



Business Ideas



by Dan Miller

Introduction by Dan Miller

OFTEN I HEAR PEOPLE SAY they would love to start a business but don't have the money to do anything. And thus they quickly dismiss what may be their greatest opportunity.

In *No More Dreaded Mondays* (<http://www.48days.com/store/no-more-mondays>), I address the issue of money for starting a business:

There are typically three reasons people never act on their dreams to achieve the financial independence they desire.

1. The first reason is fear of failure. There is nothing more crippling than fear of failure. I've seen otherwise intelligent people who are so afraid of failure they let idea after idea pass them by, only to regret their inaction.

“For God hath not given us the spirit of fear;
but of power, and of love, and of a sound mind.”
2 Timothy 1:7 (KJV)

2. The second reason is *lack of knowledge*. Creative, nontraditional, or innovative skills are not just things you stumble onto. You have to learn how to invest, how to deal in real estate, how to evaluate business opportunities, or perhaps how to manage employees. But these are all things that can be learned and should never prevent you from exploring new options for a better life.

3. The third reason people don't act on their dreams is a perceived *lack of money*. I stress *perceived* because money is not really what's holding them back. People *think* they don't have enough money to take the first steps toward revolutionary work, but the problem usually comes back to fear of failure or lack of knowledge. I get eight to ten requests per week from people wanting to know where to find start-up money for new ventures. And, yes, capital is difficult to find—especially for businesses that use service, information, or technology. Does that mean it's impossible to launch a great idea without start-up capital? Absolutely not!

Take a look at this recent Census Bureau data:

- 26 percent of business start-ups didn't require any capital
- 34 percent needed less than \$5,000
- 9 percent needed \$5,000–\$9,999
- 12 percent needed \$10,000–\$24,999
- 6 percent needed \$25,000–\$49,999
- 5 percent needed \$50,000–\$99,000
- 4 percent needed \$100,000–\$249,999
- 3 percent needed \$250,000–\$999,999
- 1 percent needed \$1 million or more

No Money - No problem!

IF 69 PERCENT OF ALL NEW BUSINESSES need less than \$10,000 to get started and 70 percent of the people on the street say they would like to start their own business, why don't they?

I'm going to give you 48 inexpensive ideas for businesses.

Here are some other quick tips:

- Share your ideas. Don't be secretive. Get input from everyone you know. Ideas are a dime a dozen. But the person who puts a plan of action together is the only one who will benefit.
- Your friends will likely be too busy to help you—or to steal your idea—but you can get their opinions and input.
- Make sure you find something you believe in, something you would buy yourself and use yourself, and would sell to your best friend.

Some Additional Considerations

- Improving an existing product or service is the surest and quickest way to success.
- Brand-new products or services are usually very risky.
- Don't look for get-rich-quick schemes. If it sounds too good to be true, it probably is.
- Look at the long-term perspective.
- Decide to be excellent at whatever you do. This provides more leverage than any other factor.

48 Business Ideas

OKAY, HERE ARE 48 IDEAS you can take and make them your own in any way you want. Go ahead, please steal my ideas and then let me know how successful you've been (askDan@48Days.com). I'll be your most excited fan.

1

Haulin Amish

WE ALL KNOW THE AMISH DO NOT DRIVE CARS. But guess what – they still have to go to weddings, funerals, doctors' visits and family reunions. My Dad retired from farming when he was 62 years old. For the next 26 years he had a delivery service for the Amish. He had several passenger vans in that period of time as he put a ton of miles on each one. (He already had a family van so there was no start-up cost.) Having been raised Amish himself, he loved relating to the people and sharing their lives. He would often leave at 3:30 AM to begin picking up passengers, transporting them to whatever event they wanted to attend. His standard rate at that time was \$1.50 per mile. It was not unusual for him to take a family to an event, stay overnight and drive back the next day, covering perhaps 600-700 miles on the trip. He made decent income and loved what he was doing – until he moved to a retirement center at age 88.

At this point the mileage rate could easily be more – you do the math. Is there a unique group of Amish, elderly, foreign visitors, or tourists where you could provide a similar service? Look around – you may be surprised at the possibilities.



