

BUSINESS

SUCCESS

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ME AND MONEY

Consider this-money will have a greater influence on your life than almost any other commodity you can think of.

Indeed, the sudden loss or acquisition of money will affect your attitude to a tremendous extent. Therefore, you must agree that everyone should have a deep understanding of exactly what money is, and of the laws governing its attraction. Yet, the sad fact is that not one person in ten does. Ninety-five people out of a hundred settle for whatever they get, wishing they had more all the way from the cradle to the casket, never understanding that they could actually have had all they wanted.

I want to suggest that you attempt to keep focusing only on yourself, because what someone else has or does not have, is not going to affect you and it is your financial situation that you want to improve.

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MONEY IS IMPORTANT

One of the most prevalent misconceptions concerning money relates to its importance. For example, how many times have you heard people say in conversation, "Money isn't everything." or "Money isn't important." or "I don't care about money". Well, the people who say these things might not care about money, but I'll bet their car dealer cares about it; their grocer does; and so does the person who holds their mortgage. In truth, there can be no denial of the fact that money is important to any person living in a civilized society. Therefore, to argue that it is not as important as this or that, is absurd. For nothing can take the place of money in the arena in which it is used!

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MONEY IS SERVANT

Now that I have affirmed the importance of money, let me backtrack to add this one word of caution- always remember, money is a servant; you are the master. Be very careful not to reverse that equation, because many people of high intelligence have already done so, to their great detriment. Unfortunately, many of these poor souls loved money and used people, which violated one of the most basic laws governing true financial success. You should always love people and use money, rather than the reverse!

Another myth many people like to accept about money is that it only comes as a result of "luck" or "good fortune." For instance, whenever people gather to talk about someone they know who has been financially successful, there is always someone among them who will say, "Harry

was just lucky," or "Harry was just in the right place at the right time." But I want to assure you in no uncertain terms, that although "luck" obviously plays some part in financial success, it is never sufficient in and of itself. Money is an effect and it must always be earned. Believe me, there are no free rides in this life and the only people who are making money the easy way either work in the mint or are on their way to jail, if they have not already arrived there. Therefore, always bear in mind that while "good fortune" is a factor in financial success, it must always be coupled with effort and hard work!

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MONEY MOST CIRCULATE

A third thing you should know about money is that it is valuable only as long as it is being used. Once it has been taken out of circulation, it becomes as worthless as the "old newspapers" or "empty beer cans" that have been stashed away in the attic.

Please note that when I suggest that money should be kept in circulation, I do not mean it should be squandered. There is a world of difference between those two concepts and if you haven't found out what the difference is yet, I would suggest you find out as soon as possible.

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WHAT IT TAKES TO BE AN ENTREPRENEUR

It has often been stated that an entrepreneur is a risktaker. Although that is true to some extent, my definition of an entrepreneur follows: "Entrepreneurs are not risktakers, rather, they see opportunities and seize them!" You will have to be a self-starter and not depend on others. For example, when you worked at your "regular job" your boss 'fed you work' and you had to do whatever job you were given even though you hated it. On payday, you got your reward. As an entrepreneur, you'll have to find WHAT you want to do, HOW to do it and WHERE to sell your creation or service. You'll spend more time than you'd ever imagine but you'll enjoy it better.

Do you have what it takes to become a successful small business entrepreneur? Take this short quiz to find out.

Mark a "Y" if you believe the statement describes you; an "N" if it doesn't; and a "U" if you can't decide:

- I have a strong desire to be my own boss.
- Win, lose or draw. I want to be master of my own financial destiny.
- I have significant specialized business ability based on education and experience.
- I have an ability to conceptualize the whole of a business; not just its individual parts, but how they relate to each other.
- I have a sense of what is "right" for a business and have the courage to pursue it.
- One or both of my parents were entrepreneurs; calculated risk-taking runs in the family.
- My life is characterized by a willingness and capacity to persevere.
- I possess a high level of energy, sustainable over long hours to make the business successful.

While not every successful home based business owner starts with a "Y" answer to all of these questions, three or four "N"'s and "U"'s should be sufficient reason for you to stop and give second thought to going it alone. Many proprietors who sense entrepreneurial deficiencies seek extra training and support their limitations with help from a skilled team of business advisors such as accountants, bankers and attorneys.

