

Save your One Person Business from Extinction

Gay Walley



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1st edition

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ISBN 978-87-403-1335-2

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INTRODUCTION

I am in the US, but you may be in the UK reading this or you may even be in other countries. But wherever you are, you know well how the internet and so many other changes in our society have made jobs much more difficult to find. There are a plethora of reasons why the work landscape has changed. Great workers lose jobs just by the nature of industries changing or from cutbacks which have more to do with stockholders needing to make consistent returns in an increasingly competitive (global) world. People live longer, creating a necessity for those who do not have pensions or lost them through financial market changes to have to work longer. Many jobs have been outsourced or replaced by robots or computers. Many people have been laid off in their fifties or older and cannot find work again.

So what do we do when we can't get hired yet still need to have cash flow coming in? Or what do we do when we have reached a time in our lives when we just can't work for someone else and have to be our own bosses? Or, if we are the type who just needs to work, even if we don't need the money, but are the kind of person who must be involved in something? What do we do?

We start our own business.

But starting one's own business is no pie in the sky activity. If you start your own one person business, you have to incorporate certain realities into your plan. First of all, it is usually unlikely that you will be making a widget, since that requires copious amounts of capital and a large marketing base. So most tiny businesses often turn out to be service businesses. There are businesses now where people declutter homes for people, teach yoga, teach tai chi or nia dance (movement for older people), give massages, sell real estate, teach motivational or educational seminars, teach writing (I am one of those), are life coaches, painting teachers, house painters, how-to-dress experts, open art galleries, become psychoanalysts, one person legal offices, geriatric specialists, create and sell off a website – you name it.

All it takes is taking your expertise, whether it is knowing how to fix batteries, or watches, or write books, or meditate, or know how to make wills, and begin sharing it with others, while charging by the hour. If you have 5 hours of work a day, without an intense overhead, you should be able to survive. Not get rich, but make enough to live well and securely, if there is such a thing when working for yourself. This book is about precisely that. How do you live securely in a one person business that has no IPO behind it and relies on “walk in” traffic that cannot be counted on forever? Where there is turnover. Where there is competition.

I have a writing coach business. Initially, I went to a business coach to find out how to market myself. To my surprise, he said I didn't need to advertise in the traditional sense (which I could ill afford) but instead just build a website and promote that. He was right. That gave me a footing. But it was not enough. I needed to do more and this book speaks of all I learned along the way.

There is no destination in this learning. The thing about a one person business is you have to continually stay on top of it, continually be mining new ways of promoting yourself because all business environments are ever changing. If you have a good idea, soon more people will be in your field of expertise. Others may have more money behind them and can spend more on promotion (which does not guarantee success. Good service does.) Businesses need to renew themselves, just as relationships do. You can't grow stagnant. In fact, businesses ARE relationships and you have to continually put your best foot forward and be thinking up new ways of offering more to your customer.

People come to stay with me and are always surprised I am so focused on my work. “You work for yourself,” they say, “so you must be master of your own time.” Wrong. I am not. I have to treat my own business as I would a job and stay on top of it and be there and be constantly attentive to my duties, even if there is no work in house. No work? Then my job is promotion. Yes, on a spring day, I can take a walk at any given time but not an extra long one because there is always something to do, just as with any job. Working for yourself does not mean not working. It means, may I say, sometimes working harder. There is the securing of the work, the doing of the work, the billing for the work, and then going back to getting more work. It is a constant cycle and if you are not prepared for putting out that kind of energy, then don't do it.

But I will get more into that in the next chapter.

If you have bought or downloaded this book, then you probably have or are thinking about your own business. Congratulations. It is doable.

How do you know what to do? Pick something you love, that doesn't feel like work. As Mark Twain said, If you do something you love, you'll never work a day in your life. On the other hand, it also has to feed a need. It has to be a solution for something people need. It has to be of value to other people so they will pay for it.

Yet, if it does that as well as represent a product or service you love providing, it will indeed not feel like work. It will be exciting and varied and a passion. I learn as much from my clients as they learn from me. I root for them, I do things for them I do not always get remunerated for but it all works out in the end since I am doing what feeds and sustains me. I am as the sages say, "So within, so without." I am not in conflict. I never come home and say, "I should not be doing this." I always feel that who I am is what I do and what I do is who I am.

But I still need to pay the bills and be financially responsible.

This book is about blending both those needs together – what you love with being a smart business person.

There was a book that was quite successful in the '80s, Do What you Love and the Money will Follow. It's not quite as easy as that but doing what you love is a beginning. Now we have to figure out how to help the money follow.

The money will follow if you follow the money, as the movie stated, and give your customers your continual best.

1 THE JOYS AND WOES OF HAVING YOUR OWN BUSINESS

There are a lot of difficulties to having your own small business, but I would have to say the joys far outweigh them. First of all, hopefully you have chosen a business that reflects your values and brings some good to the world. You have chosen a field that you enjoy and that rewards you just in the “doing.” Obviously, you will be on good terms with your “boss,” who most hopefully is a task master and wants you continually “at your wheel,” or “chopping wood,” as the expressions go, but who understands what it is you do and why, and one who has kindness for and makes allowances for your personal eccentricities (taking time for coffee breaks, listening to classical music as you work, having your dog continually at your feet.)

Here are a few thoughts to keep in mind as you begin:

Make sure your business incorporates the gift of your talents.

You have a specific talent whether it is in the arts, management, finance, health care or with people. You may find yourself to be naturally entrepreneurial, inspiring, motivating or empowering of others. That talent is your unique gift and it is where you should be working. If you are good with people, perhaps you should be a mentor, a coach, or maybe even a consultant. If you are talented in helping people, you might consider studying therapy or success counseling, marriage counseling, etc. If you are talented in management, you might want to be an entrepreneur or become a consultant. There is training for all these gifts.

The worst thing you can do is ignore your gifts. You will have a lingering sadness and regret inside you all your life. You have to be kind enough to YOU to give yourself a chance. Once you fulfill the path toward developing your gift, more and more opportunities will present themselves to you, offshoots of your gift and you will keep developing beyond your wildest dreams.

Don't be frightened to be a trailblazer.

When you read the lives of people who are highly accomplished, many times people thought them foolish or did not encourage them. Many times it took years for them to be understood or heard. Many times people even rejected their efforts. Many times they were full of doubt. But they were blazing a new trail and when you are blazing a new trail, people either aren't ready for the new or don't adjust quickly. Most people are more comfortable with the expected, what they know. But that does not mean you should not blaze a new trail. That trail may one day be deeply valued, and may be a sign of much needed advancement. So always respect your adventurous, creative thoughts about starting your business. Encourage the parts of you that wants to go into new places, take risks and try something new.

The world progresses through invention and invention comes from taking leaps into the unknown. Where would we be without those leaps? So say yes to that within you that has a desire for the new. You may be making new advances that are very needed and you can't see it just now.

Accept that doing something new may not be rewarding at the beginning.

Being a trail blazer can often feel like you are working alone and you are going to have to wait longer for success. That may be true but, if you are a trailblazer, it will not matter that much. As Tony Hsieh said, Stop chasing the money and start chasing the passion. Passion, if it is not momentary and just an idea, is always the right spur toward your purpose. Your purpose will take time and you will need passion to keep going when there is not enough money or you need lots of patience. Passion for your purpose is your rocket fuel.