2

Ron Baldwin - artist

RON TRANSITIONED FROM BEING THE PASTOR OF A CHURCH to being the artist God created him to be. With no formal training he now does these magnificent paintings – abstract, bold and with a musical theme. Rather than being one more general artist, Ron narrowed his focus to music and florals and has done extremely well. Obviously, start-up materials were minimal – a few canvases and some paint and he was able to start. While he was building his reputation Ron did faux finishes in people’s homes. But today he does nothing but these very distinctive paintings that are sold through the finest galleries and interior design shops across the nation. The painting you see here and the one he gave me for my office are examples of his \$10,000 pieces. Yes, we all hear about “starving artists” but if that is your authentic fit and if you position yourself as a specialist as Ron has done with music themes, you can enjoy meaningful work and your best tool for a financial windfall. <http://ronaldbaldwin.com>



3

Caricature

DO WHAT YOU LOVE: Joanne and I were invited to a corporate Christmas luncheon. As their guests we were treated to lunch and other goodies. One of the other goodies was the privilege of having a caricature drawn by Tracy Latham. Tracy shared that he had read **48 Days to the Work You Love** four years ago and it inspired him to go into his business full-time. And that business is drawing these incredible caricatures.

Yes, people told him this was not realistic or practical – but he moved ahead anyway.

Now he stays booked at corporate events, birthday parties, conventions, conferences, etc. He charges \$100 an hour with a 4-hour minimum and is a continual crowd pleaser.

A couple questions listed on Tracy's site say:

Q: Did you go to school for this, or are you naturally talented?

A: I went to school to delay adulthood, and I am naturally lazy.

Q: What do you do when you are not doing this (party caricatures)?

A: When I am not drawing at gigs, I am trying to book more gigs.

Q: Do you ever do other kinds of art?

A: Only as time permits... my mother is still waiting for that oil painting of ducks on a lake.

Now who's telling you it's unrealistic to pursue your dream? And yes, that's Joanne and me in the caricature here. Apparently Tracy knows who's in the driver's seat in this household.

Check out his information here: Tracy Latham's Drawing Board <http://drawing-board.net>



4

Tree Carving

WE HAVE A TREE IN OUR FRONT YARD that was damaged by a storm and ultimately died. A normal person would have cut down the dead tree and removed the stump. But I'm not a normal person. I cringed at the thought of cutting down even a dead tree—and began to look at that tree with different eyes. I called the store where I bought my chain saw and asked if they knew anyone who did wood carvings. Three phone calls later I talked with a lady named Terry. She said that while she did wood carvings in her shop, she had never done anything on a standing tree, but she would be willing to give it a shot. She referenced her website <http://www.carvingsforchrist.com> and we agreed to meet a few days later.



After looking at the incredible carvings on her website, I sent her a brief message relaying my excitement about having her come to our house. I immediately got this message back from Terry:

“NO WAY!!! You’re THAT Dan Miller? Well, welcome to the results of my reading your book 48 Days to the Work You Love (www.48Days.com). What a gas! I was dying in my job, read your book, and realized I really wasn’t the bad person “they” were brain washing me into thinking I was... I gave 2 months notice at my job, and immediately experienced a peace that surpasses all understanding. I started to breathe deeper than I had in years... Life is so good now! I have tons of energy, [am] feeling creative, and can go into my studio and carve away...This has been the best year of my life so far!”

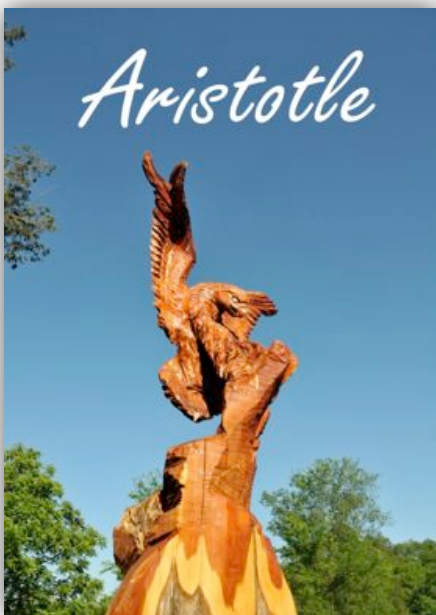
Does the life you currently have allow you to breathe deeply? If your breathing is shallow and constrained, why is that? What would it take to release “a peace that surpasses all understanding” for you? Be prepared to take an unusual path. Work that’s fulfilling to you may not be immediately seen as practical and realistic by those around you. Trust me, you will not find “tree carver” in the U.S. Labor Department’s *Dictionary of Occupational Titles*.