Just one more thing before we continue. If you are planning on beginning a business, your best bet is to start out part-time while you are still earning a full-time income at your present job. If you are like most people who are existing from payday to payday you don't have a lot of money to invest in a full-time business. Make sure your family is fed and your financial obligations are met. It's great if you look forward to the day that you will succeed in your own business venture, but to begin, just take tiny

baby steps. Once your business has a strong foothold and begins to show an income, that is when you can reduce your hours and work to part time. Once your business starts generating an income substantial enough to support you and your family, you will be well on your way to financial freedom.



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THE BASICS TO START A HOME BUSINESS

Starting a home business is the dream of millions of budding entrepreneurs. Maybe you have also thought of starting a home business but for one reason or another you never got around to it. Now, perhaps you are laid off or 'down-sized' and must 'do something' to survive. Maybe you are retired or perhaps you need extra money, whatever your motives are for wanting to become more independent financially or mentally, here are some step by step tips on how you can get started in a home business of your own.

TAKE INVENTORY OF YOUR PERSONAL SKILLS, BACKGROUND, EXPERIENCE AND INTERESTS



For instance, if you enjoy woodworking, then try to establish a business involving woodworking. Some thoughts that come to mind are making wooden novelties, birdhouses, whirligigs (wind toys), crafts or even building decks and sheds. Start with your hobbies to find a potential business opportunity that you already enjoy. If you do what you enjoy, the money will come, unless there is no market. So, don't hock the family jewels to start a buggy whip manufacturing business!!

WHAT IS THE PERFECT BUSINESS FOR YOU?

The 'perfect' business in my view is one that you enjoy and is fun rather than work.

You too have many hidden untapped talents that you can use to start and build your own business at home. Start by making a list of your hobbies and interests for getting ideas. When you do what you love, it is fun and not work!

Using your present hobby or favorite pastime as your business base has many benefits. Why? Because ANY business you decide to become involved in should be doing something you LOVE, something you believe in, something that you would work at NO MATTER what income it would generate. This will give you the stamina to see your business through the beginning hard times and times when there is more work to do than you can handle. We all know the feeling of doing a job that we hate to do. There is no way we can give it 110% of our abilities because we procrastinate getting through it and just want to get it over with. That's why it is vitally important to dearly love the

product or service you have chosen to build your business around.

Also, start educating yourself by reading and researching other home-based businesses. Before I opened up my business I read national publications like "Small Business Opportunities," "Entrepreneur," "Home Office Computing," and "Spare Time Magazine." Although there were some full page ads in there filled with hype (claiming to make me \$1 million dollars without real products or services), the articles are excellent. Legitimate businesses have real production, which is necessary to the people; have nothing to hide and to learn the "whole" story behind their claims. Use these publications, as well as books from the library on starting a business to further your knowledge of the world.

NEVER START A BUSINESS THAT YOU DON'T UNDERSTAND

A friend of mine, an accountant, said that someone asked him to 'get involved' with designing and setting up web pages on the Internet. This sounded like a great opportunity, and when my friend told me that he knew nothing about web page design I told him to either get knowledge from books or seminars and courses or find a business that he understands and enjoys. Not having the time or interest to pursue web page design, he followed my advice and, several months ago, he set up a financial investment service business which was related to his accounting background.

So, to get going fast, start the business that is closely related to your interests. Go with what you know!!

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OBTAIN A BUSINESS LICENSE FROM YOUR LOCAL CITY OR TOWN HALL

A business license costs about \$10. Request 2 or 3 extra copies of the license with the official city seal on it, your bank will need an official copy for their files. Before a license is issued, the clerk checks the files to see if the business name you picked is available and is not already used by another. A DBA "doing business as" account is one such as: Mary Jones doing business as (DBA) "ABC Company".

OPEN A BUSINESS CHECKING ACCOUNT AT YOUR LOCAL BANK

Usually, a DBA checking account is FREE. You need the business checking account to cash your customer's checks made payable to your business. If you do not have a business checking account, then you can't cash or deposit

checks. When opening a business checking account, the bank will ask for your business license and some form of ID such as a driver's license. Start with a small deposit say, \$100 and you'll soon get your printed checks and you are ready for business.

ALWAYS USE BUSINESS STATIONERY

You must have business stationery i.e. a printed envelope and letterhead and a business card in order to do business with suppliers. A local print shop such as "Staples", "Office Max" and others can quickly print a small quantity (500) of each or you can type set your own with your computer and save some money. Don't get fancy with your printing when you start out. Avoid paying for special logo designs when you can use a stock "logo cut" at very little extra cost, but a logo alone, does not necessarily sell more of your offers so keep your printed stationery simple.

