sharing your knowledge with others is an excellent opportunity for you to gather new business prospects. Entrepreneurs have discovered that one of the most viable selling tools is education. By making people aware of what you do and how it can benefit them, you can gain their trust and set the stage for an ongoing business relationship. Seminars and public speaking events provide the entrepreneur with the perfect setting to share what she does best.

Not everyone feels comfortable speaking. Speech skills can easily be developed through determination, a public speaking class, and a lot of practice. Just as you learned to manage the basics of running a business, as time passes and you gain experience, you will learn the art of speaking before a group of people, and possibly become quite comfortable with it.

A major outlet for getting yourself before an audience filled with potential clients is to plan and carry out your own seminar. Whether you solicit the help of other professionals in your field or go at it alone, you can pull off a successful event.

Begin your preparations well in advance, documenting every idea and detail. Decide on the topic of the event before you proceed any further. While it is not necessary to do so, if you plan your seminar in conjunction with a holiday or related event, you may find that it is easier to market.

For example, *Administrative Professionals Week* would be an excellent time to hold a seminar for office assistants and administrative staff who may be interested in a seminar on “Office Organization and Planning” or “Managing the Person You Work For.” Select several locations where the event could be held and narrow your list depending upon availability.

Determine the maximum number of participants the location will hold before you begin marketing. You can go at it solo or pull in other participants and/or sponsors to assist with the cost in exchange for exposure or a cut in the profits, if you charge the participants a fee.

Women Working From Home

Keep in mind that when you are just starting out and not well known, the seminar may be more successful if you offer it free of charge and either pay the expenses yourself or solicit sponsors to assist you with the necessary materials and expenses in exchange for exposure only. Often, other businesses will contribute in return for getting their own name out there on all of your marketing materials.

On your invitations and marketing materials state the number of participants you can accept. As the participants register, send out letters or cards confirming their reservation. Once you have reached the limit, you will have to gently turn registrants away by returning their registration fee, if applicable. This should also be handled through written communication.

One way to avoid disappointment or hard feelings is to offer an alternative date in the near future for a second seminar that could be offered to those who do not make the initial cut.

Carefully plan your event, taking into consideration time factors and budget limitations, if any. Make the most of every moment. The success of your seminar can play a major role in the success of future business with members of your audience!

Managing Meals and Housekeeping

Women often find that managing a business and a home can be a Catch 22 situation. You have to work, but your family still has to eat and your house has to be cleaned.

How do you do it all?

There is no easy solution to doing it all, but one thing is for sure . . . you are only one person, you only have 24 hours in a day, and you do have to sleep during a portion of that time. Whether you are married, single, or do/don't have children, you are still faced with the responsibilities that do not disappear just because you work from home.

The key to managing is developing good organization and time management skills, as well as a giant dose of preparation.

I know what you are thinking - you've heard it all before and people like myself just do not know what we are talking about. Before you ditch this advice, give me a few moments to share with you some helpful advice on managing meals and housekeeping on a shoestring time budget. Planning ahead of time and the ability to be creative is the key to successful management.

Everyone can do it!

Sit down sometime during the weekend with your daily planner and recipe books. Decide which days you need to resort to something quick and simple and which days you can prepare something more detailed.

As you plan, jot down a list of all the items you will need to purchase so that you will have everything on hand throughout the week. Make a trip to the grocery store and load up your buggy with everything on your list and then check your list twice.

There is nothing more aggravating than to have to make a special trip to the grocery store for an onion! Plus, it kills valuable time!

On your busiest days, select meals that can be cooked ahead of time or in the crock-pot while you work.

If you have time on the weekend, or a day off during the week, cook up two or three meals ahead of time and freeze them. When you have a day that prohibits you from cooking, thaw out a meal, heat it, and serve it up! Your family may appreciate it more than another sandwich night!

Cleaning up after meals does not have to be a time consuming chore. On busy days, resort to paper products for serving up dinner. On nights when you have more time, treat your family to the fine china and candlelight. They will not mind paper plate nights so much when they know that china night is coming soon!

Maintaining a clean and tidy home will also take a little planning and creativity.

Many work-from-home women suggest taking care of housework first thing in the morning before you begin your workday. Others suggest finding time in the evening to take care of the house. And there is also the group who suggests dividing the workload throughout your day to break up your routine. In other words, after you complete a business task, fold a load of laundry and toss a new load into the dryer.

There is still the age-old luxury of hiring a housekeeper to come in once or twice a week to keep the cleaning and laundry under control.

The art of managing will depend highly on your source and level of motivation. The fact is that it has to be done and someone has to do it. It does not have to be a dreaded fate in life. Your attitude will make all the difference in the world.

Solicit the assistance of family members. Children can learn from a very early age. And husbands can learn to pitch in and help. Explain to them why mommy needs assistance.

Do not let household responsibilities manage you . . . take hold of the reins and manage your household!

Assuming the Role as the Boss

One day you are working for someone else and overnight you begin working for yourself. You are 100% sold on the concept of working from home, but this thing of being your own boss may create a tad bit of skepticism as you redefine your role in your career.

To many, having a boss gives them a sense of direction, an incentive for getting to work on time, an opportunity to let someone else make the decisions, as well as a source of motivation to keep going when they would rather just take a break from it all.

Becoming your own boss is probably one of the biggest adjustments for entrepreneurs. You have always yielded to someone else's direction, expertise, and authority, and now it is time to assume the responsibility of managing yourself.

During the course of your career, you may have worked for more than one boss. Each brought their own personality, level of authority, and management style into the arena. You probably experienced a host of role models, whether good or bad, which stand out in your mind as you now decide the best way to manage your own business.

There are three important steps that must be taken by every entrepreneur as she assumes the role of being her own boss.

1. Know and understand what motivates you.

The first question you should ask yourself is, "What do I enjoy doing?" If you enjoy doing what it is you are doing in your business, then you are more apt to be motivated to do it. Determine what it is that inspires you to move forward, whether it be compliments, positive feedback, criticism, competition, working under deadlines, completing tasks early in the game, reward incentives as you progress, a genuine passion for what you do?

2. Be able to coach yourself from within.

This is not as difficult as it actually sounds. Inside of you is a voice that you hear 24 hours a day, 7 days a week. The voice belongs to you. You are either telling yourself that you can succeed or you are beating yourself up every little step of the way.

Learn to pace yourself, listen to your inner voice, and hear what you are really saying to yourself. Turn your negative self-coaching into positive dialog and discover how much more effective you actually become.

