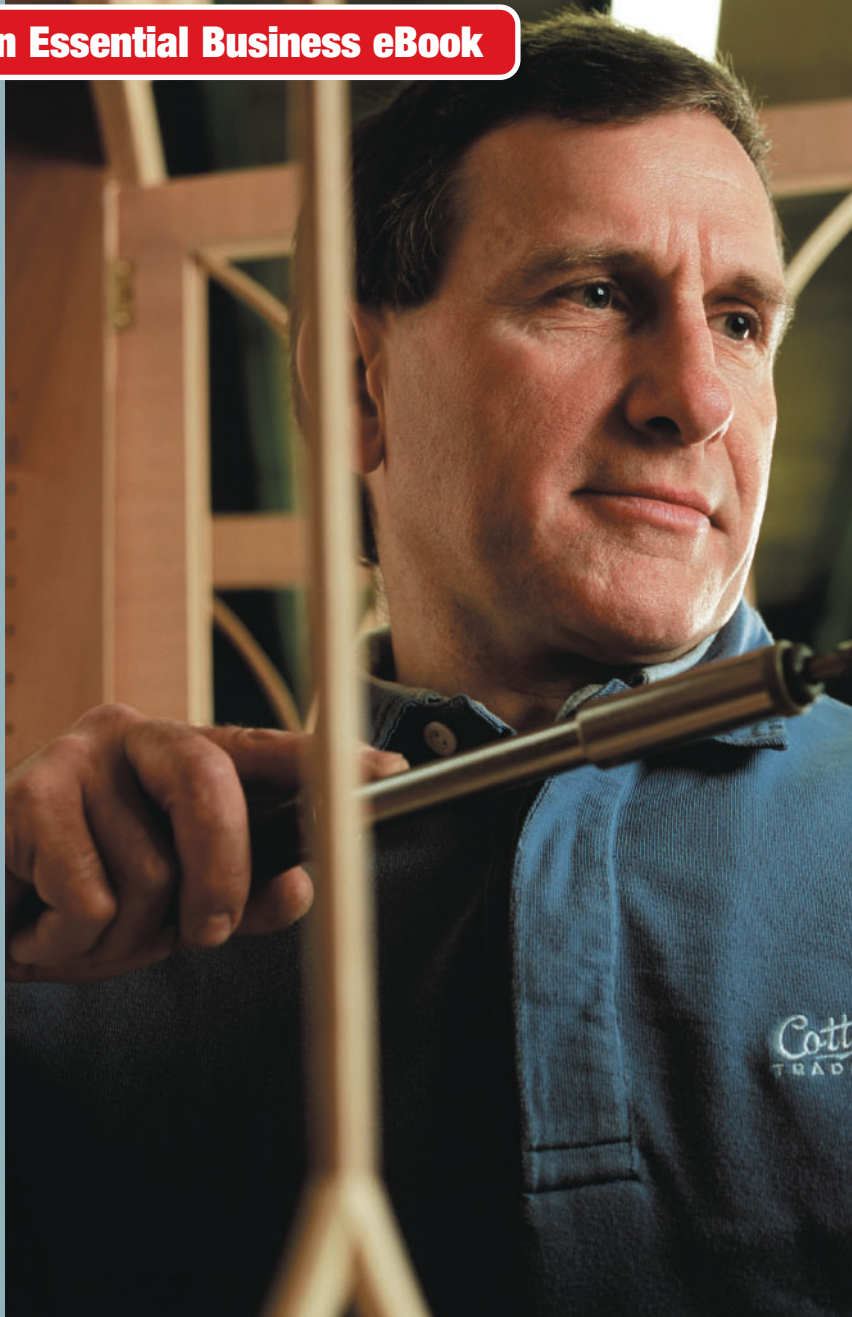


An Essential Business eBook



Before **you** begin

Thinking of starting a business?

Use this free step-by-step workbook
to help you gather your thoughts
and organise your ideas
before you start



www.essential-business.co.uk

Full screen/show menus

1 | 80



Written by
Jane Priddis



It's easy to start a business! But starting one that will make money and thrive year after year is not quite so simple.

And if you don't get it right, the effects can be painful.

This workbook aims to help you get it right first time. Let us help you create a great business.



Before You Begin is a FREE ebook with built-in worksheets, written, designed and published by **Jane Priddis** and **Julie Stanford** of Essential Business, and edited by **Anna McGrail** of Content Consultants.

Please use it. It could make a real difference to your business. You may also forward it to anyone you know who is thinking of starting a business, and feel free to print it as many times as you wish. We want you get as much out of it as possible.

To download further copies, visit www.essential-business.co.uk

Designed by
Julie Stanford



www.essential-business.co.uk

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The boring (but important) bit...

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* Special thanks

to Julia Chanteray of
The Joy of Business for
her help with the money
section of this ebook.

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This **Before You Begin** ebook may be forwarded or downloaded from our website at www.essential-business.co.uk.

Thank you to **Mark Newcombe** of DC Leisure Ltd for making our personal trainer worksheet example real.





You're in good company

More and more people are starting their own businesses, and research has shown that people working for themselves are, on average, more satisfied in their work than those employed by others.

If you work for someone else, you are limited to those jobs that are available at any one time, and are at the mercy of whoever recruits for those jobs. The same applies to promotion, even if you already have a job. Others are deciding your destiny.

If you work for yourself, you select yourself for the job, and design the job to suit you. You are unlikely to sack yourself or make yourself redundant, so in one sense, self-employment is more secure than working for someone else!



However, self-employment is not an easy option. There is less financial security than in a standard job, especially in the early stages, the hours are often long, and the rewards are often smaller at the start and come later than you expect. This may sound negative, but it is worth going into self-employment with your eyes open.

* **Start Your Business Step by Step**

A fantastic new business start-up workbook from the team behind the award-winning **Essential Business Guide**.

The step by step workbook and 46 interactive worksheets in a handy ringbinder are designed to take you through every stage of starting your new business.