GET A BUSINESS PHONE AND AN ANSWERING MACHINE

A business phone and a business answering machine with a professional outgoing message means that you are serious. Avoid using your personal answering machine and home phone as your business one too. Often I have reached 'businesses' that were answered by children or that had barking dogs in the background. When you answer the phone, say your company name, such as "ABC COMPANY, John Smith speaking. May I help you?" rather than a personal "hello". Also, with your business phone you get a free one line yellow (& white page) listing for your business. The cost for a business phone is under \$20 a month (basic service) with a one-time installation charge of about \$100. Buy an answering machine with a speakerphone so you can speak while you read or write.

An example of how having a business phone listing paid off was when a book publisher called directory assistance under our company name to see if we had a business phone before he agreed to work with us!! So, look professional and act professional and you'll be treated with respect and opportunities will come to you seemingly out of the blue. I believe that the SMARTER (not the HARDER) you work the LUCKIER you get!!

CONSIDER MAIL ORDER

Starting a mail order business is another popular 'easy entry' way to start a home based business with little investment. The big problem is to find a product or information to sell. Reading and responding to classified and display ads in printed opportunity magazines, on-line business magazines and E Newsletters such as this one is an excellent way to gain entry into the mail order or direct

marketing business with little money. Note, too, how and why the particular ad you responded to got your attention. Pattern, but do not copy, your own ads the same way. Example: use the word FREE if possible in your ad to get attention fast or use an attention getting ad such as "MAKE 560% PROFIT SELLING INFORMATION!!"

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WHERE TO FIND PRODUCTS TO SELL

Trade shows, magazines, newsletters, on-line publications, manufacturers, and importers are good places to look for products to sell.



For trade shows, contact the Chamber of Commerce in your area. Also, contact local convention or trade centers via the

Chamber of Commerce in any large city for a calendar of up-coming trade shows which are typically held annually. To attend these shows, you must be "in the trade" since they are not open to the public. Sometimes you may be able to get a free pass and badge from a sponsor. I've attended many trade shows just by contacting the sponsor and telling them that I am a direct marketer seeking new products.

You can directly contact manufacturers and suppliers requesting their wholesale prices (remember to use your business stationery). The companies can be found in the Thomas Register of American Manufacturers (22 volumes; 1997 cost \$240) under 55,000 product & service headings. This valuable resource looks like a big green encyclopedia and is available in any large public or college library.

Contact a local field office of the Department of Commerce for Importing/Exporting information in the blue pages phone book under US Government Listings. Your local library and especially the business library of a College or University is an excellent source of business books, publications and trade magazines where you can get ideas for products that you can sell.

HOW TO CREATE YOUR OWN PRODUCTS

Invent your own products by improving existing products. Try brainstorming on any product that you want to improve. Simply list as many ways that come to mind in say, 20 minutes, of how you can improve the product. The more ideas the better regardless of how seemingly silly or stupid they may seem to be at first. Don't stop to evaluate any of them now, rather just let your creative juices flow and you will find that you too can invent!!

The Patent and Trademark Office provides patent and trademark protection to inventors and businesses. It offers some information on invention marketing companies also that you may want to check out. It grants patents on inventions registers trademarks, publishes patent information and maintains files of U.S. and foreign patents for public use.

HOW TO APPROACH SUPPLIERS, MANUFACTURERS AND MAIL ORDER DEALERS

Using your word processing program or typewriter, write a simple, cordial, yet professional letter to the principal of the company such as the President (for small companies only) or Sales Manager. Avoid sending "dear occupant" letters, rather, look up the key executives names and titles in "Standard & Poors Directory of American Corporations" (available in the library) or call the company directly to get the name of the decision maker you need to contact. Use your business stationery to conduct business with suppliers.

Sending requests on postcards or with hand written notes on tablet paper will be ignored. Also, if there is a charge for a catalog and you don't include the payment, don't expect to receive a reply. Why should a supplier, mail

order dealer or businessperson mail out product literature and samples to "curiosity seekers?"