3. Discover a way to make yourself do what needs to be done.

Often times, it is most difficult to tackle a task we know we must get done. The bottom line is that you are in charge of yourself now. It is your business and the job must get done. If you fail to do it, then you must know what the consequences are and be willing to accept them. The consequences could be as severe as losing a valued client.

There will actually be times when you do not want to work. Other activities appear to be more enticing. It is then that you must implement a good dose of rationalization, strength, motivation, encouragement from within, and reality!

The best bosses are excellent self-managers. If a person cannot adequately manage herself professionally, she is not apt to manage others wisely.

Good management comes from understanding yourself, being able to assume a leadership role with confidence in your own abilities, exercising grace under pressure, possessing a genuine compassion for other individuals, and being able to delegate tasks and responsibilities in conjunction with the abilities of those working under you.

As you assume the role of your own boss, take time to get to know yourself and conduct a serious inventory of what you are made of versus what you need to acquire to carry out your new role most effectively for the sake of your success!

The Art of Outsourcing

An essential element to the growth and success of any business is the art of knowing when and how to outsource tasks. When time restraints overwhelm us and we begin to suffer from burn out, stress, and loss of direction, the need to outsource tasks and assignments becomes necessary to our survival.

Your first step in outsourcing will be to decide what duties should be handed to others. This can be determined by making a list of all the things you do, that take time away from other more important responsibilities, which require your personal attention. You may consider delegating tasks such as sorting email and other communications, word processing, newsletters, copy writing, typesetting, bookkeeping, and transcription, to name a few.

Your next major decision will be to decide to whom you will hand the work. In my personal experiences, I have discovered the wonderful world of Virtual Assistants. By definition, a Virtual Assistant (VA) is an individual who works from her own home or office in completing delegated tasks and assignments through partnering with businesses, individuals, and organizations via the Internet.

While new Virtual Assistants are popping up over the Internet daily, as with hiring any administrative support for your business, you should be careful in your selection process.

Personally, I would not consider retaining the services of a VA until after I have taken the opportunity to:

- Review her web site and services offered.
- Request a copy of her portfolio or resume.
- Retain samples of her work.
- Interview her via the telephone.
- Interview some of her past clients.
- Establish a fee schedule (to prevent any misunderstandings regarding compensation for her completed work assignments).

One concept you may find you have to let go of is the fact that you feel you can do a better job if you do it all yourself. It is critical that you realize that you are deceiving yourself by thinking you can do it all and still do a better job than someone else.

By sharing your visualization of the finished project with your outsource personnel, you will provide her with a better understanding of what you need to have done. However, you must realize each individual possesses her own level of creativity and uniqueness. While her finished product may in some ways differ from your visualization, it does not mean that she did a poor job. You must become accustomed to her level of creativity and remain objective when you're viewing her work.

Your relationship with your outsource personnel must be based on honesty and open communication. This allows you both to work together in discussing problems and correcting any misunderstanding that may arise. Allow your outsource personnel to follow her own procedures in completing projects, and you strive to concentrate on the finished product more so than how she arrived at it.

Always be sure to recognize and give her credit for a job well done.

The purpose behind outsourcing is to free a portion of your time to manage and market your business with the level of effectiveness that will generate more work and income for your future success.

In addition, it affords you the opportunity to grow and expand, to maintain quality customer service, and to concentrate on what you do best. Experience the rewards of outsourcing and discover how you can better enjoy your success!

Looking for an Angel with Purse Strings

Most business owners reach a phase of growth that requires additional capital to go forward. It is often a surprise to discover that growth costs money, and quick growth requires quick money. So how does a business owner go about finding it and what are the options?

Venture Capital is the first thing most business owners think of when they begin to consider capital for growth. However, Venture Capitalists will usually not look at a business unless the investment being sought is over \$500,000.

In most situations, this is more money than a small business really needs or wants to be responsible to pay back. Over financing is never a smart idea; it just gets you in deeper than you really want to be.

Furthermore a formal Venture Capitalist will become heavily involved in the running and decisions of your business. Something that can become difficult if the business you have built is near and dear to your heart.

Another option to consider is an Angel Investor. The standard behind an Angel Investor is less restrictive and money loaned can range from a few thousand to upwards of a hundred thousand and sometimes more.

The Internet is without a doubt the best method for locating the right Angel Investor for you. There are online clubs and discussion lists you can join, along with free newsletters to subscribe for additional information. Learn all you can before you pick an investor, in the same way they will learn all they can about you.

The following links will give you a great start on your search.

International Angel Investors Institute

<http://angelinvestors.infopoint.com/>

Next Wave Stocks Angel Directory

<http://www.nextwavestocks.com/angeldirectory.html>

Before you get started looking for investment money, make sure you have your business papers in good order. Investors will want to see tax returns, bookkeeping, your projections, and a well thought out business plan.

Additionally, it is a good idea to call Dunn and Bradstreet to request a Dunn number. It is free, and will give your business credibility and a background from which investors can locate information about your business.

Another great method not often considered is advertising for your private investor, silent partner, or joint venture partner. With the hearty list of E-zines now at the disposal of every business owner, it is well within your grasp to advertise to a niche group of interested prospects.

Again, the key is niche or targeting a group that would be most interested in what you have to offer. In other words if yours is a pet business, it is within your best interest to target pet lovers.

Look into the databases of E-zines for the publications appropriate to your market and then subscribe. Read the newsletter for a few weeks before deciding to place advertisements. Test your ads for approximately four weeks before moving on. It's a fact that a paid ad must be run for several issues before readers will take it seriously, so don't jump ship too soon.

Locating money for your business isn't as hard as you might think. It only takes research and preparation. The very same characteristics it took to start your business in the first place!

Accepting Credit

As a business grows it often becomes a necessary iniquity to begin accepting credit or payment plans from certain clients. As you venture into this arena of business, do it carefully and with great thought as this is akin to acting as a bank, which is a business in itself. Banks make money by charging interest. However, they only make money if all the payments are collected.

There is an inherent risk in working with clients who cannot afford your services or products up front. Take into consideration that credit card payments are usually always an option as well. You will need to consider that a client, who is unable to pay by charge card, may also be in a position that he/she is unable to keep up with payments. Of course, this is not always the case, but it is something to consider.

So having looked at all the risks and the dynamics behind the payment structured client, it is extremely important to take the steps to protect yourself and your business. Payment plans should not be accepted on the fly, and never out of sympathy to a particular situation. They should be accepted as a structured part of your business plan that will include a qualification process to ensure repayment.