Terry did come out to our house. She was able to see two amazing faces in that dead tree. We think the faces look like perhaps Abraham and Moses. Instead of an ugly stump, we now have a permanent piece of art in our yard. We have added flowers and shrubs in our little “wisdom garden” and it’s the first place for conversation when people visit our home. Terry brought a chain saw and a bag of chisels and hammers – certainly far less than \$2000 worth of materials. I paid her \$500 for what you see here.



Update: Here’s Terry’s latest work on our property. We had a large cedar tree that did not come back to life this spring – not sure what happened. But it’s right outside my office and once again I wondered if there was something to be salvaged other than an ugly stump. We cut it up high enough that the lowest branches were still intact – and this is the eagle that Terry found lurking inside that “dead” tree.

What you see here is right after she completed her carving. There has been no color added. The rich red is simply the natural color of the cedar wood. I paid her \$1000 for this one – it took her parts of three days. She’s happy – I’m happy.



As you can see here we decided to give the eagle a name. Out of hundreds of names submitted by readers of the 48Days newsletter, we selected ARISTOTLE because it means "the best purpose."

Start-up Costs: A small chain saw, a couple of hammers and a good set of carving tools – maybe \$500.

5

Sidewalk Stamping

A YOUNG MAN JUST COMPLETED a stamped concrete sidewalk at our country house. Although he has only a high school degree I paid him as a highly compensated professional for his unique ability. He attended one of my seminars and complained that he was stuck in a lowly construction job. I helped him explore the unique areas of competence he has and was blown away as he described this process for making poured concrete look like individually laid stones. We planned out a wide, curved sidewalk with a central circle to join two directions. He built the needed forms, borrowed the stamping forms from a friend, and arranged for the concrete to be delivered. I paid for the concrete when it arrived (\$438) and deducted it from the \$2000 price we had agreed on. As we have constant friends and visitors at our house, we were able to show his work immediately. His next job was an \$11,000 driveway and sidewalk for our good friends. That gentleman's brother then requested a \$6000 project – and this young man went on to gross over \$100,000 in his first full year in business.



- Free videos on YouTube <http://bit.ly/sidewalkstamp>
- Free Training Basics <http://bit.ly/sidewalkstamptraining>
- Sources for the required stamping forms <http://bit.ly/stampforms>
- Always check eBay <http://bit.ly/stampformeBay>

This is an opportunity to combine a very ordinary process – concrete pouring – with a little artistic ability to dramatically increase profits. Start-up Costs: \$300 – 1000

6

Jim Hodges - Audio Books

WHAT IS YOUR DREAM? I had the privilege of interviewing Jim Hodges for a teleseminar titled *30-Second Commute: Working from Home*. Jim reads history books, making audio recordings that make history come alive for students young and old. He travels to home-schooling conferences and other educational events to share his products. And now book publishers are coming to ask him to produce their audio recordings. So how did Jim find this line of work? Several years ago, while they were out on a dinner date, Jim's wife asked him, "If you could do whatever you wanted to, what would that be?" Jim immediately replied, "I'd read history books."

So how do you take that kind of dream and turn it into a real, income-producing outcome? Most people would have finished dinner and gone back to the drudgery of real life. However, with Jim, the seed was somehow planted.

In submitting his work description to me, Jim said, "Honestly, I never work anymore. The entire business, from recording to marketing to traveling to conventions, all of it, is immensely pleasurable for me." (You can listen to a sample of Jim's enthusiastic reading at <http://www.hentybooksontape.com>) What could you do if you acted on your real dreams rather than squashing them?