You will find independence is marvelous.

Another joy of having your own business is that you won't be holding meetings with 5 people in order to make business decisions that never get made, or are made seemingly irrationally. Your business will be a dictatorship of just yourself making decisions for your business, even if you intelligently ask others about what thoughts they might have. Independence also means the dress code for your business most likely will be relaxed and of your choice. And where else can you take a bath in the middle of your work day to no comment?

Your own business, like mine, may have other unusual perks. As I write this, I am in Uruguay meeting with a client who brought me here last year to work with her on her memoir. If that is not a perk, I don't know what is. There is no one else in my office to benefit from her offer so I happily am the recipient of such an amazing experience.

You will have control of your time in a way that you will not when working for someone else. True, you will have to work as many hours as the next person, and sometimes even more, but you will be able to do it on your own time. The next chapter goes into a discussion of time in more detail, since if you are an hourly worker, time is really your offering and is of huge importance to your success.

You will enjoy a low overhead.

Your overhead can be inexpensive. I work out of my own home and can write off a bit of my home expenses. Unless you are running a one person stationary store, most of us can work at home. Most of us can work anywhere if we are using a computer as a business asset and, again, this is not only convenient and economical, but it is a perk.

You will feel proud.

But perhaps the biggest advantage of having your own business is the self-respect. There is something to having created your own career out of your own talents and vision. You will feel self-esteem as you take on responsibility for every aspect of your business, and implement new ideas continually. It is a wonderful feeling of accomplishment and self-expression to build your own business, represent your own business, and reap the rewards of it which, as I have stated, are not only financial. In fact financial rewards may be the least of it. It is wonderful to enjoy what you do and work in a way that has a continual quality of life to it and, in particular, a quality of life that you yourself have chosen and that feeds you. There probably is no other richness like it except for perhaps working in fields where you know you are helping people. Hopefully your business is one that does help people as all businesses in their way should do. We are providing a service. And if we provide that service in an atmosphere that nurtures ourselves as well as others, well, what better life can there be than that?

However, it's not all rosy.

But there are, as the chapter title indicates, woes. And if you are to start your own business you should be aware of them and sign up willingly. First of all, you will always be working. If you are not actually working, your mind will be somewhat involved in, "What can I be doing better? Should I be working now? How can I get more clients?" The responsibility lies solely on your shoulders and the more suited you are to that, the more broadly will your shoulders respond to the call.

It will be hard to always be cost-efficient.

You will waste time serving your customers at cost or for no money at all because dealing with people is never efficient and some will demand more than their fair share of your time, some will stall paying you, some will be rude, some you will like so much that you will lower your rates for them or not charge them at all. This will all come out in the wash because often others will be more than generous, often you will make more money than you expect in areas you did not expect to. The key is to always be working in the hours you allot for your business and to have an open heart and trust that your instincts are right and that whatever you give away, will come back to you in kind. I have loved working with most of my clients and it has been a privilege. I never shaved on what I offered them and the majority have been more than kind to me. Those people with whom I did not have a “vibe,” as they say, atrophied away as clients early on or never became clients. I have the self confidence that when someone says they chose another coach, I feel it was meant to be. I am thrilled with the people who do choose me and have been struck that they have a certain quality. Serious writers stay with me for years and I think that says something about how I work and the type of clients who are right for me. But there is no question that, in my enthusiasm for my clients, I often make their needs more important than mine. I do not look at that, though, as stupid but part of loving what I do and believe that it usually comes back in the end (in referrals, repeat business, and karma).

Cash flow will be difficult.

One woe that is almost impossible to avoid is cash flow fluidity. We will speak more of that in another chapter. For many one person businesses, it is the hardest aspect. There are the challenges of having enough business to make a living and then there is the challenge of getting paid for that business in a way that cash flow is readily available. This whole subject is really about how you feel about talking about money. I am half British and was raised that it was not polite to ask for money. Nothing can be worse than that point of view for a single person business. I had to unlearn it! One has to not be frightened to raise the issue of getting paid and when. To explain your rates up front. To remind people to pay if they forget. To nudge people if they are avoiding you. To believe you deserve to be paid and deserve to have the money in an appropriate payment period. I give discounts to students and to very old people. I have been known to travel to old people which means my one hour fee is really a three hour fee when I include traveling but I figure this is my gift to the universe. We all, in every business, waste time meeting with people about work we never get but that is, as they say, the cost of doing business.

When you are doing something you love, it can feel wrong to monetize it. But that is ridiculous, you are providing a service to another and one should honor the effort and work of that service as well as honor yourself.

Setting goals can help you avoid woes down the road.

Sitting down and writing out your goals tells you how much money you need and what you want out of your business and where you are headed. Don't be afraid to discuss your goals with people you trust. But be careful here to choose people who have your best interest at heart. Don't pick people whom you know are critical or negative. You need people whom you know have set goals themselves and achieved them. The reasons that it is good to discuss your goals out loud are twofold: one, it will make your goals more real and make you accountable and two, these friends or associates may have some insights that will be useful to you. There is a saying that the universe will come to help you and I believe that is true. Let's say you want to start up a speech training business, well if you tell people about it, someone may refer you clients unexpectedly and so on.

Now that you have written your goals down, make a list of ten ways you can move towards achieving them. For example, let's say you are starting a website development business. Well you need to make a Facebook page for it, another action would be to investigate Google Adwords as a vehicle for marketing, another would be, of course, making a website that shows off your work, another would be sending out a mass email to everyone you know announcing your business.

Another advantage of writing down your goals is that you will find that everything now will begin to become part of your goals. Your conversations. The places you go to. What you pay attention to. You may be out with your spouse and suddenly hear something relevant being said at the next table. Someone needs a website. Maybe you will hear a videographer talking and so you will stop and ask about making videos for your web site. In other words, your goals will be with you all the time and your attention will constantly be on developing ways to move towards your goal.

Do something every day toward your goals.

Now you have your goals and a list of ideas to make them become a reality. The next step? Do something toward them every day. Do as much as you can. If you have a job and you are building a new business on the side, do something at night or on your lunch hour. Make calls. If you are already in your one person business and it is slow, reach out more. The best way to deal with difficulty is to fight it by taking action steps. Taking action will make you forget whatever fears or depression you are feeling. Think of different ways to get your name out there. Ask friends to give you leads. If you are trying to get published and have many rejections, think of ways to publish yourself or start your own firm. There are endless ways of reaching your goal, so you need to keep nimble at ideas to get there, and be constantly taking steps to try. If you do that, then you won't feel disappointed in yourself. And with every step you take, you will learn more about your goals and keep refining them to where you can be successful.

Your goals are your friends.

We often have a resistance to writing down our goals, as if the writing them down will make them smaller. The real resistance we are experiencing is to bringing out front and center what is in the ether of our minds. Writing them out and stating them becomes a responsibility. That is what is frightening us. And of course all of us fear failure. But the only failure is not trying. There is no one who has not experienced hardship and frustration as they approach their goals but the feeling of accomplishment that comes with each little step is something not to be missed in life. As with all "right actions," you will just feel better about yourself, you will increase your self-esteem, and feel in synch with your soul if you are moving daily toward tangible goals.