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ADVERTISING THE PRODUCT

PLACE A TINY INEXPENSIVE CLASSIFIED AD IN A SMALL LOCAL NEWSPAPER

Don't spend a lot of money on display ads until you know that your product will sell at a profit. Using hard hitting, attention getting words in your ad such as:

AMAZING NEW WIDGET CATCHES FISH LIKE CRAZY!!
GAME WARDENS ARE WORRIED!!! FREE DETAILS. Your
Name, address.

Test! Test! Test! Try various ads and placement until you find which ones work best, then run the same order pulling ad in other publications.

Key your ads so you will know where the responses are coming from. For example, you can vary the spelling of

your company name as a key, or you can use a department number or a suite number. Examples: "My Mail Order Company" can be keyed as "My Mailco"; MMailo" "My Mail Order Comp" etc.

FILL ORDERS YOURSELF

Fill orders from a small stock of inventory you have on hand. This allows you to quickly respond to customers with a product you control without depending on drop shippers to fill your order. This also eliminates errors by third party material handlers. Use drop shipping for large, hard to inventory expensive (\$100+ +) products that are sold in low volume. For high volume fast sellers, it is best, we have found, that it is faster to handle and fill all orders in house or locally, from stock on hand. Later, as sales volume increases, you may want to hire a fulfillment

company to pick, pack and ship orders directly to your customer while billing you for their services.

REINVEST ALL PROFITS IN OTHER PRODUCTS

Don't plan your world cruise on the initial success from your first few product sales. It takes time to build a business. Reinvest profits wisely in new products.

HIRE DEALERS TO HELP YOU SELL YOUR PRODUCT

There is only a limited amount of hours in a day. At first, do as much of the work in your business yourself, but know when to ask for and use help such as sales professionals. Sure, you have to pay dealers a commission, but they will reach markets that you can never reach alone.

AVOID WORN OUT, CHEAP, WORTHLESS, POOR QUALITY, REPORTS OR PRODUCTS

People pay for information contained in a report and do not necessarily care what the report actually looks like PROVIDED the information is what they were looking for and not just a rehash of commonly available information merely repackaged. A one page report containing important data useful to the buyer, such as a financial newsletter that may cost \$25 for a single page may be worth 10 times the cover price for the value of the information conveyed to the reader, while a single page report, poorly written or containing useless general information is not worth the cost of the paper it's written on.

We are looking for solutions. Remember, everyone is looking to meet a need in their life. We have problems that

need solutions. We have questions that need answers. We have mountains that need moving. How will your products help us meet those needs? Think about it.

Give your customers what they want.

PLACE A TINY INEXPENSIVE CLASSIFIED AD IN A SMALL LOCAL NEWSPAPER ADVERTISING THE INFORMATION

Avoid placing expensive display ads without first testing your offer with a small, low cost, classified ad. Ads placed in local papers will run quickly, unlike ads placed in magazines which often have closing dates 1-2 months in advance of your actual ad placement date. In other words, you should know whether your ad pulls orders sooner when placed in small newspapers than in magazines. Consider other faster, inexpensive means of test

advertising such as E Mail and the Internet as discussed later, where your ad is placed practically instantaneously in those media with world-wide exposure to potentially millions of prospects. Always test your offer before you invest large sums of money on any advertising campaign. It is wise to vary your offer in price and content depending on where you place your ad. If your product appeals to both sports fans and to investors you should put a higher price on your offer targeted to investors who may more readily recognize the value of your offer than a sports fan. Test, test and test again, then repeat ads that out pull another test ad while eliminating or modifying the lesser pulling ad.

FILL ORDERS YOURSELF

Fill orders from a small stock of copies you have on hand or copy as orders are received. Keep a small inventory of

products that you acquired from sources mentioned and fill orders from stock. Backorder, as needed.

REINVEST ALL PROFITS

After the sale to your customer, you should be prepared to offer additional related information and products to your customer. That's why you should strive to expand your line with new materials and moneymaking offers.

HIRE DEALERS TO HELP YOU SELL YOUR PRODUCT

It's a big world out there!!! You cannot, alone, reach all of your best prospects, due to time and money constraints. Sure, you can do a lot of the work yourself, at first, but soon you will discover that there are experienced dealers and distributors who know how and where to market YOUR products and information and make you both more money

than you could make alone. The small commission paid to your dealers is well worth it.

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START SLOWLY AND GRADUALLY BUILD YOUR BUSINESS

For example, don't buy new office equipment when you can 'get by' with some used ones. Go step by step constantly testing the market. Stay with product lines that work and eliminate those that are duds.