We've designed Before You Begin to:

- 1** Guide you through the thought process that will help you decide whether you really, *really* want to start a business, and whether you are ready to do so now
- 2** Give you a free taster in the style of our start-up pack **Start Your Business Step by Step***, so you can decide whether you want to go on to use the full pack. The full pack takes you, in small, manageable, practical steps, right through the process of starting your business, and will prepare you for the harsh realities of life beyond start-up.





Getting the most out of this workbook

There are a number of different ways to use it

- Use it simply to learn about the important thought processes you will need to go through *before* starting your business
- Use it to take you in small stages to the point where you are ready to take the plunge
- Use it to keep a record of all the results of your thoughts and ideas
- Use it to talk through and share your ideas with people whose opinions you value, and record their views on your worksheets, too

This ebook is just the beginning, but it is a very important start. It is designed to help you decide whether to start a business at all, how you might set it up, and what else you might need to do to succeed.





What it will do for you

This ebook is made up of text (the workbook) and ten worksheets. Our aim is to get you thinking about:

- why you are even thinking about starting a business
- whether now is the right time to start it
- the sort of person you are, and the sort of business you should set up to match with your characteristics
- what you really want the business to do for your life – your vision
- how well your business idea fits with your vision
- whether enough people are likely to buy what you are thinking of offering them
- what will make you different from others offering similar products or services
- whether the business will make you enough money to survive, and what you will live on until it does.








Moving around this ebook

Ebooks make it all so easy. They are the perfect mix between a book and a web page. To make the best of this great technology...

Use the icons! Here's what happens when you click on them:

-  Takes you straight to the **worksheet** for the step you are working on so that you can print it out. (To print the worksheet – or any page, for that matter – click the print icon in the red bar at the bottom.)
-  Spirits you off to an example of the **completed worksheet** (we said it was easy!).
-  Takes you **back to where you were**. (It is especially useful on the example worksheets; you can toggle back and forth between the example and the worksheet.)

We're particularly fond of this feature.

Click here on any page of the pdf and you can move effortlessly between full screen view and bookmarks view. You can then use the bookmarks list (on the left of the screen) to move around the ebook if you prefer.





Planning is essential

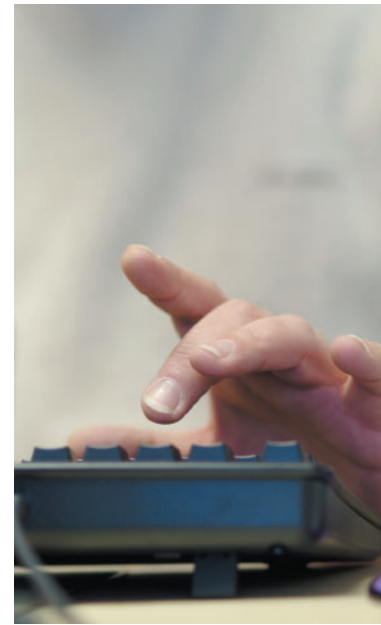
Over half of all new businesses fail within the first two years. However, research over more than five decades has shown consistently that businesses that plan do better than businesses without a plan, and that businesses with plans are, on average, more profitable.

CLICK
FOR DETAILS



By working through this ebook, you are one step along the way towards becoming a planned business. Many of the remaining steps are contained in our main start-up learning pack, **Start your Business Step by Step**, which is available on **www.essential-business.co.uk**.





So now, **take the first step...**



The **workbook**

Let's start this exciting process by taking you step by step towards your new business:

- Step 1** Why do you want to start a business?
- Step 2** Are you ready to run your own business?
- Step 3** What is your vision?
- Step 4** What is your business idea?
- Step 5** Will there be enough customers?
- Step 6** Who else is doing it?
- Step 7** What makes you different?
- Step 8** Have you got the right skills?
- Step 9** How much money do you need to live on?
- Step 10** How much will it cost to set up?



Why do you want to start a business?

You may find yourself asking this question at various times, even when your business is up and running – most self-employed people do!

Running your own business has many advantages:

- it can be a source of huge personal satisfaction
- it gives you much more control over your own destiny
- it has the potential to make you much more money than a conventional job
- it can even be great fun.



On the other hand, starting a business is a serious undertaking that needs a strong commitment, and will take a lot of hard work. It may take a long time to make you any money, it may cost you more than you expect before it does so, and, if it all goes wrong, it can leave you worse off than when you started.



Turn to **Worksheet 1 Why I want to start a business**. Print it out and complete it with your own reasons for starting.

If you have mainly ticked reasons in the **Full of enthusiasm** section, it means you're starting your business on a tidal wave of energy and confidence. This is a great start – but enthusiastic, positive people sometimes come unstuck in business because they are too impatient to get started. If you miss out important stages such as researching your market properly, you could end up making expensive mistakes. So remind yourself that patience is a virtue. In business it is sometimes better to spend time planning so that when you do start, you move forward more quickly and confidently.



If you have mainly ticked reasons in the **Full of worry** section, you may be considering starting a business with slightly less confidence. This may be because you have had a bad experience of work, or are feeling bruised or vulnerable after an event such as redundancy.

In this case, researching your market is even more important. If you can use facts and figures to show yourself that your product or service *can* succeed, then this can give you the enthusiasm you'll need to *make* it succeed. You may also decide to build a team around you, to help boost your confidence even more as you carry your business forward.

People can make a success of running a business whether they start out feeling positive or negative, but it is very important to think it through properly before committing yourself, and before launching into a business that is likely to take a lot of time (and possibly money) to start and run.

Refer to **Worksheet 1** as you work through the rest of this workbook, adapt it as necessary, and add any further reasons that occur to you.



Are you ready to run your own business?

This is the time to get realistic: are you really ready? It doesn't matter if you aren't because there are ways you can make up for that. What are they?



Find out by printing out **Worksheet 2 Am I ready to run my own business?** and filling it in before you read on.