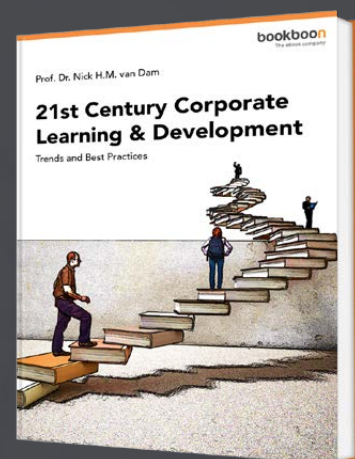
Read about people who have achieved in your area.

Get biographies of people who have accomplished their goals in fields that are akin to yours. Then study how they did it. You will see that it took perseverance and an unwillingness to get derailed by difficulties. In other words, their burning desire makes them never give up. You will notice how they found people who joined them in their efforts, how they never left a stone unturned, how they finally got a break. That will be encouraging, motivating, and inspiring for you. In fact, make sure that each part of your day you are reading something that will inspire you. It will be fuel towards your success. Spiritual books can also help by calming the anxiety of starting something new and giving you courage. Books on Zen and meditation stress getting the chatter out of our heads and just being 100% focused on what we are doing, without an inner voice criticizing or distracting us. Arnold Glasow started a humor magazine in the 1930s that he marketed to firms nationally, carrying this business on for sixty years. He published his first book at 92 (never too late), "Glasow's Gloombusters." He once wrote, "An idea not coupled with action will never get any bigger than the brain cell it occupied. Success is simple. Do what's right, the right way, at the right time." I interpret that to mean keep at it, and give your best to it. Success is not a result of spontaneous combustion, you must set yourself on fire.

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A one person business means there is no rest for the good or the wicked.

Another woe which we also will go into in greater detail is marketing yourself. It has to be and it has to be continually. There are many ways to market yourself and you must look into them all and find the ones that work. Only trial and error will deliver on that. And, just as importantly, you will need to be tweaking or adding to your business offerings. Why? Competition will gain on you, the internet constantly changes the game and you, as a business owner, cannot sleep on the job about this. Just when you have found a system you like, you may need to change it. It can feel frustrating and extremely sysphyian...there is no rest for you or there, there. There is only a continual paying attention to what you can offer and a continual willingness to update and improve it. If your attitude is in the right place, this part could be fun. It's all about an open mind, really keeping your mind open to what is going on around you and being willing to open yourself to new ideas and new visions of who you are. The rest is up to the marketplace. Don't feel badly when you make bad calls. Huge companies run ads that go nowhere, create products no one wants. If they can do that, so can you. Just look at it that you did not waste millions of dollars on wrong bets. And, as a small businesses, you can redirect your horse much more quickly.

Building a brand can feel like a woe. You have to overstate yourself.

Building a brand can be a joy and a woe. A joy in that your brand can directly reflect yourself so it won't be difficult to get approvals from your CEO, or choose how to represent yourself. But it can be a woe in that a brand must continually refresh itself, and must not be shy of singing its own praises. It is not uncommon for founders of businesses to step down and let people who know how to market run the company. Why? Because inventors are not always good marketers. But you won't have that luxury, most likely. So you must be both inventor and marketer. This is not often easy. A person who likes to do the work itself may not be talented at knowing how to present themselves. Ask for help.

Or take your best shot at it. I market myself as working "psychologically" on the books I work with. A friend told me that was a terrible brand. He was wrong. I found people who needed help in understanding their own work resonated with that.

If you have a good business head and know how to get your business out there, you may be one of the lucky ones who gets bought out. That's like winning the Kentucky Derby. Only you know if it is a goal to strive for. If it is, sometimes it might be good to bring in a partner so that there is twice as much fire power in thinking up other products, in getting your name known and in building a brand.

But either way who you are as a business person IS your brand and try to translate that into a message to your public. Put it on your website, other social networking vehicles and how you present yourself to your clients.

2 YOUR BUSINESS IS YOUR LIFE: MANAGING YOUR TIME

A one person business means you are chief cook and bottle washer: you set up the meetings, you bill for the meetings; you do the work itself; you troll for new business; you think up ways to improve the business. Because you worry about work coming in and you have no feeling of stability, you often will take every job that comes in and often they come in clumps.

When you are too busy, you are stressed. Your significant other is stressed or annoyed that you are working all the time. There is no such thing as a vacation because the business moves with you and there is no one else to do the work. When people suggest you turn down work, you look at them aghast. What separates you from your competition is service and your service must be constant and ever ready if you are to gain clients. At least initially.

When you are too slow, you are stressed. Your significant other is once again stressed or annoyed that there may not be enough money coming in. And here you are again, emotionally unavailable, because you are worried. You fret all the time. Maybe you should move to South America, you tell yourself. Maybe you should get a job, forgetting you probably can't get one because employers don't like people who have cottoned to working for themselves. What should you do, you ask yourself, because truth be told you love what you do, so really you want to stay with what you are doing. You decide to spend all your time trying to get more business, while worrying if you are in the buggy whip business without knowing it.

What does this add up to? Your business is your life.

This may not be so odd nowadays. It seems that everyone's business are their lives. One can always be texted or emailed. No one really gets away from the office.

But when you work for yourself, the responsibility is on your shoulders and any money earned is through dint of your delivery, so the weight of your work is a touch heavier.

How does one get a sense of one's own time?

You have to break up the day.

Part of the day has to be for you. You don't "take off" the day because you must be at your wheel when you should be (daily) but you can refresh yourself with moments just for you. A walk. Gym time. Going out to get a coffee just to break up sitting inside your office. It will re-energize you.

Know how much time you need to work to pay your bills.

In my case, for example, I need to work at least 5 hours a day. If people complain, I silently ask them if they want to pay my bills. I don't ask them because it is rude but I do feel that people should understand I work for a reason so why are they giving me a hard time? I try to explain that what I do may not look like a real job, but it is a real job and I must treat it accordingly. So my schedule is five hours working, and one hour a day prospecting or thinking up new ideas that could render more income and moving towards them. If I have more than 5 hours of work, then I postpone the prospecting, I'm doing okay and eventually I will have time for prospecting.

People are your gateway to success.

Everyone you meet will in some way be either helping you meet your goals or detracting from it. I personally cannot spend a lot of time on the phone. Too much to do so I have to slither away from (often retired) people who do not have as much to do and like to chat. But there will be many people who will assist you in your efforts. They will open doors to new clients, will make wise suggestions as to how you can improve your business, will make connections for you. Your job is to stay open, listen, separate the wheat from the chaff. People who are not driven in their own work life will not have good suggestions, people who are in business will have the suggestions and insights you need. And those people may come to you through strange venues. Your clients, also, may come through strange venues. One of my best and favorite clients came from a seminar I took. I just happened to say what I did when people asked. I wasn't looking for business but it turned out someone there needed my services. Another came through a book dealer I met socially. He recommended one of my longest lasting clients. Another came through a referral. One never knows.

Try everything (within reason).

In some way we cannot judge. Sometimes a wild card idea works out. So try not to dismiss things out of hand. For example, an idea can germinate and come to fruition with different people than originally planned. As an example, some people contacted me about writing a film script, which I did, and then they ran away. Someone else ended up producing it. Just keep exploring, delivering and working. You don't really know where your gold will come from. But if you hear a suggestion that does not repulse you, try it. It may render unforeseen results.

Reach out.