Are there books you can read without the complexity of author permission, royalties and license issue? Absolutely – there are thousands of books in the "public domain" that are waiting to be brought back to life in a format that is demanded by today's learners.

Project Gutenberg is the place where you can download over 30,000 free eBooks.
<http://bit.ly/gutenwiki>

Here's another useful site: <http://www.authorama.com/>

If you're not familiar with "public domain" books you can read up on it here:
http://en.wikipedia.org/wiki/Public_domain

7

Flipping Cars

I DON'T HATE MY JOB, BUT... When I met Mike Sparks, he was working at Nissan manufacturing, in a job that most people would consider the American dream. Great pay, great benefits, and all the security of a traditional job. But he was restless, looking for more. Mike says I'm the only one who encouraged him to explore some new options and take action. When we first met, he was already experimenting with selling cars on eBay. In one of his initial transactions, Mike bought a red Jaguar convertible, checked every detail, sold it online, and made more money from the car's sale than he would have made in a month at his "real" job. After looking at the success he had already experienced, I encouraged him to quit his job and expand his car business to a full-time opportunity.

Everyone else told him he was crazy for thinking about leaving a great job. But last year Mike sold 150 cars from his MidTN Autos (<http://www.midtnautos.com>) in Smyrna, Tennessee.

There are approximately 135 car dealers in the same county as Mike, but fully 60 percent of his sales last year were completed over the Internet. He's delivered cars to Costa Rica, Germany, and a whole lot of other interesting places.

In looking at any business idea, I encourage the owner to have what I call a *unique selling proposition* (USP). What will you be doing that is not being done well by anyone else? Mike's USP was that he was one of the first to perfect the process of selling cars on the Internet.

I have purchased eleven vehicles from Mike and his wife, Felicia, in the last few years. Here's yet another example of someone who looked inward, recognized his unique strengths, created a plan, and acted on that plan.

I have bought and sold cars since I was 14 years old. It's just something I enjoy – and understand. There are countless repossession and other auto auctions you can attend. Here in the Nashville area there are regular monthly auctions that anyone can participate in. You must have cash ready to go and obviously you must have a pretty good understanding of the car business. If a car is coming across the auction block you may have 30 seconds to decide if you will buy it or not. No test drive, no checking CarFax and no guarantee of

anything. But when you have the potential to buy cars at deep, deep discounts you still have the opportunity to make great profits.

I find that cars in the lower price range are easier to find – and to resell.

Here's a free 12-ebook study course on being a car dealer: <http://www.dealerlicense.com>

You'll need to know the requirements for selling cars in your state. Most states will allow you to sell 4 or 5 cars a year with no dealer license. Beyond that you will likely need to have a license. And that may require a lot, a sign and liability insurance. Having a dealer license will keep you from having to pay your state sales tax on each vehicle – a major consideration that eats into profits quickly.

Here's a car I bought recently for \$800:



Here's another one for \$1000:



At the time of purchase Kelly Blue Book showed a retail value of \$2575. This is a 1993 Chrysler New Yorker. Purchased brand new by a gentleman for his wife. After her death he told his neighbor he wanted to sell the car. I stopped by and gave him exactly what he was asking – an incredible deal on a one-owner car. It's immaculate in every way. You see the proud new owner here. I no longer **sell** cars. I simply enjoy finding great cars for people who need a helping hand.

This was a 1993 Volvo 760 –



I've purchased cars from eBay, Craigslist, auctions, banks, yard sales, and sitting in front yards. My formula for getting great deals is – Always be ready and never be in a *have to* position. I just have fun looking and am always amazed at the deals available.

If you know cars, have a pleasant personality and enjoy serving people, this is a great business to be in.

Start-up Costs: Obviously a wide range – but yes, you can get started with \$400-500 and work your way up in working capital quickly by accumulating profits.

