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# YOUR FIRST BUSINESS



A Starters Guide

Darren Wilkins

A Starters Guide

# Your First Business

You have a Business Idea but don't know where and how to get it off the ground. This simple guide has easy to follow, step-by-step information to assist you with Your First Business.

Darren Wilkins

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## **Introduction: About This EBook**

**W**hen I first started in business I had no one to guide me, but I did know what I wanted and how I wanted to achieve it.

Did I get it right probably not, was I successful, well here I am now touching fifty years and have retired early, and living off the passive income streams I have generated over the years. So yes I say I am successful.

Starting out as a young engineer I quickly found I had leadership and organizational skills along with an analytical mind. I was soon noticed and had the opportunity to manage construction projects, which I excelled at; it's easy to manage other people's money.

I was soon managing projects valued into the 100's of millions (just more zero's) In locations in S.E Asia, China, Australia, New Zealand, Papua New Guinea, West Africa and the Middle East. One thing I did learn about managing projects around the globe is that management is the same no matter where you are located; running a business large or small is no different.

Having your own business can be very rewarding, always remember you are in control of your destiny and your own business is your road to success.

Starting a business can seem daunting especially if you don't know where to begin. Today with modern communications and that vast resource, the Internet available to us, starting a business can be very simple.

**“Management is the same no matter where you are located and running a business large or small is no different.”**

I put together this basic e-book as a guide to point you in the right direction, get you thinking and assist you in making the right choices.

As you read through each chapter treat it as an exercise, take notes and follow the steps outlined. When you complete, each chapter review your notes and see how you and your business idea measure up. Go back over the chapter again, and note what you need to do to make the necessary changes for success.

Starting a business is just the beginning running a business and ensuring its success means constant monitoring, controlling and adjustment above all it takes commitment.

Do you, have what it takes to start and run a business, are you committed and prepared for the ups and downs?

Great then you are ready to take the first step, here's to the rewards of having your own business and to your success.

# Darren Wilkins

Darren Wilkins

## **Chapter 1: Self Assessment**

**B**efore you start it's a good thing to understand yourself, do you have the right skills and mindset for your business choice running a business is a life commitment and should not be taken lightly.

The best way to do this is by self, assessment, this is a simple exercise, but it will take time and importantly honesty. Why honesty, to be successful in business you need to be honest with yourself, when doing your self assessment if you take any shortcuts the only one your are cheating is yourself.

To take your first step, into starting a business grab a pen and paper and follow these steps. As you work through the exercises, take notes, write down real answers, don't worry too much about a precise answer often your first is the best.

Great, let's begin.

### ***What are you good at***

We all have our gifts and talents (skills), and these skills can be a real asset for running a business.

Make a list of five to ten things you are good at, it could be we are good at conversation, that's a great asset that can be turned into a communication skill.

As you start listing out your skills you will be surprised at what you have inside you, keep it up and tap into yourself.

Now create a second list only this time list what you are not good at. Now I suppose you are asking why and saying shouldn't I be focusing on what I am good at and using this to help with my business. Yes true, but the reasons will be come apparent later as you will refer to this list when you are building a business plan.

**“We all have our gifts and talents  
(skills) and these skills are a real  
asset for running a business.**



## ***Your Goals***

What are your goals, everyone has goals; whether they are business or personal it doesn't matter make two lists one for business and one for personal. Don't worry if you have the same goal on each list.

Writing your goals gives you a great tool you can use as you go along.

Having goals gives you a reference to check against and gives you a great sense of accomplishment as you achieve them and then check them off.

Make a list of goals, such as, where you want your business to be in one year, two and five years, how much money do you want to be earning.

Your first goal will likely be start your own business, well done you are already in the right mindset, keep it up!

## **Chapter 2: Business Options**

**T**here are so many options available and its good to have a look at some of the options available.

What are some options; you can choose to start and build your own business from scratch, buy an existing already established business? Or you can choose a brand name with all the bells and whistles by buying a franchise.