If you have an idea about how to get more information that could help your business, explore it. I went to SCORE, an association of retired professionals who, for free, guide one person businesses. The executive I met with gave me some very good ideas. I implemented all of them. Some were dead letters and others opened up some new venues for me. But I made the appointment, showed up, and made the connection. I did not hide behind my desk relying solely on the internet and email. Sometimes get out and talk to people. It will both refresh your mind and help you with new ideas.

Keep lists.

I have a list every day. It always looks a bit daunting to me. I never think I can get through it all, but I do. I make sure I do. Sometimes I have to drive myself but I stay with it till I complete it. I am a bit Germanic about it and people compliment me on how much I accomplish but it seems pretty simple to me. Just do it, as the Nike ad stated, and you'll find you have a body of work.

Delegate what you don't know how to do.

I have a young woman who does internet marketing for me. It would take me too much time to do what she does in an hour. Instead, I focus on coaching, editing and writing. I delegate my accounting and internet marketing to other people. These activities are not my strong suit and never will be.

Don't go out to lunch unless it's a business lunch.

Lunches are distracting and eat up too much of the day. I try to avoid them. I do take an hour every second day to exercise but I feel that this is good for my health and overall mental state of mind. Somehow dentists and errands and this and that take up enough time away from work. I recommend socializing after the day is done.

Try to extend your day beyond 9–5.

It sounds punitive but the fact is in the twilight hours or the early morning hours there are less distractions and one can get more done. Time is more productive. I notice more and more that people are working longer hours than they used to and I think one needs to in order to be competitive and make enough money.

Find pleasures as you work hard.

I love music and keep it on in my office. This soothes and calms me and makes me feel like all is well with the world as I work. It takes the edge off, and it not caloric. Some people break to meditate or stretch. Some leave their desks to play the piano. Whatever it is, give yourself pleasures as you apply your mind.

Successful people are known to say, Do the hard things first.

I am not sure I agree. I get a thrill striking things off my list and when the little guys go fast, like pawns being taken, I know I have more time for my knights. But really each of us has to find what works for us. If doing hard things first feels right for you, go for it.

Break big jobs into bits.

I assign myself a small part of large projects each day. As an example, I need to edit a book in the next few days, as well as work on other projects. I will do 2 hours tomorrow on the book, then move onto 2 hours another day. I will also work on other jobs while I do this. That way everything keeps moving forward and I do not get overwhelmed. Also I don't give myself unrealistic assignments like doing a large project all in one day which will stress me out when I fail. I break big jobs into "bits" and they get accomplished.

Time is your asset and what you are, in essence, selling.

So be judicious with it. Safeguard it for your work. Charge for it. Keep your eye focused on the rewards of working per hour. Don't fritter it away but still be human. You will still have to visit friends in the hospital and unfortunately you will still get the flu. These interruptions will obstruct your working day but if you daily stick to your schedule, push yourself, stay focused, deliver on your word, even your word to yourself, then your business will grow.

3 KNOW YOUR COMPETITION AND SEGMENT YOUR OWN MARKET

I have a desire not to know my competition. I feel it will depress me. As a writing coach, my competition are writing schools (who have big money to advertise and can offer degrees), some literary agents who have gone into coaching and this is very attractive to students since they feel it is an in to getting published. Out of work agents and editors are all now writing coaches. So I have a lot of competition. And they scare me.

What to do?

Persevere anyway. And tailor your business to a specific segment, if possible. Here's how:

First, identify the customer problem you solve.

Be very specific. Write out exactly what you offer and what it is providing to a customer. For instance, if you are a de-clutterer, you are helping people go through closets, old trunks, kitchens, book cases, desk materials. If you are a divorce mediator, you are helping people create divorce agreements without expensive or cantankerous legal negotiations. Identifying what exactly you do will help you

Identify your target customer.

To return to the de-clutterer example, your target customer might be elderly people who have accumulated way too much to move into a smaller home. They might need help knowing what to keep or let go of. If you are a divorce mediator, you might want to let couple therapists know of your services. You have to think, Who needs what I do? And where are they? How do I get the message to them?

Be different and stress it.

On my website, as I mentioned, I state that I work psychologically with the material and that I teach also how to take a difficult childhood and turn it into art. This has led a lot of students to my door. They turn out to have difficult material to work through and they want someone who will bring a sensitivity to their material, not be a bulldozer. I say that I never try to change the author's voice. And I don't, since that is each person's identity and uniqueness. Other coaches I know start telling authors what they should write and how, as if they know from on high what will work and not work. I believe truth and authenticity of self is the only voice that can work and I also believe an author is the author of their own work, not me. It is my job to tease out what is very much their own, not what is my voice nor my own personal likes in a story. It has to be the author's likes, done successfully and I teach the tools to tell the story successfully.

This turns out to be unique and sets me apart. I am also highly responsive to each student's needs and timing and give "great service," so to speak, and this is a bit different too. Writing schools cannot offer this much attention to one student and responsiveness or sensitivity. In essence, I have a personal touch. So you put that all together and I offer a certain set of skills, on top of the traditional editing, narrative discussion and teaching of technique.

You do your work in a unique way, also. This is what you have to stress to your potential clients and reassure yourself about when you see competition growing.

You have to believe in your product.

Your product or service reflects yourself. It is what you believe in and how you believe that product or service should be offered. That is what you market about yourself when you market yourself. This is what they call in advertising Your Unique Selling Proposition. Don't hide your strengths under a bushel. Put them front and center on your web page or other places where your business is being discussed. State them clearly and thoroughly (not to mention cleverly).

Essentially these strengths are your brand.

Your unique techniques, beliefs and facets of your product or service are your personal brand. Know that clearly and carry yourself fully cognizant of your brand. It will then reflect out to whom you talk to, or whom is considering you as a vendor.

It is unlikely you can be all things to all people.

That's why you segment your market, and market to that segment. Identify who your market is, based on your strengths and unique skills. What people need your product or service? Where do they "hang out" online or even in real life? Go to those places with your product or adverts about your product. Think deeply about where your customer base lives.

List strategies to reach, acquire and keep customers.

This is a huge part of your business. Not a week should go by where you are not thinking up ways to reach, acquire and keep customers. Try online marketing, try PR if it is right for your field, try local newspapers, try flyers. Only you know where your customer base might be found, and go there and promote yourself.

4 HOW TO GET REPEAT BUSINESS AND REFERRALS

Much as I speak about knowing your brand, it really is the outside market who reinforces your brand. Nowadays large and small businesses no longer control their brand; the market does by how they write about and review you on the net. Your reputation is how you get referrals because people will facebook about their experience with you, or they will write in on your site if you enable them to, and anywhere else where there is discussion of your field.

In other words, your clients are now your PR agency. You don't really have to pay for one although it is not the worst idea. More on that later.

So all this means you have to treat your customers with tender, loving care. If you don't, the word will get out.

Repeat business and referrals are a matter of how you deliver.

People have to feel you deliver when and what you promise, that your integrity is constantly at play and that you understand their needs and put them first. That way they will come back to you and recommend you. It is as simple as that.

Your character has a lot to do with the destiny of your business.

Whatever your character is – nurturing, honest, creative, driven, numerical, pragmatic – that is how you will run your business. We bring on our consequences. If you lie to your customers, you will be tricked and lied to yourself because you will attract that kind of client. If you are interested in superficial matters such as celebrities and shopping, you will find yourself with those people. You may be happy with that since that is your character. Your character is your destiny. If you are adventurous in character, you will choose a career that suits that such as an artist, or in travel. If you are a nurturer or interested in people's minds, you will choose medicine or the healing arts.