Once you have answered the questions, think about how each answer might affect the way you set up and run your business:

1 Do you get a thrill from taking risks, or does it terrify you?

If you get a real thrill from taking risks, and they hold no fear for you, you probably have entrepreneurial qualities in bucket-loads. This is a great start to running your own business, and you could go far. You may feel comfortable thinking big, and investing a lot in your new venture, but take



* **The money**

We can't stress enough how important it is that you think hard about the money aspect of your business idea.

Many people get so caught up with the exciting thought of being their own boss that they don't give as much attention to the money as they should.

care that your risks are calculated, and that you are not reckless. Ask someone close to you to check that you have not been over-confident, then get on with some solid planning before you let your entrepreneurial enthusiasm carry you away!

If you're not a natural risk-taker, this need not be a problem. You just need to find a way to run your business that doesn't give you too many sleepless nights. Perhaps you can start fairly small, without investing too much of your own money, and grow your business at a pace you feel comfortable with.

2 Are you thrown into a panic by financial insecurity?

If you hate financial insecurity,* have you chosen a business idea that will need you to invest a lot of money into it at the start? If so, can you adjust the idea or find ways to finance it that will not leave you penniless if it all goes wrong?



3 Do you like to have structured routines in your life, or are you very adaptable?

If you know you like routines, this does not mean you should give up the idea of running your own business, otherwise there would be very few self-employed people! It may just be that you have a more careful, measured approach than some out-and-out entrepreneurs, and this is not necessarily a bad thing at all. You may be less likely to rush into serious mistakes than highly adaptable people.

4 Are you happy to work alone in a self-sufficient way?

If you love being around other people, but would be working alone in your new business, can you join with others who work in related businesses, or rent space in a shared office? If not, you will need to make a point of joining some networking groups, so you don't end up with only the cat for company.



5 Are you a practical, organised person who meets deadlines?

If you know that you are a disorganised person, you will need to put structures in place to help you create order* (such as some good management software). If possible, you could employ others in the areas where you need most help (perhaps a freelance book-keeper, business adviser or serviced office), or at least ask your organised friend to help you put some work routines in place so you don't forget anything important.

* Order out of chaos

Be completely honest about this aspect of your character. If you know you're lacking in the organisational department, there are some really excellent diary/customer relationship systems (often called simply CRM systems) which can be invaluable. (In fact, they're great even if you're a process-driven neurotic!)

6 Can you do lots of jobs at once, and switch easily between jobs?

If you are well organised and good at multitasking, you will be glad of these skills once you start your own business, away from all the natural support structures of many employed jobs.

If you aren't, who could you bring into your business to support you?



7 Do you like communicating with people – really, really like it?

If you love communicating, brilliant! Can you give some free talks about your service, to encourage people to subscribe to it? Have you started looking for the networking events where you will meet the best contacts? Have you thought about the best selling messages to put across to possible customers?

If you aren't comfortable with communicating, the hard truth is that you will have to find ways to overcome this. Never forget, people buy from people. Nobody will communicate about your product or service with as much enthusiasm as you can, once you've mastered it.

So start practising, or take some training. It's important.



8 **Do you always reflect on what you have done, to find better ways to do things, and don't often make the same mistake twice?**

If you can learn from your experience, that's a good sign, as business is all about learning. To make a mistake isn't to fail, but not to learn from it is.

If you know that you sometimes need help with reflecting on experience, perhaps consider working with a business mentor or adviser who can help you take a step back from your business and make clear-headed decisions.



9 Do you really want people's honest opinions about your business, or do you take negative comments as personal criticism?

Remember: You are you. Your business is your business. They may be closely intertwined but **they are not the same thing**. It's hard to separate them sometimes when you believe passionately in your product or service. Don't take criticism of your business as criticism of **you**. It is very rarely personal and may actually be useful if you think about it rationally.

It will be easier when you have invested some time in solid business planning. Working through our main **Start Your Business Step by Step*** pack will help here, as it will guide you through the more detailed steps of researching your market and considering the finances. Facts and figures are a good basis for a business, and they will help you to make decisions for the right reasons, in a way that other people's opinions may not.



10 **Are you optimistic and resilient, or do you easily become disheartened if things do not go to plan?**

Optimism is good. Over-optimism may make you think that more people will buy your product or service sooner than is realistic. Over-confidence may lead you to assume that your idea will work, before you have researched it properly. These are natural tendencies, but restrain yourself and back up your optimism with some solid evidence: research.

Becoming disheartened is natural but not helpful to your business. Share your concerns with someone you trust who is not too close to the business. They should help you to put your concerns into perspective and to decide whether they really are serious.

Think about your answers to each of these ten questions – are they consistent with the way you intend to set up your business? If they're not, consider ways you could adjust your ideas to make the business fit better with the type of person you are.



What is your vision?

Do you want your business to make you a million, help you retire comfortably in ten years' time, release you from the rat race, allow you to spend more time with your children, give you more time to pursue a hobby... or what?

In other words, why are you doing it at all?

Your vision or dream is a good place to start, because it gives you a goal. You can then start working out whether your goal is realistic, and what you will need to do in order to get there.



Go to **Worksheet 3 My vision for my business**. Write down what, ideally, you want from your business. There's no need to add too much detail yet. That comes later, and if you alter your ideas just download another sheet!

Once you've filled in **Worksheet 3**, don't just forget about it. Maybe pin it to the wall. After all, if you don't remind yourself of where you want to go, how will you know when you get there?



What is your business idea?



If you already have a clear idea of what you want your business to be, fill it in now on **Worksheet 4 My business idea**. This will give you a starting point for developing and adjusting the idea as you go through the research and planning process. And remember, you can always download more copies of the sheet as you adjust your idea.

If you have no business ideas yet, and have only got as far as thinking you would like to start your own business, you can still use **Worksheet 4** to help you start exploring the possibilities.

Think beyond the jobs you have had or the career you have trained for. You may love being a bookkeeper, a jewellery maker or a plasterer, so this may be a natural choice for you when you set up your business. Even if it seems the natural choice, it is still worth going through the thought process, if only to confirm this to yourself.