Qualifications of a client should include:

1. Client's Credit History:

Our history tells a great deal about us and nothing is more revealing than the credit history. It tells you what types of financial problems your potential client has had in the past.

More importantly it will tell you what their attitude is toward making payments. However, keep a bit of an open mind. A client behind in his/her payments may have extenuating circumstances that have led to this situation.

Perhaps a decision was made not to opt for bankruptcy, in lieu of taking full responsibility for one's own actions, and wanting to make the payments. This is certainly more admirable and trustworthy than opting for bankruptcy because it's easier.

The reality is it's easier to recover from bankruptcy. Prolonged, but late repayments, can hurt credit ratings for a longer period of time.

Additionally take a closer look at a bankruptcy issue. What caused it? Poor planning, financial irresponsibility, or over spending should certainly be frowned upon.

However, the client may have been met with overwhelming medical costs incurred by a serious illness in the family. This is especially true in the states where a serious illness can take even the healthiest financial portfolio down in a matter of months.

So in other words weigh the issues that you see in print to really understand the situation because not all financial hardships are created equal and not all make up an irresponsible person.

2. Client's Income:

Does the client have enough income to justify the expense of your product or service? Weigh income against current debt to make sure your particular cost will be met with ease.

3. Client's Referrals:

Some will say that referrals are worthless because anyone can come up with a list of people that will say something great about the person. However, in reality, this really isn't true.

There are people who have dug a hole so deep that no one, including their own mother, will send a good review. These are the people you're looking to avoid.

So ask for referrals to assure yourself, that yes, this person does have a group of people that still think he/she is worth the trouble.

4. Client's Agreement - (The Contract):

Last, but certainly not least, get your credit agreement in writing. Make sure the contract states that the client covers all legal expenses, should it go in that direction. Have an attorney look over your initial agreement and then you will be able to reuse it as necessary. It will be worth the cost to protect yourself in the long run.

Entering into a payment situation with a potential client is in effect taking capital away from your own business, so enter carefully, but more importantly, wisely!

Breeding Success with an Identity

As a new business owner, you will find yourself competing in the marketplace, among other established businesses. If your intention is to be a big contender in your field, you will need to create an identity that is recognizable by your target market and one that will appeal to your future customers.

Your company's image is based largely on appearance. That is, how your business is viewed through the eyes of your customer. Once your business receives a reputation for being disreputable, it's difficult to reverse the damage.

Appearance is Everything

From your office decor to your operating equipment, each must be taken into consideration when building the right identity for your business.

Consider the following methods to enable you to represent your business in a positive light:

The Logo Identity:

Your professional identity starts with a professionally designed logo that sets you apart from the amateurs and creates an undeniable representation of who you are and what you do. Don't just pick it and run. Think long and hard on your logo, as it will stay with you for as long as you own your business.

The Stable Identity:

Your clients will be most concerned about the longevity of your business. Each of these people will want to know that you will be around to service them for a long time. Naturally, if you own a piece of real estate that houses your office, this will give your customers a sense of reassurance that you're not going anywhere.

If you can't afford to buy an office building, you can create a stable identity by purchasing your own domain name or simply by using your paper marketing materials. Keep in mind, nothing is worse than a company that provides a poorly crafted media kit – so make certain they are professionally designed and printed.

The Credible Identity:

I'm sure you can relate to the disappointment of an unfulfilled promise. Your vendor promised to have your goods delivered by Tuesday but brings them on Friday. The real estate broker promises that your house closing will happen by the end of May but it doesn't close until September.

Whether personal or business related, we have all gone through the agonizing torture of broken promises. Your customer must be able to trust you; therefore, every business **must follow through with promises** made to their customers. The failure to perform as promised creates the loss of credibility and must be avoided if you wish to stay in business.

Remember...

A long and rewarding business career is possible only through sound marketing techniques with a company identity that speaks volumes to your target market and weathers you against the competition.

It doesn't matter if your product is the best thing since sliced pie. Unless your clients are convinced that your business is credible and stable, no amount of money in the world will be able to buy you the success you desire.

Learning From a Mentor

Your entire life was built around “someone to look up to”. For you, this person was most likely a relative, friend, or skilled teacher. These individuals provided life-changing wisdom that has become a component of who you are today.

Throughout your school years, skilled educators were your mentors in your childhood development stages. Your sports coach not only taught you how to play the game, he also introduced teamwork and sportsmanship into your daily routine.

Perhaps an economics or marketing teacher laid the ground floor for your business skills? You gained teachings of basic principles relating to a free-market society and how consumers try to spend their income in ways to give them as much pleasure as possible.

In business, the successful entrepreneurs understand the powerful impact a mentor can have in helping to balance their personal lives and professional careers.

Mentors are Sharing Individuals

A mentor is a person looking to share their knowledge with an enthusiastic professional who is willing to learn. They challenge the mind, give advice, and provide sound coaching to help you accomplish your goals. They are your sounding block, a cushion against stress, and your teacher in establishing a uniform business structure.

Most of all . . .

From these individuals, you will learn the important aspects of customer relations that help build character for your business.

Mentors Love Helping Others

Here's some good news: mentors are successful people in their own right and actually seek out students they can teach.

Why?

It's a great way for these individuals to share what they have learned. It's a form of flattery when a successful entrepreneur takes another individual under their wing and helps to shape a new business career.

From my personal point of view, as teachers, we love watching our students grow into thriving businessmen and women. It's a great thing when we've played a part in someone else's success story.

Find a Mentor

There is no reason your journey to find a mentor need be a difficult task to accomplish. Online community groups are growing in popularity as the places to visit and share your ideas...or learn new ones. Consequently, a mentor need not be one specific person, but rather a group of people willing to lend a hand. It can be a general forum, a newsgroup or a chat session of people who share a common goal to help you succeed.

What should you look for in a mentor?

1. Find an experienced person who has knowledge for your type of business.
2. Preferably, a person who has already accomplished what you want to do.
3. Find someone who cares, provides encouragement, and is a good listener.
4. Make certain the person is readily accessible to you.

As your business grows, your needs will define the type of mentor you may look for. Don't be afraid to move on, but always - keep in touch with every person who has helped you along the way.

Operating a business is never an easy task, however, by working with a mentor to balance your personal life and your professional career, you will eventually lead your business to the forefront of the industry.