8

Massage

AS MORE AND MORE PEOPLE WORK WHILE SITTING DOWN, the level of stress and tight muscles increases. If you've got a healing touch you may be a candidate for providing massages. You get the benefits of a low-cost startup and the satisfaction of making the world a more peaceful, relaxing place. Joanne and I get massages every Friday afternoon. One of the reasons we chose our massage therapist is because she comes to our house, sets her table up in our spare bedroom and we take turns for our one-hour massage. Then we are relaxed, ready for our Friday night date and an enjoyable evening.



Now you may think you have to find wealthy clients to make this work. Not necessarily so. Joanne and I consider this an essential part of our health maintenance – not some extravagant luxury, but a legitimate method of removing toxins and stress from our busy lives. We are currently paying \$60/hr. For both of us plus tip we pay \$135 weekly.

You may need to be licensed to call yourself a “massage therapist.” Check with the American Massage Therapy Association (<http://bit.ly/AMTastatelaws>) to find out if your state is one of them. I know this may be a point of contention for some massage therapists but I have found that some people have empathy for people, have studied massage and have a soothing, restful nature – without ever having gotten a specific license. Personally, I'm more interested in the skills of the person than the degrees or certifications.

Start-up costs: about \$1000 should provide you with a table, a music source, some oils, towels and massage crème. \$25 to \$60 an hour seems to cover the range of fees. This is a business that grows best by referrals. I would not choose someone because of seeing an ad in the paper or getting a letter in the mail. This is a very personal service and your business will grow because people like and trust you.

You can also check with the National Certification Board for Therapeutic Massage & Bodywork (<http://www.ncbtmb.org/>).

9

Kettle Corn

THIS IS THE FAMILY SIZE BAG OF POPCORN – and it’s \$21.00. I see this vendor at lots of middle Tennessee events – and it always blows my mind. There is always a long line waiting for the chance to purchase this popcorn. It’s “kettle corn” meaning you can watch them pop it in big copper kettles. They stir it with long paddles – add lots of salt and sugar – but certainly nothing that unusual. I’m convinced it’s partly the incredible smell and mainly just the novelty of seeing it made in this way. And of course, it is good. But one of the young workers told me they will sell around 2000 bags in a typical day. Let’s assume the average sale is for a “medium” bag, which is only \$6.00. That’s \$12,000 gross revenue – and trust me, the cost of materials is probably no more than 10% of that. Sounds like a great business to me.

There are a whole lot of “business opportunities” out there for kettle corn. (<http://bit.ly/kettleopps>). And you’ll find financing deals to entice you to just start with a \$10,000 setup. Obviously, I’m not recommending that here.



I think some of the appeal is in having a simple operation like shown here.

A kettle on an open flame just makes the product more appealing than having it come out from behind some fancy counter. Keep it simple and reap more profits.

The local guy who works all the Franklin, TN events started his business so he could have something that would involve his wife and children. You can read his story here: <http://aceskettlecorn.com/>

Start-up Costs: \$500-1000

10

Piano Tuning

YES, THIS IS STILL A VERY BIG BUSINESS. How big? It is estimated that every third house in America has a piano, and pianos should be tuned once or twice a year. I have a friend that does piano tuning full time and stays booked weeks in advance. He charges \$70 per tuning and normally does 4 or 5 a day. With two weeks off that works out to be about \$70,000 annually.

Industry averages show piano tuning fees range from \$70 to \$120. Experienced tuners spend about 1 hour per piano, tuning up to 4 per day.

American School of Piano Tuning appears to be the biggest training school for this. I sent for their information and received their course offer at \$1490. Before I had a chance to respond I received a second mailing informing me of some unexpected returns. I could now purchase the entire ten-lesson program and all the necessary tools and equipment for starting my own business for “only \$745.” You have up to a year to return your lessons but they say you can also complete the entire program in 40 hours.



American School of Piano Tuning -- <http://www.piano-tuning.com>

Like many training programs it appears the piano tuning schools teach you to tune pianos – they don't teach you how to run a business. And like any professional, whether you're a doctor, dentist or attorney, just having the skill doesn't make you successful. You have to understand how to market and sell your service.

This is a great example of a very specialized area of expertise – but not a long or expensive process to get into. I think it's a sleeper area of opportunity. Once you are ready to go you can do your marketing and be in business.