If, on the other hand, you do not enjoy your job, you are unlikely to enjoy the same activity more if you are doing it as your business. If this is the case, try to think of other things you can do and like doing, which could become a business because there are enough people out there who need it.

* **Technical skill**

Provided by the person with the core skill of the business who produces the service or makes the product: the hairdresser in a salon; the mechanic in a garage; the baker in a baker's shop; the graphic designer and copywriter in an advertising agency... and so on.

You don't necessarily have to have the technical skill* for the business you start. Many entrepreneurs see a gap in the market and run their business using other people to provide the technical skills. This then frees them up to manage the business, rather than being stuck doing the day-to-day work.

Some of the most successful businesses result from the owner having seen a way to solve a problem for a group of people and provided them with something that eases their pain!

For example, instead of practising as a personal trainer yourself, you could run premises and rent out space to other trainers and practitioners such as physiotherapists, chiropractors and homoeopaths. By charging rent plus



a small share of their fees, you make money for less effort. You could even take on staff to run a booking service and a managed office to support your practitioners and charge them a fee for this, too.

In other words, think as broadly as you can about your business idea and involve one or more people you trust to help you with the thought process, especially if they are creative thinkers whose opinions you respect.

Whatever you decide to do, you're going to be doing it every day, so it's worth remembering the saying, 'Work smarter, not harder'.

Once you have decided what your business idea is, it will be easier to design marketing research to test whether your idea is realistic, and then plan all the things you need to do in order to make it happen.

We touch on marketing research and planning only briefly in this ebook, but they are covered in much more detail in the main **Start Your Business Step by Step*** pack.



Will there be enough customers?

Whatever the reason for your choice of business, you will need to do some thorough research to find out whether or not there are enough customers out there who are willing to put their hands in their pockets to pay for what you are planning to sell. It can be surprisingly difficult to get people to part with their hard-earned cash!

Most people find research difficult and if this applies to you, the full **Start Your Business Step by Step** pack will take you through the process in small, manageable stages. For now, though, just consider your idea and ask yourself whether you have chosen it for the right reasons.



Work through **Worksheet 5 Will there be enough customers?** and write down your reasons for believing that enough people will buy what you're planning to sell.



Who else is doing it?

Now you've thought about the people who could be your customers, it's time to think about who else is already offering (or could offer) what you are planning to sell. In other words, your competitors.

Again, think widely. A competitor is anyone who could get your customer to spend his or her money with *them*, rather than with you. Don't forget to think about people who could *become* competitors, as well as those who are already in competition with you.

If you want customers to choose your product or service, they must see it as being different from the alternatives. To work out how you can be different, you need to know as much as possible about what makes the competition so appealing!



Turn to **Worksheet 6 Who else is doing it?** and think about the competition facing your new business.



What makes you different?

We've already mentioned that your customers need to feel that there is something that makes you different or, ideally, unique. What's more, the difference has to be something that really matters to them, so that it makes them want to buy from you. They have to feel that what you offer is better in at least one way than what your competitors are offering them.

Remember, the fact that they *feel* it is different and better matters much more than how different it is in reality. This may sound strange, but think about your own expectations of particular products and services and you will find that it works. For example, you would *expect* beautifully packaged and expensive chocolates from a posh chocolate shop to taste better than a bag of chocolates from a supermarket, even if they were of equal quality.

What can you find that will make customers choose you over your competitors? Don't just assume that you need to charge a lower price for



* PSST!

Here's one tip that could transform your business:

TALK TO YOUR CUSTOMER.

- > How much will they pay? Ask...
- > Do they value your service? Ask...
- > What more could you offer? Ask...

You get the picture.

(And don't let your competitors in on the secret!)

the same goods or services. Being cheaper is one way to attract customers, but it will damage your profits and it could damage your reputation too.

It is usually better to find out what matters to your customers,* then offer it in a way that is better than your competitors do. Often, this means doing some finding out about both your customers and your competitors, then using the results to decide your differences.

It may be that you find that reliable, next-day delivery, good after-sales service or a telephone helpline really matters to your customers. If you also discover that your main competitor has no helpline, this might be something to add to your service.

Be careful, though: the helpline would be easy to copy. You will also need to offer something that is less easy to match, like building a reputation for your business as the most reliable, most ethical, most environmentally aware, or whatever matters most to your customers.



Now go to **Worksheet 7 What makes me different?** and blow your own trumpet!



Have you got the right skills?

Now let's look at you and your skills. If you have a wide range of them, it will give you a good start in your business, but if you have gaps this need not be a major problem.



Consider your skills by filling in the checklist on **Worksheet 8 Have I got the right skills?** Add to the checklist any that are not there, and that will be important for your own business idea, and rate your skill level on those, too. Cross off any that are not relevant to your business – but be careful not to cross any off just because you don't like doing them! They may be important.

Once you have completed the checklist, take a close look at your areas of strength and weakness, and match these with your business idea.



Look carefully at the areas where you scored less well. Do you need to boost your scores in these areas? Will any of them have a serious impact on your business? Discuss this with someone you trust, and decide whether you need to take any action.

* **A BIT OF A WEAKLING?**

Join the club! Everyone has areas of weakness in their business skills so there's no point dwelling on them. Just resolve to fill the gaps and then work out how.

Be creative about how you fill them!

Swapping skills with other business owners, for instance, is a brilliant way of filling the gaps for little (or no) money.

Don't make it an excuse for any fence-sitting tendencies you may have, though! If there are some areas of weakness, * think about whether your time is best spent improving your skills in that area, or whether you should be paying someone to do those things, so you can concentrate on the things you are best at doing, or most like doing.

Be careful, though, not to entrust any really important areas to an outsider. For example, you will always be your own best salesperson, so if you are afraid of selling, as many of us are, overcome that fear and learn how to do it! You'll find selling easier anyway once you have done some research, as you will be more confident that your product or service matches customers' needs, and you will have more evidence to back this up.