RESOURCES

Every Women's Business:

<http://www.first-ladies.org>

Peer Mentor Resources

<http://www.peer.ca/mentor.html>

National Association of Female Executives (NAFE)

1-800-634-NAFE

<http://www.nafe.com>

The National Mentoring Partnership

<http://www.mentoring.org>

Big Brothers & Big Sisters of America

<http://www.bbbsa.org>

College Bound

<http://www.collegebound.com>

Effective Stress Management

Stress is the way our minds or bodies react to certain situations or changes within our daily routine. These reactions can be positive or negative and most times both our mind and body are affected. It's very important that you learn the symptoms of stress so you are able to help yourself return to a more relaxed state.

As entrepreneurs stuck behind a desk, we experience tense situations on a daily basis that upset the balance within our working environment.

I'm certain you can pick one representation where a client was not satisfied with your work and he/she did not hesitate to tell you so. The client's action demands a reaction from you, and most times they succeed by causing you to worry over the situation. It will no doubt affect your performance for the rest of the day.

Dealing with stress

Whatever the cause of your tension, it is imperative that you learn how to alleviate these problems in order to bring balance back into your daily routine. By uncovering the reasons for your stress, you will be able to relieve your current symptoms or prevent future occurrences.

By not addressing the tension within your life, you're allowing yourself to become affected by the characteristics of stress such as:

1. Restlessness, fatigue or insomnia
2. A lack of enthusiasm or deep depression
3. Difficulty in concentrating or working with others
4. The inability to make minor decisions
5. Increased irritability or outbursts of anger
6. The lack of interest, or efficiency in your work, etc.

For those of us who don't perform to the best of our ability during stressful times, we need to learn the mechanics of . . .

Relieving stress

There are many ways to relieve stress from our daily activities. You could walk the dog, play a game of golf, or sit silently for 15 minutes. The simple methods listed below are practical strategies you may find helpful in relieving your stress. Most can be implemented with ease.

Learn To Take Time Off

Surprisingly enough, some entrepreneurs see nothing wrong with working from 6 a.m. until midnight. Burning the midnight oil is not always necessary to get the job done. Enjoy your work by first enjoying your life. Allow your mind and body the necessary time to recharge and take some time off!

Exercise Regularly

What a better way to release your stress energy than through movement. Walking, running, or going to the gym is a great way to get regular exercise and release your stress energy effectively.

Relaxation or Meditation Techniques

This method is very effective because it actually helps to reverse the stress reaction within your body. Relaxation or meditation tapes can be used to enhance each session - (see www.scwlcds.com). Enrich your lives with renewed creativity, increased self-knowledge, and an improved sense of balance.

Get Adequate Rest

Sleep can play a key role in helping to reduce your stress. Adequate sleep will leave you feeling refreshed, better able to cope with stressful situations and improve your overall work performance.

Changing Your Beliefs

A lot of our stress derives from our beliefs. We all hold our own beliefs about how our business should be conducted, how people should behave or how we should react to any given situation. You can change your stress level by changing how you think, what you believe in and what you should expect from others. If you changed the way you think, how differently would you have reacted to the complaining client?

Summary

You must learn that there will be situations over which you have no control. Many of us set ourselves up for defeat by setting goals we can't possibly reach. Be realistic in your goal setting to avoid the pitfalls of disappointment. Above all else, make time for yourself. You may find pleasure in helping others when you don't feel as if you're always putting everyone's needs before your own.

Time Saving Techniques for the Entrepreneur

If you ever hope to create a niche in the marketplace and take control of your life, you need to start by taking control of your time.

Someone aptly said, the difference between those who do and those who do not is the fundamental practice of time management.

While most of us understand we can not control time, as time is a constant thing, we can control how well we perform with the time we have.

Here are a few rules to keep in mind:

1. Make your business success the result of good management habits.

Since you work from home, your business time will eventually intertwine with personal matters. Keep a careful watch and prevent this from happening too often by forming good management habits early on. Once established, these habits become second nature. As you progress, your actions transform into daily accomplishments.

2. No matter what you may wish you had, time never changes.

There are only 168 hours in every week. Consider the hours spent for sleep and weekend FREE periods and the hours dwindle down to 80. Realistically, this only leaves 80 hours within a 5-day period to work, deal with interruptions, and spend time with the family. The more time you devote to business matters during this 80 hours, is less time spent elsewhere. Perhaps now— you see how important it is to manage your time wisely.

3. Avoid Interruptions.

Unexpected distractions soak up our time like a sponge. They prevent us from completing our work on time and cause us to miss deadlines. Become efficient in your work by detecting the time wasters and eliminating them.

4. Remember the 80/20 Rule.

You will achieve a lot more in less time when you concentrate your efforts where there is the least amount of resistance.

Vilfredo Pareto, an Italian economist in the 1900's, observed 20% of the people controlled the wealth in Italy. In the 1950's, J. Juran applied the Pareto Principle to inventory management.

Today, this same formula applies universally.

When we talk about management, 20% of your efforts will give you 80% of your results. Your job is to recognize the 20% you need to concentrate on and employ your efforts there.

Promoting Your Business

Creating Press Exposure for Your Business

PROMOTION is one of the key engines of business success.

Many businesses do not understand the value of a press release.

Some know they need one, but don't know why or how a press release will be valuable. Those that do know what a press release is for may not feel that they are newsworthy. Believe me, you are!

Making your business newsworthy is simply a matter of 'angle.'

Like taking a photograph.

Perhaps a straight front shot is boring, but angled in a certain way with the spot light on a certain point can make all the difference in the world.

First, lets discuss what a press release is and how it works. Then lets take out our camera and decide where to shine the spotlight.

What is a Press Release?

A press release is simply that, a release of information directed at editors, publishers and producers in the media.

The media consists of newspapers, mainstream magazines, trade magazines, specialty newsletters, as well as television and radio. Press releases are not targeted to the general public.

The intention is to create enough interest that an editor will call you and ask for more information. The final goal is to get an article written about you and your business.

How does an article differ from a paid advertisement? The opportunity to be highlighted in a print publication without benefit of a paid advertisement lends credibility to you and your business. Think about it. What will you read first: An article about a business or an ad in a print publication?

Articles give you the kinds of exposure you can't even begin to approach by paying for an ad. This is why a press release is so important. It introduces you to print mediums all across the country.

Are You Newsworthy?

The first objection I hear from business owners is that they feel they couldn't possibly be newsworthy.

This is the time we take out our imaginary cameras and look for the intriguing focus for which to aim our press release. It really is all about angle. Take the franchising company that refinishes bathtubs. Sound boring? Then re-adjust your wide-angle lens and look at the president of that company who just happens to be an expert in the field of franchising. Now you have a newsworthy item in which to aim a press release.