Your character will be why people do business with you. If you show character, meaning you show you are a person who lives by values and what you believe in, and those values are ones of discipline, intelligence, honesty and kindness, you will find your clients will treat you in kind. The good people will trust you and, most importantly, stay with you. Your reputation will grow. You know well that if you want to know someone's character or your own, notice how many long-term business or personal relationships they have. If you don't have long-term relationships, then something needs to be looked at. If you do, then you are someone people want to be associated with.

Most of us are not providing a service that has never been heard of before. If we are and it is successful, it will be copied. But if we give great service, so be it. As an example, there are many places to get coffee, but we tend to return to the places where they care enough to make the best coffee or where they treat us with respect. So if your character is such to give others your best, both in what you offer and in how you behave, you can expect to achieve success.



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Keep your agreements.

It is important to keep any agreement that we make. Don't change your prices after you have given a price. Once you break an agreement, it is hard for people to trust you to the extent that they will make another agreement with you. Make your word be your bond. Breaking an agreement tells the other party that they do not matter to you, only your own concerns do. It tells people that you cannot be counted on or that you are not honorable. People will not want to do business with someone like that.

There is another advantage to keeping agreements, a major advantage: you will respect and trust yourself. Your life will be orderly. And you will attract people of like mind who keep their agreements with you.

Represent your business as a business.

Dress well even if you always work at home, it is an act of respect for others. Find straightforward and kind ways of expressing yourself when engaging in business transactions. Don't attack. Look at your own behavior in a communication difficulty, before you look at another's. Be generous with your time. Keep learning so you can share what you learn, and add value to every situation, be it in business or just socially.

Raise the level in your field.

You are a representative of your industry, even if you don't realize it. So look at it that you must always give your best and keep your standards high. Don't cut corners, you must not try and trick the industry so as to get more from it than you put into it. Always be ready with your best ideas, your best vision, your most honest and dedicated self, and your intelligence. Make your ideas represent high ideals and express them everywhere, in meetings, in your offerings and encounters. That is what leads the world forward.

Have gratitude.

Fact is you are healthy enough and enterprising enough to have created your own business. That tells me you have drive and are a person destined for success. Right away you should be grateful. Let us never forget for a day the people who helped us shape this business or tolerated us as we tried to build it. Or those who helped us financially or with contacts. Successful people are not people who sit around blaming circumstances. Successful people capitalize on what is working in their lives and are grateful they have those assets. Make sure you take time, often when you wake up, to say thank you and be grateful to the universe for your blessings. And it never hurts to say an extra special thank you to all the people who helped you along the way. Your friends who believe in you. Your spouse. Your children. The people you work with. Be grateful and therefore great-full.

Give back whenever you can.

Christopher Reeve said, Success is finding satisfaction in giving a little more than you take. Sometimes you will find in your business that you seem to be living on values, not profit. You may decide to tutor a poor child for free or you may decide to give your time to a sick person when you really should be working. It may feel counter-intuitive at times. You really should be working, you tell yourself. But, in truth, what matters in life is how we treat each other and what we learn. So when in doubt, do the right thing for others first. Stay at your wheel of your goals, but always be ready to help a friend or person in need. In a strange way, it is part of your goals in that you have chosen to be autonomous and create a business from your own personal vision. So if you keep your own self in good spiritual shape, it will help your entrepreneurial life and other areas of your life, too.

Some businesses offer discounts if a client refers customer to you.

I personally am not sure if this works but I have seen businesses do this. They also send out newsletters with all kinds of offers. Personally, I will refer someone if I think the service is good whether there is an incentive for me or not, and I will not refer them if I don't like the business even if there is an incentive. But that may be more me. But there is no question that any promotion is better than no promotion.

Some businesses offer promotional events where their product can be seen in action.

As an example, I hold an annual reading of writers I work with at a local bar and they invite their friends. I have got clients from that. Whatever your product or service is, arrange some social event where people can see your work in action and this will lead to an expanded client base.

Going the extra distance.

I think people return if they know you are on their side. Give them financial credit if you trust them and you know they are just now going through a hard time. Help them if possible with what they tell you they are wrestling with. Give, give, give and be available to guide them. This creates a bond and can result in repeat business.

Don't burn bridges. You may have to cross them again.

Frustration can make us angry. Disappointment can also make us angry and we may have an inclination to just lash out at the person who has disappointed us in business . Maybe one of your vendors lied to you. Maybe someone you work with never gets back to you when you need them to. Maybe a client is chronically late which feels insulting. Strangely enough, though, these same people may have a positive impact on your life when you least expect it. People you may not have liked at one job may have led you to your next job or hire you when you start your own business. So the solution is to be polite with all people and treat them how you would like to be treated. Truth is, you never know whom will be your advocate and your ally. So never show your anger and always give your best to everything you do.

5 EXPECT AND LEARN HOW TO HANDLE REJECTION

There is no business that does not experience rejection. Nobody who has achieved anything at all has not experienced countless rejections. So you are not alone, and you are not unique in being told “no.” So much of a “yes” is being in the right place at the right time and these are circumstances you have no control over. All you can do is increase your chances of being in the right place at the right time, and you do that by not giving up.

Don't get despondent if things are slow.

There are always down periods, none us are exempt from it. However, the secret of success is stated in an unflinching motivational phrase that has molded nations, gained freedom for countries and fulfilled many dreams. This phrase is: “Never never never never never give up.”

But there are some success killers out there. If you want to be successful in your own business, you're going to have to kill those killers, which are mostly negative thoughts in your head. Most of those negative voices are fears, the fears of other people whom you heard as you grew up. Napoleon Hill has a joke, The no. 1 reason people fail in life is because they listen to their friends, family, and neighbors. What he's saying is that people listen to the fears of other people and not to their own expertise. So let's take a look at some thoughts and beliefs that could get in the way of your success:

Not having a vision gets in the way of success.

How do you get to Kansas if you don't know you want to go to Kansas? True, you could accidentally bump into it but, then again, it's more likely you'll never get to it at all if you don't know you want to go there. So we all need a clear vision of what it is we want for our business: economic freedom, just a living, something pleasurable to do with our time. Whatever it is, we have to be clear that this is what we are going for and then build our lives around achieving it. Success takes focused drive toward it, and we have to know exactly what it is we are driving toward.

Taking rejection too seriously gets in the way of success.

Every successful person has been told, “You can’t do it,” “You’re too old to switch careers.” That line didn’t stop Colonel Sanders, who had failed by age 65, 1009 times before succeeding. “You’re too young to lead,” didn’t stop President Kennedy or Obama. “You’re not pretty enough to model,” didn’t stop Lauren Hutton who never fixed the gap between her teeth. “You’re not smart enough to pass the math test,” but most of us have passed tests we thought we’d fail. Whatever it is, most of those “theories” of who succeeds and who doesn’t have been proved wrong by history and by people who are interested in success. J K Rowling got 20 rejections for Harry Potter. We know where that ended. She is one of the richest writers alive. So don’t believe in rejection. Most naysayers are usually people who have not been successful themselves. Believe in your success and perseverance.

Not facing what isn’t working gets in the way of success.