Most of all, don't assume that you don't need to learn anything else, and always be open to learning new skills.

If you gave yourself a very low score, look closely at the areas where you scored yourself low. Ask someone close to you to look at them, too, in case a lack of self-confidence has made you be too hard on yourself. Perhaps you are not sure whether you are feeling robust enough to cope with the self-employed 'jungle' yet.

Think about ways of gaining more confidence and some extra support and advice to help you on your way. This need not necessarily stop you running your own business, but you may need a bit more time and preparation than you first thought.

For each low score, think of ways you could improve in that area. If you decide that you still have a lot to learn, don't despair: there's a lot of help available. Training courses, books, websites and so on can all help you gain skills in the areas where you have identified weaknesses.



How much money do you need to live on?

Now that you have considered what sort of business you want to start, it's time to think of how much it will all cost – and whether you can afford to do it!

An excellent first step is to think about the minimum amount of money you need to bring into your household every month in order to survive until your business is up and running.

*** To help with your**

budgeting, we have created **Worksheets 9** and **10** as Microsoft Excel® spreadsheets with all the calculations built in.



CLICK the icon to download



Work your way through **Worksheet 9 How much money do I need to live on?*** to find out how much you spend each month.

On page 2 of the worksheet, we suggest that you think about whether you could cut back your costs, live off your savings or borrow some money if necessary.

This is an important process! It's vital that you can cover your costs until your business becomes well established.



How much will it cost to set up?



Now it's time to think about what you are going to buy for your business and how you are going to pay for it all. Use **Worksheet 10 How much will it cost to set up my business?*** to list the main things you need at the start.

Will you need premises, and will you be buying or leasing equipment such as tools, desks and chairs, computers and so on? Will you need signs, stationery and promotional materials? Will you need to pay a graphic designer to create the right image for your business, and a web designer to create a website for you at the start, or can these wait?

Once you have created a list of everything you think you need, the chances are that you may be a bit unnerved by the cost. Don't despair, go through it all again and work out the things that are absolutely essential, and the things that could wait until you have some income.

*** To help with your budgeting**, we have created **Worksheets 9** and **10** as Microsoft Excel® spreadsheets with all the calculations built in.



CLICK the icon to download



A word about money

By completing **Worksheets 9** and **10**, you've taken the very first steps towards controlling the money in your new business. However, you must also learn to budget, create cash flow forecasts and get your pricing right (a BIG problem area for many businesses!).

THIS IS ALL VERY IMPORTANT! Many new business owners get into financial difficulties because they have not worked out how to keep the cash flowing in their business. **Running out of cash is one of the most common reasons for business failure.**

Take note of this and put managing the money at the top of your list of priorities. An accountant or business adviser can help you with this.

All these areas of money, including managing cash flow, are covered in much more detail in the main **Start Your Business Step by Step** workbook.



What next?

We hope that this ebook has helped you to sort out your initial thoughts and create a clearer starting point for your new business.

Now you are ready to start the rest of the planning for your business. It is really, *really* important that you do take some time to plan before taking the plunge. A plan need not be too long-winded or time-consuming, but it can mean the difference between success and failure.

CLICK
FOR DETAILS

Learn more about **Start Your Business Step by Step**, our special offer to you, and our award-winning **Essential Business Guide**

If you have enjoyed using this ebook, we hope you will decide to use our main workbook for the rest of your planning. **Start Your Business Step by Step** will lead you in small, practical steps through all the stages in setting up a business..



The worksheets

You'll get great value out of these worksheets simply by using them!

By taking the time to think and plan, you will place yourself firmly in the top 10% of pre-startup businesses. You will join the group of people who take the process of starting a business seriously and who understand that a business idea that is planned and well thought out is far more likely to succeed. Your business will be a better one for your having spent the time and effort now.

We have created this ebook in such a way that you can print out the sheets over and over again. You can write or scribble all over them, then tear them up and start all over again if necessary. In fact, we positively encourage you to do just that!



A quick reminder before you start work – there are two ways to complete the worksheets:*

* To help with your

budgeting, we have

created **Worksheets 9** and **10** as Microsoft Excel® spreadsheets with all the calculations built in.



CLICK the icon to download

- 1** You can print them out and fill them in by hand.
- 2** If you wish, you can download **Worksheets 9** and **10** as Excel® spreadsheets from our website (see the box opposite). Simply open the spreadsheets in Microsoft Excel® and fill them in on screen. In this way you can save them to work on later, or print them out there and then.

Whichever method you choose, you need time and space to think about and explore your ideas, your vision, this exciting thing that is your new business.

So let's get going. What have you got to lose?





THE WORKSHEETS

Worksheet 1 Why I want to start a business

Worksheet 2 Am I ready to run my own business?

Worksheet 3 My vision for my business

Worksheet 4 My business idea

Worksheet 5 Will there be enough customers?

Worksheet 6 Who else is doing it?

Worksheet 7 What makes me different?

Worksheet 8 Have I got the right skills?

Worksheet 9 How much money do I need to live on?

Worksheet 10 How much will it cost to set up my business?

These worksheets are followed by completed examples





Why I want to start a business

Full of enthusiasm...

I have a great business idea

I know there are people who want what I can make/do

I want to be my own boss

I want a better lifestyle

I want to make a lot of money

I know someone who is making a lot of money doing this

I want to retire to somewhere sunny in ten years

I want to make a difference to my community

Other reasons (please say) _____

Full of worry...

I have lost my job

I've been made redundant

I don't like my job

I earn too little to pay my bills

I can't get a job

I want an easier life

I don't know what else to do

Someone has told me I should do it

Other reasons (please say) _____





Am I ready to run my own business?

Consider how strongly you agree or disagree with the following statements:

1 I get a real thrill from taking risks, they hold no fear for me

Strongly agree 1 2 3 4 5 Strongly disagree

Comment

2 I am not unduly worried by financial insecurity

Strongly agree 1 2 3 4 5 Strongly disagree

Comment

Continues on next page >





Am I ready to run my own business? continued...