If your business seems ordinary, step back and look at the broader picture.

Look at all the components and you are certain to find just the right angle to get you in the news. If you can't find it, let a professional press release service help you find it.

R E S O U R C E S

Business News Wire

<http://www.businesswire.com>

iMediafax

<http://www.imediafax.com>

PR News Wire

<http://www.prnewswire.com>

How To Write a Press Release:

Press Release Writing

<http://www.press-release-writing.com>

eReleases

<http://ereleases.com/howtowrite.html>

Press Release Sample:

For Immediate Release

Contact: Rozey Gean

Phone: (586) 754-6731

Email: Rozey@Marketing-Seek.com

Marketing-Seek.com Awarded Top Twenty!

Rozey Gean, announces the award from Net Top Twenty for her website Marketing-Seek located at www.marketing-seek.com. Marketing-Seek is an ezine directory which provides online publishers an avenue for submitting their newsletter, obtaining new subscribers, and locating expert content for their own publishing concerns.

Net Top Twenty located at ezines.nettop20.com awards leaders in the ezine directory field for their excellence of content and visual presentation. The Ezines Net Top 20 presents the most popular and highest-rating ezine directories on the Net today ranking only twenty for award positions, of which Marketing-Seek was one.

Marketing-Seek was designed and created by Rozey Gean, a highly respected expert in the e-commerce field and noted for her award winning website designs. To be included on Ms. Gean's interview schedule, please contact her office at (586) 754-6731.

###

Actions Speak Louder Than Words: (How to Build Trust)

You can hire a public relations company to organize a marketing campaign to build community awareness about your company; or if money is sparse the following low-cost techniques can be implemented:

1. Sharing with your community: Sharing what you know is an effective way to build your credibility. Your goal is to become the contact choice when people within your community need help. Whether they are in need of finding a good press release service, or the best place to consider a mortgage, you'll be the person who supplies them with this information.

- **On-line:** You could offer a database filled with valuable web sites essential for business success or other links similar to your type of industry.

2. Offer free workshops: In this information age, people love to receive free advice, especially when it pertains to their needs. If you sell custom made gift baskets or own a yarn shop, why not offer "craft" workshops after normal business hours? If you're a printer, you could offer a free brochure design workshop, or teach how to properly convey a business identity through logo design.

- **On-line:** You could offer a weekly e-mail seminar tailored to your specific community.

3. Give away something valuable: We expressed how to share information in order to build your trust, so why not give away an item to help people improve their lives? If you sell lawnmowers, you can give customers a lawn-care or gardening booklet.

If we revert back to the printing business, you can give customers a design booklet, a typeface booklet or a booklet on how to layout newsletters, business cards, letterhead or brochures. As an added bonus, this printed knowledge will help portray you as the expert in your chosen field.

- **On-line:** You can provide the same valuable information by publishing an e-book and making it available as a free download from your web site. Provide permission for other web masters to place the book on their web pages and watch your credibility rise with each download!

4. Be a good neighbor: You may be able to attract the attention of the media by presenting a special promotional event to raise money for a charitable organization.

Plan the event to include the businesses within your neighborhood. It could be a golf outing, a car wash or a talent show. Contact food vendors and arrange an agreement for them to participate and donate a portion of the proceeds to charity. Perhaps you'll send the money to Jerry's kids, the cancer society, or the local Women's abuse center.

What local newspaper is in your area? Prepare a press release and send it to the editor. You'll never know if they'll pick up the story unless you try!

- **On-line:** Attract a crowd by offering a web site hunting spree or contest that involves donating \$1 of your proceeds to charity for every click to a certain page on your web site.

This allows your community to receive pleasure in participating, as their click means a local charity will receive funds, and it's a great way to bring awareness to your products and services.

Successful entrepreneurs put a lot of hard work into building their credibility within the community, and with good reason. *Rather than building your business identity with mere words, let your actions be your loudest voice!*

Networking for Business Success

Networking is often an overlooked medium to achieving stability and success in business, even among women. I have found that this occurs because women are trying so hard to assert their independence and need to prove themselves as capable business owners--they sometimes shy away from anything that might prove otherwise.

Yes, sometimes it is as simple as being afraid to try anything that might portray she is not as much in control as she'd like to think she is. One business owner revealed that she was hesitant to join a networking group due to her lack of experience.

Ironically this is the very reason to join!

Networking is a vital tool for growth.

Networking should be most associated with nurturing: a place of acceptance to grow as a businessperson and learn the ropes from those who have walked down the road before you.

A great networking community consists of experts in their field and novices with little or no experience. Both have talents and a voice to lend to the fellowship as a whole and all are combined to create the dynamics that make it work so well.

Participate in an online forum as these incredible people share their ideas, and you will walk away understanding why networking is a vital tool for growth.

You not only learn a great deal, your motivation is pumped up and it's just plain fun. Business is fun? Well, I certainly hope so. If it isn't, why bother?

In fact, if business has become drudgery, just another way to pay the bills, this is yet another reason to join a networking group. It will infuse you with new ideas and excitement. I have seen it happen many times.

Networking also provides an opportunity to exchange talents.

When money is tight, as it so often is with a new business, a community of business people will often barter talents in order to achieve what money normally would buy.

While one may write well, another may create sizzling graphics, and combined you have the workings of a great web site, brochure, or advertisement. Something the member can utilize in their business and feel proud that the end result is professional.

Although networking groups are sometimes designated for women or men in the real world, online, a cross over is usually more commonplace. Discrimination with online businesses seems to be dead, which opens a positive cross section of experience for everyone to gain knowledge.

Communication is very open and dynamic.

There are no boundaries hemming us in and keeping us from sharing information, which makes utilizing this knowledge easier.

Networking online is pushing the envelope of expectations and bringing people together in more unique and vibrant ways. It is a place to learn, make contacts, and put whatever fears you may have had aside.

This is networking at its best.

R E S O U R C E S

Google Groups

<http://groups.google.com>

Myria Magazine For Moms

<http://www.myria.com>

Yahoo Groups

<http://groups.yahoo.com>

Mining for Clients

Targeting is a big buzzword in business these days. Target your buying audience. Okay, but what does this really mean, and how do you go about actually doing it? To target means to zero in on the select group of consumers that are more likely to purchase your product or services.

It means understanding the dynamics of your product and the type of person that would be best served by using your goods or services.