### ***Start Your Own Business***

Starting your own business is the riskiest and time consuming, you need to spend time researching your market establishing relationships with potential customers and have a lot of patience.

### ***Buy an Established Business***

Maybe your choice is to buy an existing business, while this can initially be more expensive, what you get is an established name, established and loyal customer base.

**“Everyone has different circumstances, financials and needs, review all the options and importantly count the cost both personally and financially before committing to any business.”**

Buying an established business can mean you make an income from, the first day; you also have an established management system and usually an established premises.

While buying an established business may not be uniquely your own, after a time you can make changes and add your own stamp to it. With this option it is often very easy to grow and expand your business horizons and possibly even turning it into a franchise system.

### ***Franchising***

Buying a franchise is a great way to get a brand name and a proven money making system.

We all know of the big franchises MacDonald’s, BurgerKing, and KFC all very successful business.

What do you get, an established proven business system and model, constant advertising and importantly a brand name everyone recognizes.

What you don't get or (can't do) is freedom to change the system, control of the way you promote and manage the business.

### ***What to Consider***

For me the work and the satisfaction and the excitement that comes from starting your own business is well worth the risk.

Having said that everyone has different circumstances, financials and needs, review all the options and importantly count the cost both personally and financially before committing to any business.

## **Chapter 3: Market Research**

Identifying your market and then understanding that market is critical to your businesses success. The market is a big place it can be globally right down to your local community. What ever your market its very important you research that market before starting your business.

### ***How to Research***

Ask family and friends about your business idea and remember always to write down their response.

Do searches online; there will be someone out there doing the same as you learn as much as you can about them and how they promote their product or service.

**“A Fantastic tool to can use and its available for free is SurveyMonkey”**

A Fantastic tool to can use and its available for free is SurveyMonkey, it’s a free online service where you can create your own unique survey.

Once setup you can send to all your contacts and social networks and get the feedback you need, get it at [www.surveymonkey.com](http://www.surveymonkey.com)

### ***Get your Business Idea Seen***

If you use social networks such as Facebook or Twitter ask your followers and send emails to all your contacts, your followers and contacts are all potential customers. The more feedback you get the better you basis for when you have to make.

## **Chapter 4: Business Structure**

**H**ow do you plan to have your business structured? Are you looking at the simplicity of being a sole trader, where the business is you? Or a partnership where you have joint responsibility and share skills etc. Or even a corporation, so you can limit liability and maximize tax efficiencies.

In this chapter we will look at the structures available to you and some of the advantages or disadvantages.

### ***Sole Trader***

As a sole trader you take all the risk. While you have all the rights as a business owner, should something go wrong or an incident where i.e. if a customer is injured or property damaged you are 100% liable.

**“If a customer is injured or  
property damaged you are 100%  
liable”**

Often service type industries such as plumbers, electricians, auto repairers etc. or even the local store are sole operators.

### ***Partnership***

A partnership can take many forms 50/50 equal sharing or even 80/20, whatever suits the partners.

Some partners are silent, meaning they only give limited support or backing, this could be financial or a set skill required only in specific situations or times.

Partnerships can work well as each party has a set skill or even financial backing that can be brought to the table and shared in making the business a success.

Whatever the setup caution must be taken, always get to know your partner have agreements in place and always have these endorsed by a legal identity.

## ***Corporation***

There are many different options available for incorporating a company and each has different levels of liability limitation.

We won't go into the details of each, as this is something I strongly recommend you get legal advice on.

A corporation is a great way to limit your liability as a corporation is actually a third identity. There are many advantages other than the liability aspect, and it also gives your business a face of professionalism. You can also leverage on the tax advantages and spread your earnings and losses to minimize the taxable income and maximize tax rebates.

Whatever structure you choose legal advice is always an important step to do, business laws vary from city to city, state to state and country to country. Get legal advice for your location, and keep up to date as business laws are always changing.

## **Chapter 5: Statutory Requirements**

**L**aws are in place to govern how businesses operate, every country has these laws and you as the business owner must comply with these. If you were ever to end up in a court of law you cant act ignorant and say I didn't know. Having a business is a big responsibility and abiding by the laws of the land for business operation cannot be overlooked.