3 I do not need structured routines in my life, I am very adaptable

Strongly agree 1 2 3 4 5 Strongly disagree

Comment

4 I am happy to work alone in a self-sufficient way

Strongly agree 1 2 3 4 5 Strongly disagree

Comment

Continues on next page >





Am I ready to run my own business? continued...

5 I am a practical, organised person who meets deadlines

Strongly agree 1 2 3 4 5 Strongly disagree

Comment

6 I can do lots of jobs at once, and switch easily between jobs

Strongly agree 1 2 3 4 5 Strongly disagree

Comment

Continues on next page >





Am I ready to run my own business? continued...

7 I get real pleasure out of communicating with people

Strongly agree 1 2 3 4 5 Strongly disagree

Comment

8 I always reflect on what I have done, to find better ways to do things, and I don't often make the same mistake twice

Strongly agree 1 2 3 4 5 Strongly disagree

Comment

Continues on next page >





Am I ready to run my own business? continued...

9

I really do want people's honest opinions about my business, and I do not take negative comments as personal criticism

Strongly agree 1 2 3 4 5 Strongly disagree

Comment

10

I am optimistic and resilient, I do not easily become disheartened if things do not go to plan

Strongly agree 1 2 3 4 5 Strongly disagree

Comment

Continues on next page >





Will there be enough customers?

> What makes you think anyone will buy your product or service?

> What evidence do you have for this?





What makes me different?

> How will your business be different?

> What makes you think it matters to your customers?

> How easy would it be for competitors to copy?





Have I got the right skills?

Work your way through this chart. It will help you think about the skills that are useful (or crucial!) in business. Do you have them already? Or could you do with improving your skills in some areas?

When you have completed the chart, go to the next page and decide what you need to do to improve them.

1 = very low, 5 = very high score

1 2 3 4 5

Seeing business opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Long-term business vision	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Own trade/profession/hobby	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Knowing my customers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Expert in my area of business	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Having the right qualifications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Understanding marketing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Creative work	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Selling and negotiating	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Networking	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Writing reports and articles	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

1 = very low, 5 = very high score

1 2 3 4 5

Presenting and public speaking	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Business planning	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Project management	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Time/stress management	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Administration	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Telephone manner	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bookkeeping/accounting	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
IT/computer expertise	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Working with people	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Managing people	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Delegating	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Continues on next page >





Have I got the right skills? continued...

Skills I need to improve:

Skill to improve	Importance (A, B or C)	Improve by (Give date)	How will I do this?
>			
>			
>			
>			
>			
>			
>			
>			
>			
>			
>			





How much money do I need to live on?

Work out your personal monthly outgoings and any income*

Item	Monthly payment	
	£	
> Rent/mortgage		
> Council tax		
> Electricity/gas		
> Water		
> Telephone		
> Mobile 'phone		
> Internet		
> Food/shopping		
Subtotal carried forward >		

Item	Monthly payment	
	£	
Subtotal brought forward >		
> Household		
> Loan repayments		
> Credit card payments		
> Insurance payments		
> Travel/train or bus fares		
> Car/petrol		
> Going out/entertainment		
Sub-total carried forward >		

Item	Monthly payment	
	£	
Subtotal brought forward >		
> Clothes		
> Children's expenses		
> Other		
> Other		
> Other		
SUBTOTAL	£	
Less money from benefits/partner/other >	£	
TOTAL I NEED TO SURVIVE >	£	

*>> **CLICK to download** the Microsoft Excel® worksheets where the calculations are built in

Continues on next page >





How much money do I need to live on? continued...

Think here about:

> How can I cut back on my expenses?

> How long will my savings last?

> Do I need to borrow some money or arrange an overdraft to see me through?





10

How much will it cost to set up my business?

Work out exactly what it will cost to start up. Be realistic!*

*This important exercise is covered in much more detail in the **Start Your Business Step by Step** workbook. However, this is a good first step.

Item	Amount £		Item	Amount £		Item	Amount £	
>			Subtotal brought forward >			Subtotal brought forward >		
>			>			>		
>			>			>		
>			>			>		
>			>			>		
>			>			>		
>			>			>		
>			>			>		
Subtotal carried forward >			Subtotal carried forward >			TOTAL >	£	

*>> **CLICK to download** the Microsoft Excel® worksheets where the calculations are built in





THE COMPLETED EXAMPLE WORKSHEETS

Worksheet 1 Why I want to start a business

Worksheet 2 Am I ready to run my own business?

Worksheet 3 My vision for my business

Worksheet 4 My business idea

Worksheet 5 Will there be enough customers?

Worksheet 6 Who else is doing it?

Worksheet 7 What makes me different?

Worksheet 8 Have I got the right skills?

Worksheet 9 How much money do I need to live on?

Worksheet 10 How much will it cost to set up my business?



1

Why I want to start a business

Full of enthusiasm...

I have a great business idea

I know there are people who want what I can make/do

I want to be my own boss

I want a better lifestyle

I want to make a lot of money

I know someone who is making a lot of money doing this

I want to retire to somewhere sunny in ten years

I want to make a difference to my community

Other reasons (please say)

I need a new challenge

I want to build a business I can sell

Full of worry...

I have lost my job

I've been made redundant

I don't like my job

I earn too little to pay my bills

I can't get a job

I want an easier life

I don't know what else to do

Someone has told me I should do it

Other reasons (please say)

I'm never home by my daughter's bedtime

My health is starting to suffer from all the commuting



2

Am I ready to run my own business?

Consider how strongly you agree or disagree with the following statements:

1 I get a real thrill from taking risks, they hold no fear for me

Strongly agree 1 2 3 4 5 Strongly disagree

Comment *I am willing to take some risk (putting some of my savings into the business), but not too much (I don't want to risk losing my house!).*

2 I am not unduly worried by financial insecurity

Strongly agree 1 2 3 4 5 Strongly disagree

Comment *I don't like the thought of taking a big loan at the same time as giving up my job. I've never really had to think about where the money's coming from.*

Continues on next page >



Am I ready to run my own business? continued...