Successful people have certain important traits and one is looking at reality. If you are not making ends meet in your chosen field, well, you have to change it up. None of us can get blood from a stone. Or to use another metaphor, the first step toward success is “not trying to get a horse to run that has a broken leg.” You have to admit to what is not working and then get help seeing what could, in fact, work. Maybe your business needs a coach to help you see where you can find an unexplored avenue to make money. Maybe you need help managing your cash flow or a better accountant or a mentor on being an entrepreneur. There is no shame in asking for help from professionals. All successful people do. None of us know everything. So if a part of your business isn’t working, it’s not to work harder, it’s to work smarter. So the first step is admitting, hey, I need to do something new. Maybe I should talk to someone about where I am blocked. That gets you closer to your success.

Lack of courage gets in the way of success.

Doing something new involves courage. Why? Because when you do something new, you are letting go of old behaviors. Sometimes we’re more frightened of that than we are of failure. But courage feels good and victory over our fears feels even better. So go forward toward the new. Get help to let go of what isn’t working and get excited about learning what you didn’t know about. Be open. Being open is thinking outside the box. Talk to new people. Learn what other people did to change where they were being defeated. They will give you courage. All of us feel good in our comfort zone. But we feel great, when we break outside of the zone into somewhere more exciting and more suited to us.

Not taking risks gets in the way of success.

Yes, I know this is a bit similar to lack of courage but there is a nuance here. You can't be successful unless you DO something, take actions. You have to try. You can tell yourself, "Oh I am too old to start social networking," or "I don't know how to create my own brand." But unless you try, you'll never know or succeed. What's the worst that can happen? You fail. But you will know you tried. So you have to risk success to get success. So think action, action, action. Don't think "my couch," "my couch," "my couch." Think energetic progress to the good, as Confucius said.

Not taking on new challenges gets in the way of success.

What I mean here is that we have to be emotionally available to the unexpected, to what we don't know. Something new can disguise itself, at first, as not being right for us. But it's just that the new can feel uncomfortable and so we think there must be something wrong. I once took a job where I had to be all about facts and figures. I never thought I would be good at that and then I learned I could do it and guess what? I did it well but it also strengthened my other skills. So increase your skill base by saying yes to new things you have never done before. As Michael Bobak said, All progress takes place outside the comfort zone. Don't say no to an opportunity just because it is a new type of venture for you. It may be just what you need.

If you are not successful in your chosen area, it could be because you have a block. It is as if you keep hitting your shoulder up against a concrete wall, and can't seem to break through. If you are not making the money you need to be making, there is something you should be doing that you are not. You are most likely not opening your mind to some new ideas that will jump start you toward success.

Even when it looks bad, there is always a solution.

It can be very frustrating to not get to where you want to be. I know you are a driven person just by the fact you are reading this book. So perhaps you feel at this point, defeated. Nobody understands how hard you've tried. Nobody understands how hard you work. Nobody understands how long you've worked on your success or how badly you want this. We do understand. That is why we say it takes a shift in approach and doing something new to get different results. There IS a solution. And you (and I) will come up with it. So don't lose faith. Nothing is hopeless. People rebuild from tornados. People find a new way after a serious accident. Life is very regenerative. You will find a solution if you are open to it. As the anonymous programs always say, Don't quit before the miracle. It is around the corner.

If something is not working, analyze it.

So let's be pragmatic. Write down exactly where you think you are stuck. You may or may not be right. But give it a shot. Where does the problem lie? Now think about some ideas of what could be the solution. Should you be increasing possibilities for yourself? Changing the way you present yourself? Do you have a fear of managing finances? Many people even have a fear of being successful. Responsibilities frighten them. Or just the changes that success will bring on. Whatever it is, you need to bring it to consciousness.

If you refuse to look at it or talk about it, it may be an addiction. If you know you are mishandling your finances and hide it from people, there may be a behavior you are frightened to give up. If you are not keeping clients, you may be doing something secretive that is pushing them away. You have to really look at what is not working and be honest about it. Tell someone you trust. A therapist. A dear friend. Someone you can talk to. A coach. And then start to deal with the reality of what is in your way, rather than going round in circles in your head.

Rejections are about the person doing the rejecting, not you.

We all take rejections very personally. But that is a mistake. If you do not get the client or assignment you want, it is often just about "them." They may have in mind a specific type of person, product or resume. This does not nullify your accomplishments if your product or service does not fit their particular very specific need. Plenty of great people have been rejected. Never does anyone remember the name of the rejecter. So don't take it personally. It could be the day the rejecter is having, personal biases, and nothing to do with you. Kafka only had two books out when he was alive, all the others were rejected. Forrest Gump took 20 years to get made, so many people rejected it and it went on to win many awards. So rejections don't always mean lack of success, they just mean some projects need more time.

How to ask even if you think you'll get a "no."

It is hard to get a no, but if you begin to realize that the no has nothing to do with you personally, then your feelings will be somewhat protected. It's just a no, not the end of the world. But if you don't ask, you have no chance of getting a yes. We all think others will intuit our needs and desires but the fact is other people don't think too much about us, they think about themselves. So if something is very important to your business (such as increasing your prices, or going after a piece of business that could sincerely up your game), you need to ask. You may get a no, of course, but at least you will know you expressed yourself. Also, they may say no now, but later on, come around to a yes. So always ask, so people have time to adjust to what it is you are asking for. Most people need time to reflect and ponder. And if it's a real "no," then you can make an educated decision about your next move. Which will be to keep asking until you get the answer you want, which is a "yes."

Sometimes a rejection may mean you need to evaluate.

Are you in some way contributing to the "no?" Is your phone or online presence drawing people? Does your presentation need more work, better visuals? Are there areas you could improve yourself BY GETTING HELP? That is how things can get faster to a yes. So when you get rejected, confer with someone you trust. Or ask why you are being rejected. If you get an answer that makes sense to you and is an area you can improve in, then add that to your list of action steps to help you get where you want to go.

Life can change for the better in an instant.

When you get a rejection, it can often feel like life is bleak. That you will not get what you want ever. Like most of us, you may internalize your disappointment and anger towards yourself. "My business is no good." "It will never amount to anything." But keep in mind that after 6 "no's", you may suddenly get a yes and then you will forget all the no's. It just takes one yes. It just takes one person to like your work to hire you for a large project or recommend you to many people. I have a friend who wanted to teach school but she came from another country. Everywhere she went she was told, "You don't have experience in the US." Her friend told her don't worry, someone will eventually see you for who you are. Sure enough, she was on an interview and the interviewer said, "You don't have experience," and she said, "I understand, a school as good as you are must want the best," and then they suddenly changed their mind and hired her. Partially because she handled the rejection so well. She was gracious and empathic and it was those traits that made the employer change his mind. So you never know what is going to happen and things may change for the best in an instant. As Winston Churchill said, If you're going through hell, keep going.

6 HOW TO SOCIAL NETWORK IN PERSON

Business gets solidified by contacts. Much of it is online but there is still personal contact. Be it with people who recommend you, people who meet you and see new opportunities for themselves, people who can potentially be partners, who are your accountants, whatever it is where you need to talk with a real person.

When you have a one person business, it seems like every day you might meet people who can affect your business. Some of it will be over the internet, and some of it will be on the phone (less and less) and some of it may be anywhere you find yourself – the gym, the supermarket, you never know.