Above all else, know this one thing:

Not everyone in the world is going to be interested in what you're offering. By accepting this true statement from the start, you will save yourself from wasting valuable time and money. Not to mention, bring better results with your advertising campaigns.

Why is that?

If you spend considerable amounts of time trying to convince uninterested consumers to buy your product, you're missing the greater opportunity to sell to those people who are interested in making a purchase. So, focusing on those who are interested is tackling the prospect. Focusing on the entire marketplace is merely presenting your offer.

One brings money from sales into your pocket, while the other wastes hard earned dollars. Which would you prefer?

Let's use an example of baby clothes.

Certainly the whole entire world is not interested in baby clothes. A better target would be the female gender. But then again, not every woman is expecting a baby either.

So you narrow your focus down to married women. A little better but there are certainly a great share of married women that have either finished having their babies or are simply uninterested in having babies at all.

Then the most obvious focus would be pregnant women or new mothers. That's targeting your real buying audience.

Narrowing your focus, is the name of the game. This is the one area of business when having a narrow mind will actually be profitable for you!

Locating Prospects

So, how do you find them, those people in your narrow niche group that would love to be presented with your product or service?

You must get into their mind. Try to think how they think.

Let's use the pregnant woman scenario again. Who will she associate with? What will she be doing? Where will she be hanging out? When will she be available?

- A pregnant woman sees an OB/GYN, so handing out flyers to these doctors to give to patients would be valuable.
- She will shop the baby section of stores, so selling wholesale to these outlets would be a possibility for you to consider.
- She will go to the hospital to have her baby, so give something to place into the *going home pack* that will direct her back to your business.
- The new parent will want to learn about raising children, so advertise in a parent magazine or guide.
- Also, she will most likely join online groups that will support parenthood, so join the groups and be helpful.

Get the idea?

You must think like your target market and mine them out of the masses in order to communicate with them. The more helpful you are in making their lives easier, the more profitable your business will become.

Just remember to narrow your target audience as much as possible to make the sale and to increase the stability of your business.

Building Clients into Business Friends

Relationship Marketing is the ability to turn strangers into customers, and customers into business friends.

It is learning not to be satisfied with just the sale, but to take it one step further by investing beyond the sale and building loyalty with the people who purchase from your business. In other words prove the long-term worth of your product or service as the only solution, and in doing so you will gain their favor for life.

What does this give you?

Referrals, and a solid base of happy clients from which you can build future sales. This is much less expensive than trying to advertise to every customer on board.

The question is... when does Relationship Marketing start?

It begins before your customer becomes a customer. First and foremost it starts with an attitude and ends with your daily communication. In other words, how you maintain your integrity and reputation.

Consider all your communications as a stepping-stone to not only the person you are communicating with, but all the people they know as well. This is very important, especially on the Internet. You are your communication, so keep it upbeat, friendly, and above all polite.

Consider the Possibilities

Nurture the opportunities that come your way by providing something of value. It never hurts to be the first person to put something on the table. It builds trust in a world where trust is often challenged.

Don't turn away every opportunity that won't make money because sometimes these opportunities build dynamic pathways to larger financial avenues.

As an example, consider the female publicist who began working with a fairly unknown spiritual author by having faith in his future. As it turned out, this author was a fountain of contacts within the media industry, to other well-known authors, and to additional business.

The work she performed for this one person for free became the best advertising she could have ever generated for her business. In turn, the relationship she built with the author became bonded for life through goodwill.

This was Relationship Marketing at its best. Sometimes the payments arrive in more ways than money.

Reaching Beyond the Expectations

Once a sale is made, do your level best to meet the expectations of your customers. In fact, try to take it one step further by *exceeding* their expectations.

During the course of running your business, you have an opportunity to build a very important relationship with your customer. Customers will share with others their experience with your business, and rave about it for years to come. This, my friend, is free advertising. In order to arrive there, you must live up to your word, maintain your integrity, and deliver the goods in ways your customers never thought possible.

Make them happy, and they will return the favor by referring others to your business.

Always remember, when you burn bridges with one person, it's equally possible to burn bridges with all the people who know him. Often we don't even know who the next customer might be or where they will come from.

Once a bridge is burned it may take several people with it, several prospects, or several opportunities. Remember to build, not burn, since you never know what you might be passing up.

Building relationships in business is in effect, building your business. Consider it time well spent and get started today!

RESOURCES

Association for the Advancement in Relationship Marketing (AARM)

<http://www.aarm.org>

Database Marketing Institute

<http://www.dbmarketing.com>

Jim Novo

<http://www.jimnovo.com>

Publish Your Way to Sales

One of the best ways to solidify your reputation and credibility is by writing articles for print publications such as newsletters, trade journals and magazines. This in turn creates an influx of sales as people gravitate toward experts and simply put, getting published makes you an expert! We naturally tend to have more confidence in those who get themselves into print. And who doesn't want to create more confidence, and therefore sales, from our target audience?

Being published is also free advertising. You can pay for the best, most expensive print ad, but nothing will create more results than the publication of your article. Your audience knows that you didn't pay for it; you earned it, and that is the significant difference that will explode sales.

It may seem a daunting task to get published, but in reality it is not difficult to attain. Many newsletters and trade journals are constantly looking for writers to contribute work.

Consider these steps when planning your publishing strategy:

1. Think BIG but start small

Rather than going for the large mainstream magazines, shoot for small focused publications such as newsletters or trade journals.

These publications are more likely to accept your work and even help edit your articles to suitability. To locate these publications visit your nearest University library and ask for reference books that list trade journals or newsletters.

Once you have been featured one of them, you can begin to build up to larger mainstream magazines.

2. Ask for guidelines

Never submit articles without first understanding what the publication is looking for and will accept.

You need to be aware of word count, spacing format, style and the type of information each publication is looking to include. It is wise to ask for a sample publication to read the articles currently being run.

It is a waste of an editor's time to receive articles that in no way fit into the theme of their publication. Consideration will go a long way to creating a good relationship with a particular editor.

3. Don't write an ad

The most common mistake a businessperson makes when trying to get published is writing articles that read like ads.

You must write articles that contain information that is useful and educational to the audience.

You may also write articles that are inspiring or in some way adds to the reader's understanding of a particular subject.

Giving away little trade secrets will often increase your chances of getting published and build your credibility with both the editors and the reading audience.

4. Be persistent – not pushy

Publishing is not for the weak of spirit.

Put your pride aside and resist the natural tendency to be hurt when receiving a rejection. You will receive your share of rejections ... every writer does.