3 I do not need structured routines in my life, I am very adaptable

Strongly agree 1 2 3 4 5 Strongly disagree

Comment *I think I'm pretty adaptable, but I would want some structures in place to make running the business easier.*

4 I am happy to work alone in a self-sufficient way

Strongly agree 1 2 3 4 5 Strongly disagree

Comment *I am quite disciplined when I work alone, but I would prefer to work with other people in my business.*

Continues on next page >



Am I ready to run my own business? continued...

5 I am a practical, organised person who meets deadlines

Strongly agree 1 2 3 4 5 Strongly disagree

Comment *I hate being late for appointments, and I have to keep up to date with my paperwork, otherwise I feel very stressed.*

6 I can do lots of jobs at once, and switch easily between jobs

Strongly agree 1 2 3 4 5 Strongly disagree

Comment *I am a natural multitasker. Switching between jobs is no problem for me — in fact, I think I thrive on the challenge.*

Continues on next page >



Am I ready to run my own business? continued...

7 I get real pleasure out of communicating with people

Strongly agree 1 2 3 4 5 Strongly disagree

Comment *I find most other people's businesses (and their lives!) interesting. I'm looking forward to meeting lots of new people. It's one of the main reasons I want to run my own business.*

8 I always reflect on what I have done, to find better ways to do things, and I don't often make the same mistake twice

Strongly agree 1 2 3 4 5 Strongly disagree

Comment *I know I repeat mistakes sometimes. I should reflect more before rushing into the next action.*

Continues on next page >



2

Am I ready to run my own business? continued...

9 I really do want people's honest opinions about my business, and I do not take negative comments as personal criticism

Strongly agree 1 2 3 4 5 Strongly disagree

Comment *I think I want people to be honest, but I do sometimes feel hurt or defensive if people don't like my ideas.*

10 I am optimistic and resilient, I do not easily become disheartened if things do not go to plan

Strongly agree 1 2 3 4 5 Strongly disagree

Comment *I tend to bounce back quite quickly if things go wrong. I am mostly optimistic.*

Continues on next page >



2

Am I ready to run my own business? continued...

Please add any other characteristics that you feel may be important

I am energetic and healthy, which should help me take on this new challenge.

I am not very good with numbers. I will be trying to learn how to run the financial side of the business, but will probably also need to employ someone to help with the figures.

The idea of selling frightens me, but I realise I will have to overcome my fear and get out there and sell.



3

My vision for my business

What do you want your business to give you? More time? More money? Or what? No need to be too practical or to limit your thoughts at this stage... you can always do that later! Think far ahead and be bold!

I want to spend more time with my family, and be there to see my daughter growing up.

I want to earn at least twice as much as I do at the moment.

I want to manage my own time and be responsible for my own success.

I want to meet lots of new people and choose who I do business with.

I'd like to make a difference in my community.

Eventually, I'd like to be able to sell my business to provide money for my retirement and to put my daughter through university.



4

My business idea

If you already have an idea for your business, write it here. If you are still thinking about several possibilities, jot them down and come back to them later as you work through the rest of the worksheets.

MY BUSINESS: Personal trainer specialising in helping overweight people to lose weight and get fit.

At some point I would like to own the premises I work in, and be able to pay the mortgage using the rent paid to me by other practitioners.

I'd like to have several other people working with me, offering physiotherapy and sports massage, as well as some other therapies such as homoeopathy and chiropractic.

Eventually I'd like to be employing people to do the daily work and managing the business rather than practising as a personal trainer myself.



5

Will there be enough customers?

> What makes you think anyone will buy your product or service?

My GP said he would be able to refer at least six patients to me straight away. Even if only two of them choose to come to me, there are hundreds of other GPs in my area, and two big hospitals too.

There is also a Weight Watchers group nearby.

> What evidence do you have for this?

None yet, apart from my GP's word for it. I will need to do some research before starting the business.



6

Who else is doing it?

> Name/type of competitor

Leisure centre

Helen Murphy (Personal trainer)

*Steve Roberts (Personal trainer/
sports shop owner)*

*Angela Johnson (Personal trainer/
hospital physio)*

> Why do people buy from them?

Already using gym and pool

Most obvious place to go

Expect it to be cheaper

Well established (five years)

Gets contacts from old job at leisure centre

Specialises in running/gym work

Based at own sports shop/Sells to his shop customers

*Specialises in people doing team sports,
especially football and rugby*

Gets referrals from hospital

Specialises in weight loss through exercise



7

What makes me different?

➤ How will your business be different?

Only one other trainer specialises in training overweight people.

Medical experience and a physiotherapy qualification make me more highly qualified than others.

➤ What makes you think it matters to your customers?

They need to know that their trainer will understand their particular needs and will handle them carefully.

➤ How easy would it be for competitors to copy?

Very difficult, unless they already had medical experience and physio training.



8

Have I got the right skills?

Work your way through this chart. It will help you think about the skills that are useful (or crucial!) in business. Do you have them already? Or could you do with improving your skills in some areas?

When you have completed the chart, go to the next page and decide what you need to do to improve them.

1 = very low, 5 = very high score

1 2 3 4 5

Seeing business opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Long-term business vision	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Own trade/profession/hobby	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Knowing my customers	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Expert in my area of business	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Having the right qualifications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Understanding marketing	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Creative work	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Selling and negotiating	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Networking	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Writing reports and articles	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

1 = very low, 5 = very high score

1 2 3 4 5

Presenting and public speaking	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Business planning	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Project management	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Time/stress management	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Administration	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Telephone manner	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Bookkeeping/accounting	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
IT/computer expertise	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Working with people	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Managing people	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Delegating	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Continues on next page >



8

Have I got the right skills? continued...