### ***Where to get Information on Business Law***

You don't need to read all the business acts of parliament or bills of congress to get an understanding.

Your local government offices will have a department that deals with business laws, contact them and they will usually provide an information pack or brochures to guide you.

If you have a local business chamber or business development center contact them they will also have information packs to guide you.

### ***Insurance***

In the majority of countries some form of business insurance is compulsory. This is usually some form of public liability and/or depending on your business type professional indemnity.

**“You don't need to read all the business acts of parliament or bills of congress to get an understanding”**

Always get legal advice; the consultation fees charged by a lawyer can save you tens of thousands in the long term.

## **Chapter 6: Business Name**

**A** Business name is your identifying mark and the beginning of branding. Having a brand name is a key to making marketing simple.

We all know of brand names Apple, Samsung, Mercedes Benz just to name a few, these all started out small just like you and are now globally recognized "Brand Names". There are millions of others and some very recent ones too; these all have one thing in common, excellent marketing, and a great product.

### ***How to Choose a Name***

There are endless names available, and you can even use your own name family or first. Samsung for example started as a Korean family business using the family name "Samsung" and is now recognized worldwide.

Make it fun get your family and friends involved, choose at least five names, the more options you have the better.

### ***Register your Name***

It's important to register your name immediately, ensuring its yours. You can look at trademarking later to secure your brand name nationally and internationally but that's for another time.

**“Make it fun get your family and friends involved”**

If you decide to use your own name registration is often not required unless you incorporate.

Check your local laws to confirm the exact requirements and always get legal advice



## **Chapter 7: Business Location**

**E**very business requires an address, and as a business operator you will need a suitable premises to run your business from. Maybe you need a store, a warehouse or an office you can even work from home; you will know what is best for your business type.

### ***Where to Locate***

Choosing the right location is very important, especially if you require store frontage. Spend time and research your market, you will likely find that different store types generally are grouped in close proximity.

Great for competition but most importantly, customers know where to go for a product they need or desire.

**“Because you didn’t research and the property was so cheap! You will be doomed for failure”**

You don’t want to end up in a back ally where people never go, just because you didn’t research, and the property was so cheap! You will be doomed for failure.

### ***Buy Rent Lease***

How you secure your premises is something you will need to review and account for in your business plan. The type and location will often be driven by the amount of finances you have available.

Always investigate any property carefully, can you operate a business from there and importantly can your business industry type.

Often local governments have bylaws affecting the types of businesses that can operate in a certain area.

As an example you may want to open an auto repair garage and the letting agent tells you; “No Problem” look around see there are established garages in the vicinity. You sign up, open your doors and three weeks later the local inspector shuts you down, you find out the existing garages have an exemption with some a grace period of two years to relocate. You, however, are new and no exemptions apply.

Failing to investigate can cause quick failure and put you on the fast road to bankruptcy.

## ***Signing Contracts***

With any property contracts will be required, once you have a property decided upon you will be given a contract "Never accept Verbal Contracts".

Always take the time to review the contract carefully, take it away and think on it for a day or two, never be talked into signing immediately, take that as a sign something is wrong.

Get legal advice contracts have many hidden clauses and some are a trap, Lawyers fees now can save thousands later.

## ***Work from Home***

Working from home is a great option. However there are a few things you need to consider.

Distractions, working form home means you are always available. Your family wants you, kids need help with homework, want to play ball, the kitchen sink is blocked, your out of sugar, the drapes are torn, the distractions go on and on.

Are you prepared for that and how will you deal with it. Set rules lay out a plan and discuss it with you wife/husband and children, so they know and accept that you are working between hours... to hours... o'clock.

**“Time spent investigating now can save lots of time, money and stress later”**

Importantly you will need to check the local laws, often there are laws in place covering home businesses, certain businesses cannot be run from home or at least some districts.

Time spent investigating now can save lots of time, money and stress later.