START SMALL WITH LITTLE MONEY

Always start out small, avoiding big cash outlays. Take one small step at a time but **START!!** Don't procrastinate!!

CONTROL YOUR PRODUCT OR INFORMATION

Another important key to success is to control your product or information. You become the supplier letting others help you sell your product. You achieve this control

by buying products or directly from supplier aka "prime source" at below wholesale prices.

GET FREE PUBLICITY

Get FREE Publicity for your Company by writing press "news" releases to area newspapers. Editors will not print releases that are overly commercial. News items will normally be printed. Instead of writing a press release, call the editor, then briefly state why your home business would be of interest to readers. For example, YOUR business helps people...save time, money etc...and, other readers can learn from your experiences to start their own business too. Tell the editor that you are available to be interviewed for a feature story to be written about you. When you "GET FREE PRESS", send me your clipping and remind me that I told you so!!! Good Luck!!

AVOID PURCHASING MAILING LISTS AT FIRST

Typical mailing list customer response rate is just 3% (considered to be very good by industry standards). This means that if you mail your offer to 1000 persons you can expect only 30 replies and not all of them contain orders. To mail 1000 pieces of your offer is costly. Postage alone (at current first class rates) is \$320, so don't use direct mail at this time. Later, when you build a customer base, you should mail them additional (back end) offers from time to time and, these customers who already purchased your initial offer are very likely to respond to your other follow-up offers especially if you provided good service and quality products and information they wanted. Expect response rates of 10 to 15% at that time.

LEARN ABOUT COMPUTERS

Computers are big now and will be the growth area in the future. Learn a word processing program such as Ami Pro, Microsoft Word, or Word Perfect.

You don't need the fastest, most powerful computer to do a decent job and you don't have to spend a lot of money on a computer or on training either. Used computer stores and mail order suppliers listed in computer magazines have good computers for low cost. Check out your local computer users group or your local adult education programs offered at local high schools and colleges for low cost training. Ask your reference librarian for help or check the "yellow pages "...but do it now!!

E MAIL MARKETING

Consider marketing via E Mail by offering FREE reports and valuable information, product sources and tips. Subscribe to E Mail Newsletters such as the one you are reading now and place low cost test ads to get world wide exposure for your offers. Perhaps, after you gain experience, you may want to create your own specialty E Newsletter for your interest such as inventing, woodworking, home repairs, energy sufficiency, etc.

INTERNET

Consider Internet advertising, perhaps on your own web page or on a high traffic mall, but remember that you (or the promoter) must publicize your electronic mall usually by print advertising or via E Mail. A low cost classified ad can effectively create "hits" at your web site or "mall".

Your ad may say: " FREE MONEY MAKING OFFERS TO ALL VISITORS TO...YOUR WEB SITE" or have professionals handle creating, promoting and maintaining your site for you.

NETWORKING

Tell everyone you meet what you do and listen to what THEY do. Offer to exchange business cards and refer clients to them. Also, if you see an interesting article that is related to the other person's business, clip it and mail it to them with a note that says: Thinking of you...here's an article you may find of interest. This little tip works wonders.

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IT'S TRUE - SECRETS TO SUCCESS

FACT: In a recent survey it was discovered that 87,9% of people on the Internet today want to earn money using some type of home based business ... why?

- Low cost startup - you don't need to spend a fortune to start home based business.
- Plenty of free and low cost methods for marketing your home based business.
- You can earn money from your home business idea spending as little as 2 hours a day.
- Tax benefits - there are many important tax breaks in having a home based business.
- No commuting - Freedom driving in to the office each day and getting stuck in traffic, not to mention the gas savings.

- Lifestyle flexibility - More time to spend with family, no daycare costs and freedom to work when it is convenient for you.
- Your business can be reach the entire world.

Internet is full of opportunities - Be wise!

Building a business takes some time and effort

Choose real business!

Real people are actually doing it from their simple **health home business**. You can earn money in thousands only from simple duplication system, solid international program with high quality products.



It is not difficult at all to learn how to operate a health home business and earn money from home. Most ordinary people, who apply themselves, can learn everything they need within a few months.

ALL PEOPLE WANT TO BE HEALTHY AND BEAUTIFUL

This is a very simple business as long as you do it
with faith and commitment



This information CAN be Your FIRST STEP towards
True Home Based Business Success
Health Home Business - Click Here Now

WE WISH YOU ALL GOOD LUCK AND SUCCESS!

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