Skills I need to improve:

Skill to improve	Importance (A, B or C)	Improve by (Give date)	How will I do this?
> <i>Knowing customers</i>	<i>A</i>	<i>15 October</i>	<i>Read books and go on a course</i>
> <i>Marketing</i>	<i>A</i>	<i>end of Oct</i>	<i>Investigate course; ask Joe's sister about books she'd recommend</i>
> <i>Selling</i>	<i>A</i>	<i>1 November</i>	<i>Read books and go on selling course</i>
> <i>Presenting</i>	<i>B</i>	<i>December</i>	<i>Practise on small friendly groups</i>
> <i>Business planning</i>	<i>A</i>	<i>end of Oct</i>	<i>Read books and buy software</i>
> <i>Book-keeping/accounting</i>	<i>B</i>	<i>December</i>	<i>Find accountant and bookkeeper but also learn from them</i>
> <i>IT</i>	<i>C</i>	<i>end of Feb</i>	<i>IT courses (later, though)</i>
>			



9

How much money do I need to live on?

Work out your personal monthly outgoings and any income

Item	Monthly payment £	
> Rent/mortgage	720	-
> Council tax	103	-
> Electricity/gas	48	-
> Water	12	-
> Telephone	68	-
> Mobile 'phone	92	-
> Internet	24	-
> Food/shopping	280	-
Subtotal carried forward >	1347	-

Item	Monthly payment £	
Subtotal brought forward >	1347	-
> Household	84	-
> Loan repayments	114	-
> Credit card payments	96	-
> Insurance payments	24	-
> Travel/train or bus fares	60	-
> Car/petrol	110	-
> Going out/entertainment	100	-
Subtotal carried forward >	1935	-

Item	Monthly payment £	
Subtotal brought forward >	1935	-
> Clothes	200	-
> Children's expenses	430	-
> Other <i>Books/mags</i>	50	-
> Other <i>Charities</i>	78	-
> Other		
SUBTOTAL	£ 2693	-
Less money from benefits/partner/other >	£ 650	-
TOTAL I NEED TO SURVIVE >	£ 2043	-

Continues on next page > 



9

How much money do I need to live on? continued...

Think here about:

➤ How can I cut back on my expenses?

I won't have such high travel costs because I'm working from home. I'll have to cut back on charity payments temporarily and we can cut down on eating out and takeaways.

➤ How long will my savings last?

I've got savings put by to keep us going for two months so I'll have to be earning enough money to keep us going by October (if not earlier!)

➤ Do I need to borrow some money or arrange an overdraft to see me through?

I could use the credit card to help us through – but I'm not keen to do that. I'll look into a bank loan or overdraft, just in case. I don't want to pay out money I won't be able to replace easily.



10

How much will it cost to set up my business?

Work out exactly what it will cost to start up. Be realistic!

Item	Amount	£
> <i>Small van</i>	4000	—
> <i>Equipment</i>	780	—
> <i>Computer</i>	450	—
> <i>Printer</i>	160	—
> <i>Scanner</i>	98	—
> <i>Software</i>	213	—
> <i>Desk & chair</i>	110	—
> <i>Sports kit</i>	185	—
Subtotal carried forward >	5996	—

Item	Amount	£
Subtotal brought forward >	5996	—
> <i>Towels/mats</i>	70	—
> <i>Filing cabinet</i>	30	—
> <i>Leaflet printing</i>	142	—
> <i>Leaflet holders</i>	230	—
> <i>Insurances</i>	396	—
> <i>Website design</i>	1200	—
> <i>Web hosting fees</i>	213	—
Subtotal carried forward >	8277	—

Item	Amount	£
Subtotal brought forward >	8277	—
> <i>REPS registration</i>	25	—
> <i>Course fees</i>	365	—
> <i>First Aid course</i>	285	—
> <i>Stationery</i>	116	—
> <i>Books/mags</i>	26	—
>		
>		
TOTAL >	£ 9094	—



CLICK
TO ORDER



DETAILS >

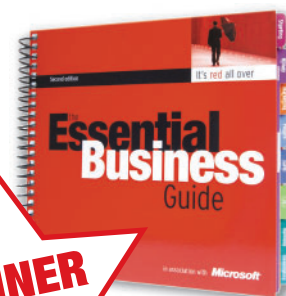
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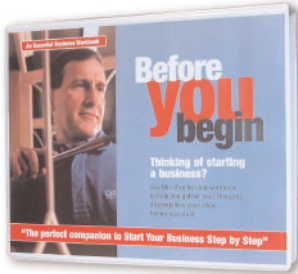
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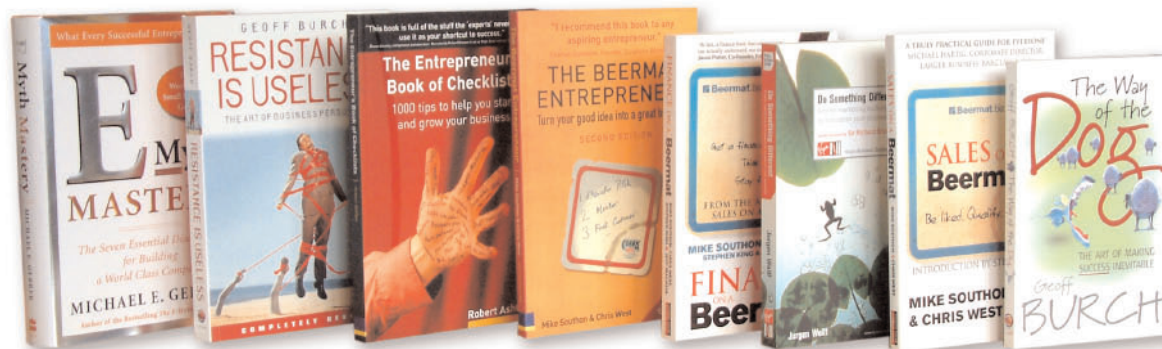
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