## **Chapter 8: Marketing/Advertising**

**H**ow are you planning to get your business seen and importantly recognized and known. If no one knows you exist you cant expect success. We touched a little on branding in Chapter 3 Market Research and Chapter 6 Business Name (branding).

Now is time to build a plan, a plan will give you a roadmap for the future and will guide your decision-making and help your business be successful.

Review the page on our site <http://arcos-creator.com/build-a-market-plan/> before you start, this will give you a good idea of what to do.

### ***How to plan***

You have already, decided from Chapter 3, who your target audience, will be, get a pen and paper.

Make a list of ten marketing ideas, do a Google search to help out if you want.

There are many options available to get known, build a website using [http://www.siterubix.com?a\\_aid=ffcaa374](http://www.siterubix.com?a_aid=ffcaa374) and you can even build one for free.

If you are on a tight budget, simple flyers, brochures, business cards and also newspaper ads are simple ways to advertize.

**“Make a list of ten marketing ideas, do a Google search to help out”**

Radio and television advertising can reach a much larger audience and need not be costly if your budget is limited. Make contact with some community radio or television stations and discuss with them what options are available that may suit your needs.

Word of mouth is always a winner; ask your friends and family to spread the word, tell everyone about your business and as you build loyal customers ask them to spread the word.

## **Chapter 9: The Cost**

**B**usiness cost is inevitable, startup costs, materials, stock, salaries, insurance, rent, power & phone the list goes on and on. An understanding of these costs is required before you start.

### ***Counting the cost***

Counting the cost of doing business sounds daunting, but it need not be. Time will need to be spent to know and understand your business costs and you will be required to do basic financial projections before you start.

It would be a good idea to read the articles on business cost and budgeting at <http://arcos-creator.com/business-budget-planning/> and <http://arcos-creator.com/managing-cash-flow/>

**“Counting the cost of doing  
business sounds daunting, but it  
need not be”**

Do you intend to borrow finances to start then, preparing a cash flow budget is critical?

You will need to list and detail the following;

- How much do you need to borrow
- List out where the money is to be spent and how much for each item
- Your current financial standing
- How will you repay
- Projected cash flow for the following year

Bank accounts are a necessity, make an appointment with your bank's business banking manager and discuss with them your requirements they will assist in tailoring your banking needs.

You will also require a bookkeeping system consult with your account what is best for your business and will cover taxation and financial management budgets and forecasts.

## **Chapter 10: Prepare Your Business Plan**

**Y**our business plan is a formal statement describing who you are about your business and your business goals. All of the things we discussed in the previous chapters come together in your business plan. In your plan will be background information explaining about you your experience and how and why the business idea came to be.

Your business plan describes in detail how you will function your future plans and will give a reader a full picture. And assist you and/or financial backers a tool to help in decisions to determine if the business is a viable option.

Writing a business plan is a critical component of running a business and is often overlooked, and many business owners only write a business plan when seeking finance and then often by the request of the financier.

Some successful business operators say they don't have a business plan, in reality they do. Everyday they plan; they set goals, review and adjust financial reports, they have a strategy, this is a plan. Never overlook the importance of planning no matter what you are told.

### ***What is a Business plan***

A business plan is not just a document for banks to read like some fairytale story. A well-written business plan gives the reader a full picture of your business idea and is a roadmap for you to achieve business success.

**“A business plan is not just a document for banks to read like some fairytale story”**

### ***Build your Plan***

Variables are everywhere in the business world; we can't capture them all but you need to thoroughly consider and research the variables your business might encounter.

Our article on the following information is covered in more detail at <http://arcos-creator.com/business-planning-for-success/>

### ***SWOT Analysis***

A SWOT is a breakdown of and looks at your;

- Strengths
- Weaknesses
- Opportunities
- Threats

The best way is by using SWOT analysis as covered in our article <http://arcos-creator.com/choose-a-business/>

### ***Mission Statement***

Start with a Mission Statement explaining briefly in 3-4 sentences what your business is about, what is the vision and mission of the business.