When you receive a rejection write a polite thank you to the editor for considering your work. This paves the way for future submissions.

Consider calling and asking politely what you may do to further your chances of being accepted into their publication. Never, ever, be rude or pushy with an editor. This will only ensure that you will never be considered for future opportunities.

Editors are often inundated with submissions and they select writers willing to be cooperative. Kindness counts. Then keep at it.

Set a goal to submit so many articles a week and stick with it.

What if you're not a 'natural writer'?

If you just don't have the skills or time necessary to develop great articles consider hiring a ghostwriter to help you achieve your goal.

A ghostwriter produces work in your own name so that editors see the articles as being your own. This is a common practice among corporations and businesses of all sizes.

Sometimes our greatest strength is in understanding our weaknesses. The most successful business people understand this and hire that work out to experts.

Publishing is not an impossible task and the rewards can be great. Quit paying for expensive ads that get varied results. Give yourself and your business the professional edge by submitting your information articles to the appropriate publication today. Then sit back and watch your credibility rise and your sales soar!

WOW Them with Quality Service

The 6 Building Blocks for Success

From the onset of the sale to the final delivery of the product, each step in your business transaction is equally important as the other.

Nonetheless, the one thing that should be most prominent with any sale is the quality of your customer service. You either have it or you don't! Business may start with the sale, but it ends with the excellence of your customer service.

Too many businesses tend to take short cuts and overlook certain elements of the customer service process; often discovering after it is too late, that a principle should have been exercised.

By taking time in the beginning to learn and understand each aspect of excellence in customer service, the entrepreneur is more apt to practice them.

There are 6 basic principles to excellence in customer service that are a must for any business:

1. Listening to your customers and reaching beyond their expectations.

Who knows their needs better than your customers themselves?

Ask them if you are meeting their expectations and listen when they talk. Then, graciously take into consideration any ideas and suggestions they may have in enhancing or developing your business. Your customers can serve as your most valuable resource if only you would listen to them.

2. Responding to correspondence in a prompt manner.

When at all possible, telephone calls should be returned on a daily basis, or at least by the end of the following business day.

A great deal of business is missed when telephone calls are not returned in an efficient manner. In today's fast-paced, "I want it now" society, being away from the phone can cost you business.

By the same token, a response to all written communication should be handled promptly and never be left occupying a basket on your desk for more than three business days. Likewise, treat e-mail in a timely and efficient manner. When possible, get in the habit of responding to e-mail inquiries the day they are received.

3. Delivering quality products and services on time.

Extend to your customers only your best! They deserve, expect, and are paying for quality work.

Deliver the completed job on time.

If you anticipate any delay, for whatever reason, be forthright and honest in conveying this information. If the delay will create an adverse situation or be an inconvenience, offer to assist your customer in any way, to help him/her through the crisis.

4. Looking for ways to constantly improve your products & services.

As with almost everything else in life, there is also margin for improvement when it comes down to your products and services.

Continue to discover ways in which you can enhance your products and services and make them the best!

Strive to always have something better to offer today than you had available yesterday!

5. Offer a 100% satisfaction policy.

Stand behind your products and services! If your customer is not satisfied with what you delivered, then find a way to make it right.

Keep in mind that buyers are your most viable means of future business, whether they directly buy again or refer someone else to you.

If they are not 100% satisfied, it will affect your bottom line!

6. Always say Thank You.

A verbal thank you upon delivery is not good enough!

Get in the habit of sending out thank you cards to your clients, especially following the completion of a project. Whether it is a cyber-greeting or a note of appreciation via the Postal Service, practice saying thank you over and over again.

Your thoughtfulness and courtesy will continue to bring the customer back to shop with you again and again.

These simple, yet powerful building blocks are the key to the success of any business. Each plays an important role in the entire process of the business transaction.

Not one single principle should be overlooked. From beginning to end, excellence in customer service will make you a winner every time!

Bartering: A Unique Twist on an Old Idea

Everyday we conduct business so we can buy the different things we need to continue operating our enterprise. But what happens when you don't have the sufficient amount of money needed to purchase the necessities to perform? In times like these, you may want to consider the option of bartering.

Bartering is when a business trades merchandise or services without the exchange of money. This type of business exchange enables you to acquire what you need without the outlay of any cash to acquire the goods or services.

Surprisingly, old-fashioned bartering has a unique power to attract new customers and help you sell a surplus of inventory. Even though barter trade has been around for a long time, it is being used more often in the United States than ever before.

How does it work?

Bartering can be done on a one-to-one basis or through an organized exchange.

1. One-to-one bartering

When bartering is done on a one-to-one basis, it is essential a cash equivalent value be assigned before the exchange begins. If one individual's service normally cost \$1000 - the second individual should be offering the same worth of goods or services equal to the value of \$1000.

A barter exchange is considered as taxable income and is reported to the IRS as a cash sale. Each individual participating in the bartering process must report the exchange to the IRS with the responsibility to pay the taxes accordingly.

2. Organized bartering

Through organized bartering, every participant holds an account. When an exchange occurs, the organization will debit or credit the equivalent value to each member's individual account.

Let's look at how a barter transaction of this type would work:

A member of the barter service wants to purchase, say, \$500 worth of printing products. The organization will link this member to a member printer and a purchase is made.

- The party who made the purchase will then receive a “debit” amount to their account for \$500, while the printer member will receive an equivalent “credit” amount to their account.
- Now, the printer has \$500 worth of credit to buy merchandise or services from other members of the organization.
- The barter organization should provide each member with a 1099-B for every barter exchange that takes place, sending a copy along to the IRS at tax time.

What fees are involved?

- Generally the fee would depend on the bartering organization.
- However, fees normally run between 4 to 15 percent of the value of the purchase. Both the buyer and seller are charged for the transaction by the bartering organization.
- Some organizations may even charge a registration fee as high as \$500 to start your bartering account.

[TIP]: It would be within your best interest to research and find a bartering organization that's right for you. Estimate how much these fees will impact your cash flow and productivity before you make any final decisions to participate.

Is bartering for you?

A barter exchange provides an additional option for the entrepreneur, however bartering is not for every type of business.

Does bartering make sense for your company?

The answer would depend on what type of business it is, where it is located, and whether it would be profitable for you to engage in this type of activity.

R E S O U R C E S

The Nation's Largest Retail Bartering Company (ITEX)

<http://www.itex.com>

The National Association of Trade Exchanges (NATE)

<http://www.nate.org>

Who's Bartering?