What you do know is that you do need to mention your business if people express interest in knowing you. You don't need to turn into one of those people who press your business card into everyone's hand but into someone whom, when in conversation, and people ask you what you do, you somehow manage to extend the conversation beyond 1 minute.

Learn to mention one of your successes.

People are drawn to success. They like to be associated with it. It makes them feel successful. So mention if you have increased sales, or if you worked with someone famous, or if you are getting thousands of hits on your website. The reason you do that is it will stay in the mind of the person you are talking to. If they associate you with success, that success will be reflected upon them when they talk about you. So try to get that in without boasting, You will know how to do it! Wryness always works.

Talk about your interests.

That will also stay in people's mind. Not so much that you need to go around litanizing your interests but do not hide them. Again people are interested in interesting people and people who start their own one person business is by nature interesting. You are someone who has shown you don't need the structure of a corporation. You are willing to take a risk. They will be fascinated.

Show your intelligence or capability.

I am sure you have more knowledge than you know in your selected field so share some of that knowledge. That will impress people and peak their interest in knowing you better or partaking of your services. All people like to learn so sharing some of your knowledge base can open doors for them that they may not have known how to open.

Mix with people who need your services.

If you are selling to a particular market, as I do for instance to writers, then I need to be around the types of people who want to write books. I may meet them through classes I take on intellectual curiosities of mine or through readers I know. If you are selling accounting services (as a for instance), then mix with business owners etc. If you are selling hair dressing services, then get to know stylists and magazine style editors. Move in your client circle.

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Talk to other professionals in your field.

Force yourself to make contact with people who could help you and call them and maybe set up a meeting. Do this once a week. Make it part of your business strategy. People who are in businesses akin to yours. They will have advice on sales. Or meet with people who advise small businesses for free. Get out there and talk to them.

Follow wild card ideas.

You will be talking to friends or watching a movie or walking and some idea will come to you. Don't rule it out. Try it. One thing always leads to another and you will be taking some step towards greater success. Some ideas of course will only teach you that they do not work! But follow your intuitions and wild card ideas. Successful people often say their wild card ideas, which might come out of a random conversation on gardening, for instance, are the very ones that work and the difference between them and others is that they tried.

7 SOCIAL NETWORKING ON THE NET

Social networking and the internet has cut down the promotion costs of running a small business significantly. You don't have to advertise in magazines anymore or newspapers which can be very expensive. Most people when looking for a vendor of any sort go the internet or even facebook. This is a marvelous thing because you can reach a wider audience of business contacts without much expenditure. Some of us are resistant to social networking but it is just the way of the world now. Customers now look up on google where to locate the services they need. They check to see what other people say about a vendor so entrepreneurs need to stay on top of social networking and try and post information that is useful to their client base.

We all need to put our best foot forward in real life. Even online, our image comes across. So we need to be accessible but not too loose. No one wants to do business with someone who has lots of photos pasted on Instagram of themselves drunk. Be professional and self respecting in any posts you put on the net. Here are some of today's ways of being connected.

Facebook if you are marketing.

There are specialists who know how to segment audiences on Facebook so think about advertising there or at least posting about what you do. You will be amazed at how many people will learn about you. Also friends of mine tell me they have made friends of like mind on Facebook who bring much insight and new information to their lives. Facebook may have its up and downs but it is a force of the internet and not to be ignored. It is also good when your clients write about you so somehow let them photograph you and your product or do whatever they want to get the message out. It gets your name out for free.

Google Adwords.

This is a good way to keep your site front and center and bring more clients to your business. Use them; it is cheaper than traditional advertising and you will get just as many customers. People know online searching for vendors is fast and can be tailored to their area, and particular needs. Google Adwords will increase your visibility.

Have a website.

This one is obvious but websites are now as important as business cards used to be. Make sure you have one. Have a web site and make sure it is search engine optimized and, even better, make sure you have added customer reviews. There are sites that automatically ask your customers to write a review and then posts them. Look into them.

On your web site say how much your product costs, where it can be bought, and a little bit about what is different about your product. Keep it short and clear. Make your site easy to read and attractive, professional looking,

Linked in.

This is the business connection place and you should be on there. You never know who will connect with you and you can use linked in to hire or be hired. You can ask for advice on business issues you have – i.e. where to find a marketing person or someone to work on your technology issues.

Blogging.

Some blogs just take. Yours could be the one. It's about passion. Write about what you are passionate about. Also if you have a blog on your site, you give your potential audience/customer a sense of what you are like, what your values are, information about how your business works, and thoughts on the area you are working in. It's a way your prospects get to know you.

Twitter and Instagram.

I know people who have many followers. The advantage is it gets your name out there. So consider that too. People who are very savvy on these tools can sell products in the cleverest of ways. There are books specifically on this or you can hire an expert in this area.

Where to raise money.

Magically many businesses have raised money on the internet for their projects. These sites will help you fund projects and businesses:

Kickstarter.com

Indiegogo.com

Fundable.com

Gofundme.com

These sites are for social programs and/or charities:

Startsomegood.com

Causes.com

Crowdrise.com

All these sites take a portion of what you raise but still it is a non-traditional way of raising money and can be a lot of fun to implement.

8 THE DIFFICULT HURDLES OF MAINTAINING CASH FLOW

Cash flow, besides getting your name out, is one of the hardest challenges of running a small small business. People don't pay on time. People take advantage of you. Sometimes you are putting out more than you are getting in. You usually are living pretty close to the bone. What to do?

Check with professionals about money.

Hire a coach. Or talk to a good business person. Listen to ideas. Some of them won't be right since people don't know your field like you do but some will open your mind. I use SCORE retired professionals since it is free and there are some very clever people there. But get some ideas from a variety of sources and see what is helpful to opening up your mind to increased revenues.

When you hire help, hire cheap.

I use a woman who is talented but not very expensive to do some social networking for me. It makes sense given my earnings. I can't afford a big PR firm but she does many little things for me that are good and help get my name out (somewhat). So use young people who don't charge a lot and who enjoy challenges. They may not know as much as a big firm but they compensate in creativity and energy.

Bill monthly consistently and, if people are slow payers, bill them right away.

Never get a month behind on billing. You can't afford it and people forget what you did for them. You will soon be able to tell who is straight about paying and who is not and if you have people who dawdle, bill them right after a job is completed. Try to keep cash flow fluent for you. If you are on a long running job, get a deposit before you begin.

Tell your clients up front how much things cost and don't surprise them.

Also don't be frightened to ask for your top dollar sometimes (if they're not students). Ask for top dollar and see if you get it. You can always go down. People like to be associated with the best and so they won't mind the high price, and they'll love if you come down FOR THEM. But always give an estimate for large jobs on the higher side in case you confront difficulties. And they can be surprised if you come in under.

Figure out how many hours you need to work a day to make ends meet and work them.

Work out how much money you need a year as a baseline and how much you need to bring in weekly. Then work the appropriate number of hours to meet that goal. If you don't have the work, spend those hours looking for work or doing something that can result in dollars coming in. Obviously some months will be better than others but set yourself a goal to which you are working. That goal will ensure you don't play hooky.

Sometimes ask for prepayments if times are tough.

Steady customers won't mind. Some clients will like being on a retainer so they can contact you at any given time. Work out what works best for YOU economically. The trick here is arranging your cash flow situation in your own favor. Where you get what it is you need.

Look at where your biggest income producing products are.