### ***Executive Summary***

This is where you describe your key objectives, ownership, and management structure.

The executive summary gives an overview of what product or service you are offering, your target market, competitive advantages, marketing strategy, and a summary of your financial projections.

**“Note: Its best to write your executive summary last, as each paragraph is a summary of the more detailed, related sections in the plan”**

### ***Business Profile***

A business profile provides a description of your business and it’s industry. The current market of that industry any foreseeable changes and future

opportunities are described in the profile.

### ***Marketing Strategy***

What we covered in Chapter 8 now comes into play.

This is where you demonstrate that you understand your market and shows your readers that you can succeed in your target market.

From your SWOT, you would have identified opportunities you will need to expand on your findings to show your industry and market knowledge. Demonstrate how you can take advantage of these opportunities and fill these gaps.

You will describe how you will promote your product or service, how your pricing is structured and how you will sell and distribute your product or service.

Include an advertising/marketing plan demonstrating how you will get your product or service known.

### ***Financial Plan***

This is the most important section of any business plan

All of your projected financial statements, income statements, monthly cash flow, and annual cash flow for up to three years need to be included.

The first year should be broken down into monthly projections for at least the first six months. Quarterly, projections for year two, and yearly projections through to years three, or more if you choose.

**“Include graphs if you can, a picture tells a thousand words”**

Include graphs if you can, a picture tells a thousand words.

## ***Appendices***

An appendix gives the reader access to research and background information supporting your plan.

The appendix should be kept confidential and only provided to those you feel they need see the details. If a potential creditor requires this information to assist them deciding to fund your venture, they will often request it.

Include in your appendix:

- SWOT analysis
- Credit history
- Letters of intent
- Resumes
- Pictures and description of your products
- Letters of reference
- Market research
- Contracts

**“Tip: Always keep a record of who you have given a copy or copies of your business plan”**



## **Appendix A: FAQ's**

**Q:** I've done a self-assessment and I don't have the skills for business?

**A:** Anyone can run a business, maybe look at modifying your business or even choose a different one.

**Q:** I want to buy a business, and I can't get the finances?

**A:** Build a plan and demonstrate you can repay, second you could look closely at starting your own business in the same market.

**Q:** I've can't find any information on my market?

**A:** Information is always available, you can even approach your future competition you will be surprised; most will be willing to assist.

**Q:** I cannot decide on what is the best structure for my business?

**A:** you can always start as a sole trader and as your business grows change the structure at a later date. Always get legal advice.

**Q:** I am having difficulty choosing a name for my business?

**A:** Search online or use the Jaxxy tool (Appendix B)

**Q:** I can get a premises for my business from a friend or relative very cheap and no contract, what should I do?

**A:** Read carefully chapter 7, also a contract is recommended as it protects you and your friend/relative

**Q:** My business idea and plan have been rejected by investors what can I do?

**A:** Review all the chapters in this EBook and check and compare with your plan and make the necessary changes. You could also consider paying for a professional business planning service.

## **Appendix B: Recommended Resources**

### ***The Millionaire Fastlane by MJ DeMarco***

There are two roads in life the slow lane and the fast lane which road are you on?

A book to get your to think about your life's road and how to get your entrepreneurial mind thinking, the road to wealth creation need not be slow.

<http://www.themillionairefastlane.com/>

### ***Google***

A great tool for online research.

[www.google.com](http://www.google.com)

### ***Jaxxy***

A useful tool for searching key words to assist with choosing a business name

[http://www.jaaxy.com/?a\\_aid=9e2d935e](http://www.jaaxy.com/?a_aid=9e2d935e)

### ***Wealthy Affiliate***

Complete online training to build an online business and much more!

[http://www.wealthyaffiliate.com?a\\_aid=ffcaa374](http://www.wealthyaffiliate.com?a_aid=ffcaa374)

### ***Site Rubix with Wealthy Affiliate***

All the tools and training to build a complete working website to start an online business

[http://www.siterubix.com?a\\_aid=ffcaa374](http://www.siterubix.com?a_aid=ffcaa374)

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