<http://www.whosbartering.com>

Whatever you decide, stay alert and keep abreast of new possibilities that will help to increase your bottom line. You never know when a golden opportunity knocks on your entrepreneurial door!

Rodeo Roundup: Time to Rustle Up Some Sales

“One good marketing idea is a very precious commodity.”

- Jay Conrad Levinson

There is no better way to compel prospects to purchase your products than through a well-positioned advertising campaign.

Through advertising - your prospective customers will learn about your company, understand the benefits of your products or services, and will feel secure about doing business with you.

The following strategies will help you become a key player in rustling up some sales over the competition:

1. Writing effective ad copy

Never try to sell anything from a small advertisement that holds only 7 lines of text. You don't have enough room to relate everything your audience needs to know to make a solid decision and buy. Instead, create your ad copy so it acts like the doorway to your real message and urges the reader to request additional information.

This “two-step” method of advertising will provide an opportunity to do the REAL selling where it counts most — through your sales letter.

Make certain you . . .

2. Advertise in the right publications

To reach your desired market, you must advertise where your prospective customer is most likely to see your message.

If you have a better understanding of what publications your potential customers are reading, you'll have a better idea where you should place your advertisements.

In turn, you would create more sales in less time, spending fewer dollars to get the desired results. Before advertising in any publication, you should:

- Make certain the subscribers fit your target market demographic profile
- Subscribe to the publication and review other ads being placed.
- Contact advertisers from the publication to learn about the success rate of their placed ads.

It's equally important to . . .

3. Measure Ad response by tracking the results

You're wasting advertising dollars if you don't know which ads are working and which ones aren't.

By key coding your ads, you'll reduce the amount of money and time you spend on individual campaigns. Coding your advertisements means you will learn which copy worked the best and what publication pulled the most.

Additionally, you will learn which ads aren't working and ultimately need to be replaced. It is critical that you know if your ads are working. Use some mechanism to track your campaigns.

Finally, you'll need to . . .

4. Repeat the process

Like the cowboy who rides a bucking bronco around the corral to become the ultimate winner, you too must be a key player.

Be aggressive in your marketing corral and gain a widespread advantage over the competition. When you learn which method works the best, simply repeat the process. It's time to bring recognition to your products and services.

It's time to rustle up some sales!

Roundup your ingenuity, ad copy, and strive to build an effective advertising campaign.

NOTE: The available technology of the Internet is a major breakthrough in the marketing competition between large corporations and the home-based entrepreneur.

Anyone with a desire to succeed, equipped with a product to sell, can access the web to become a dynamic player in the selling game.

The greatest concept of Internet marketing is that it does not have to be costly; it doesn't matter who has the largest bank account. What does matter is how savvy you are at selling yourself to your new online market.

It's an effective method of communication.

Many entrepreneurs who are debating whether or not they should establish an online presence hold fast to the myth that they cannot compete with the "big boys."

The truth is, it boils down to whoever can create an online presence that will generate traffic and sales.

No matter how large or small your company, you can make Internet technology work for you and your business. It can make valuable contributions to your offline business success. Consider its uses.

On-line Resources

Rozey's Personal E-zines

• The Messenger

Publishers -- Need More Content To Fill Your Newsletters?

Sign up for The Marketing-Seek Messenger filled with over 40 new articles on business and marketing related topics. The ezine is mailed every Monday each week and **you can unsubscribe at any time.**

To Subscribe, Go to: www.marketing-seek.com/newsletter/index.shtml

• Write Exposure News

Writers -- Need More Publishers To Send Articles To?

Sign up for the Write Exposure Newsletter filled with 5 new publishers seeking YOUR newly written material. The ezine is mailed twice (2nd and 4th Thursday) each month and **you can unsubscribe at any time.**

To Subscribe, Go to: write_exposure-subscribe@marketing-seek.com

Please include your FIRST name in the body of the e-mail.

Thank you.

Angel Investors

International Angel Investors Institute

<http://angelinvestors.infopoint.com/>

Next Wave Stocks Angel Directory

<http://www.nextwavestocks.com/angeldirectory.html>

Bartering Information

The Nation's Largest Retail Bartering Company (ITEX)

<http://www.itex.com>

The National Association of Trade Exchanges (NATE)

<http://www.nate.org>

Who's Bartering?

<http://www.whosbartering.com>

Database Marketing

Association for the Advancement in Relationship Marketing (AARM)

<http://www.aarm.org>

Database Marketing Institute

<http://www.dbmarketing.com>

Jim Novo

<http://www.jimnovo.com>

Government

Internal Revenue Service

<http://www.irs.gov/>

Home Business Ideas

BizyMoms

<http://www.bizymoms.com/ideas.html>

Lewis Publishing

http://www.newworkplace.com/biz_ideas.html

Mentoring

Every Women's Business:

<http://www.first-ladies.org>

Peer Mentor Resources

<http://www.peer.ca/mentor.html>

National Association of Female Executives (NAFE)

1-800-634-NAFE

<http://www.nafe.com>

The National Mentoring Partnership

<http://www.mentoring.org>

Big Brothers & Big Sisters of America

<http://www.bbbsa.org>

College Bound

<http://www.collegebound.com>

On-line Associations

Parents Without Partners

<http://www.parentswithoutpartners.org>

The National Association of At Home Mothers

<http://www.athomemothers.com>

Networking Groups

Google Groups

<http://groups.google.com>

Yahoo Groups

<http://groups.yahoo.com>

Press Release Distribution

Business News Wire

<http://www.businesswire.com>

iMediafax

<http://www.imediafax.com>

PR News Wire

<http://www.prnewswire.com>

Press Release Writing

<http://www.press-release-writing.com>

eReleases

<http://ereleases.com/howtowrite.html>

My Final Thoughts - Rozey Gean

Success is not a science. What others may feel constitutes success, is not important. What matters most is how you define success. From this point forward, the outcome is ultimately up to you.

However, I have always found that a successful business venture normally employs the following traits:

- A good idea
- A plan
- Passion to pursue your dreams
- Patience & Persistence
- Knowledge, coupled with a desire to succeed
- Commitment

If you already have, or considering to start your own work-from-home business -- believe in yourself -- and you will succeed.

Above all, seek out the people who will support you in your endeavors and trust the process.

Thank you for taking the time to read “Women Working From Home.” I hope my book has contributed to your knowledge in this area.

Please come by and visit me sometime at www.Marketing-Seek.com.

With Your Success in Mind,



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