Some parts of your business will be the most cost effective for you. Analyze what that is and put your energy there when marketing and when looking for customers. Follow the money. Where you can do the best, spend your time there. As an example, ghost writing is the most steady way I can make money. I need to put most of my marketing time and money there.

You will end up being in debt. Don't sweat it.

It's a fact of life. You will have to fund yourself at times and there is no shame in that. But watch that debt. When you have cash flow, use cash not your credit cards. We all have to pay to play, ie hire help, invest in supplies, go out to meet customers and all that costs money. But those costs are about investing in yourself. So be willing to spend when you need to and live solely on your earnings as soon as they are flowing in.

Say no to luxuries you cannot afford.

I cannot afford expensive vacations so I take working vacations visiting clients and working with them. I live in New York and try to cut cabs (not always successfully). We all need to cut where we can. Don't be ashamed that you are a one person business and not Donald Trump (a whole other discussion) and can't rush off to Prada every minute. You are wealthy. Maybe not in cash yet but you ARE wealthy in time, doing what you love, and living a life that you have designed to make you happy. That is true wealth.

Another area money can get tricky is when your clients become friends.

This is a natural outcome of a one person business. This means you will find yourself in the position of asking your client to pay you for what can feel often like friendship. But do not worry about this. They wouldn't want to get paid by their clients in friendship either. If the person is worthy of being a client, they will understand you are in business. My client in Uruguay where I just traveled is now a friend and I charge her half of my normal fee when there since she pays my hotel bill. The trip is work, a holiday in some ways and an experience I would never normally have, so we meet each other half way in expenses. I also only work for her 2 hours a day when there. If I worked more for her and was constantly working, I would charge my normal fee. Doing business together is in a way a partnership and we must always be mindful of the person we are dealing with. I have another client who is a single mother and has her own small business and I never bill her. I know she herself has cash flow problems but she has always paid me when she gets paid. I sometimes have to wait. I do not mind. We have worked together for years and she has always been decent. Money, as we know always comes in handy, so if I wait, so be it. I will still need it when she is able to pay me and she always has.

Be willing to change your cost structure if things are not working out.

If you NEVER make ends meet, you will have to change something. It might be your overhead, it might be your hourly cost, it might be how many hours you work, or you might have to make new connections who can pay higher fees. You have to be willing to identify where you need to change and be willing to be uncomfortable while you try it. Change usually is good, your mind becomes stimulated, you learn new ways of doing things, you increase your opportunities. You find you like doing things you did not even know existed. If you are seeking success in finances or in work, you have to clear the runway for your success. Get rid of what you know isn't working and open the door to what can. You might like where you move to. You might like offering a new product. Change is more scary in the abstract, the actual changing is usually quite fun and will make you proud of yourself. In short, you are going to find that change leads to empowerment and self-esteem. You'll take on activities and discover talents you never knew you had.

There will be tough times but they can be temporary.

There is always a struggle in business, especially when you are working toward what you really want. However, when the bottom line isn't working out quite the way you want, that is not the end of the story. It just means you have to keep going and look for a new opportunity. It is not always a case of you doing something wrong. It might be just a temporary glitch. As an example, you may lose a client only to discover that you will find a new client (because time freed up) who suits you much better. You may lose a backer for a venture you are involved in, only to have that same person come in a year or so later. We don't know what the future holds but we do know that life is continually regenerating and that successful people are not daunted by tough times. They see tough times as a challenge and go back to the drawing board to find another way to accomplish their goals. As the Chinese say, perseverance furthers.

You'll need help along the way.

"No man is an island...No one can stand alone," is a famous John Donne poem. What he means is that nobody accomplishes their dreams all by themselves. We need someone to believe in us and help us. We are the ones who have to do the hard work of accomplishing and taking the risks we need to achieve our goals but we will need the advice, comfort, and sometimes financial support of others. For example, I am a writer who had a play in a festival. Two people were very impressed with it and offered to help me financially as I kept writing. I was shocked and amazed. But I told myself not to be afraid to be vulnerable. And not be afraid to receive kindnesses from others. I had to learn that people like to give and will feel happy that they were big enough to help another human being. When we become successful, we will do the same for someone else, too.

Be aware that you'll have to deal with the good and the bad in people.

You are going to meet people who scam you in some way. It won't be your fault, this is life. Not everyone on this planet is evolved and we're not always evolved enough ourselves to see what people are really like. So you will be fantasizing if you think that just because you're a good person, so is everyone else. You, like all of us, will get tricked, deceived and not treated the way you want to in business. So what are you to do? Be attentive to who people really are. If they say something questionable, be even more attentive. See if they walk their talk, and stick with the people you know to be honorable and dependable. Cut loose when you encounter someone whom you catch in lies or in dishonesty. They will not serve your success in any way. Forgive yourself if you get taken and move on toward your dreams and goals.

How to keep up thinking new contiguous products.

Eventually you are going to achieve success in one of your services or products. After all, you have been working towards it with great diligence and intelligence. When you do start to see some inklings of results, do you just sit back and relax? Maybe for dinner or a weekend. But then it is back to making sure you stay successful. You keep working at your chosen field. You keep attentive to what you did to achieve success and then you see what more you can do to get even more results. You think of new products that your customers might want. You fine tune finding clients. You learn how to make whatever you have achieved function even better.

Stick to your core genius.

If one part of your life became successful, let's say your webinar business or your dancing class took off, then don't say oh I think I'll start to offer Spanish lessons. Stick with what is working! Do other dance classes. Make yourself a brand in the area where you have achieved success. Build upon that. If you've discovered a winning formula, add to and enhance that formula. That means you increase your chances for your success to continue. What is working, do more of.

How to capitalize on your success.

You need to let people know about what is working and you. Don't be shy. People are drawn to successful people. Look how the country, despite whatever misgivings they have about him, is listening to Donald Trump (as I write this). Because he purportedly is successful. That's what people want to hear about. So don't hide your light under a bushel, as the saying goes. Talk about it, consider a PR agent to write about it, post about it with your social networking person, not in a boasting way but tell the world you have this service and people are enjoying it. Promote what you do and expose what is working as much as you can. People want to be with winners.

Keep adding great people into your life.

Part of your success may be growing or finding a way to make your business or world larger. That may involve adding new people to your life. Choose those around you well – from your real estate agent to your financier to your marketing person. Choose people who connect with you as a person but you can sense take pride in their work, too. Choose people whose word is a bond. Choose people whose sensitivity you admire. Choose to work with people you are proud to be around and from whom you will learn from. There will be an exchange of strengths and this will further your success as well. How do you know what those people are like? As John Wooden, the American basketball player and UCLA coach, said, Things work out the best for those who make the best of how things work out. Choose people whose whole way of living is to make the best out of whatever hand life has dealt them. They are the ones who will have good ideas just when you need them.

Make sure your passion fills a need.

I have said this before but it cannot be stated enough. If you love raising white rats, I am not sure there is a huge market for that. All too often, people think that their own passions are enough for success. If only. What is important is that you are providing a service. When being a writer, one has to think of one's readers. The shoemaker has to think of the feet wearing his shoes, not just what the shoes look like. The coffeeshop has to think of the experience for the coffee addict, not just about his own coffee theories. We have to think of our clients and are we delivering a product or service of value for them. One that enhances their lives and is worth their paying you money for. If you are providing such a product or service, then the rest is details. Work, work, work.

I wish you every success. Now go to it!!!