Start-up Costs: \$500-1000

11

Dry Cleaning Pick-up

Several years ago when I still had an office in town a young man walked in one morning. He asked if we would be interested in having him pick up our dry cleaning. He would pick up on Tuesday and Thursday and return items on those same days. We would pay the same rates as if we walked in the door of the dry cleaner ourselves. Obviously this was a no-brainer. Why wouldn't we save ourselves the hassle of driving to the dry cleaner, trying to remember what day our items would be ready, or running in through the rain?

And how does this make sense for the young man doing the pick-up and deliveries? Keep in mind that marketing is a major expense for any dry cleaner. In this case the dry cleaner was willing to pay 40% of the total charge in exchange for the new business. And just suppose the young man was able to bring in \$20,000 worth of business a month? And these are pretty real figures.

His cost to start – probably less than \$10. He already had a family van. When he approached our office he didn't have business cards or invoices. He had a simple one-page flyer explaining his service. <http://www.drycleaningandmore.com>

12

Window Washing

SEVERAL YEARS AGO I HAD AN EMERGENCY MEETING with a lady who just discovered her husband had left and was not coming back. She had 4 small children and was a full-time Mom. She was in desperate shape financially and wondered where she could get a job. However, in helping her assess her marketable skills we had difficulty coming up with anything that would get her more than an \$8-10/hr position.

I suggested we look for more creative options. Here's what we came up with. She went to Wal-Mart and purchased a bucket and squeegee. With that she took her oldest child with her and went up and down one primary business street in south Nashville, offering to clean their windows. She found a receptive market for her services and discovered she could make \$50-60 an hour by bidding the jobs in advance.

I had wanted to help her find something she could do for a day or two to just get immediate income. Window washing worked so well she continued to do that for over 4 months while she then made plans to move into a professional selling job – where she has done very well.



Window washing appears to work best in large strip malls. And always charge by the total job or by the window. It doesn't make any sense to work by the hour in this kind of business. As an example, you might charge \$18 for a large window – one that would take about 10 minutes to clean.

To be fully prepared you may want to invest in:

- A bucket
- Ammonia
- Dishwashing detergent
- A brush on a long handle
- A six-inch squeegee
- A twelve-inch squeegee
- Some rags and sponges

There's even a window cleaning association you can join. International Window Cleaning Association (<http://www.iwca.org>)

Your total start-up costs should not be more than \$20-30.

13

Real Estate Signs

HERE IN WILLIAMSON COUNTY, TENNESSEE we have a lot of real estate activity, even in slow economic times. Adam began offering the real estate offices a service where he would put up the signs for the weekend open houses. Typically that means going around and putting them on strategic corners on Friday or Saturday. Then on Sunday night he would go around and retrieve those same signs. His charge was only \$6.00 each. Have you ever seen a real estate agent in high heels trying to get an open house sign in the ground during a rainstorm? Do you think that agent would be willing to pay \$6.00 to not have to risk personal injury and scrapes on the Mercedes?

Adam was doing about 200 signs a weekend. Keep in mind one open house may require 4 or 5 signs. You do your own math on the possibilities. Adam has a small pickup truck that was his personal vehicle. If you already have a truck your start up costs may be a simple flyer to advertise your service. You can get permission to place one of those in the personal mailboxes of each agent at their broker's office – avoiding even postage costs.

Start-up Costs: Possibly \$50 for some nice flyers plus your own pickup truck or small trailer.



14

House Cleaning

THIS IS A YOUNG LADY that my wife Joanne has been mentoring. And this is the actual flyer she used to get started. Rates for house cleaning in our area range from \$20-45 per hour based on a 3 bedroom house, which is basically a 4-hour job for an experienced cleaner.

With Catherine's background she struggled to find a \$10/hr job. And with a small child the rigid time demands of a "real job" were difficult to manage. Cleaning gives her the pride of running her own simple business, time flexibility like she would never have in a job, and the potential to earn significantly more income.

Start-up Costs – approximately \$10 for a handful of flyers plus \$50 for initial cleaning supplies.

Let Me Clean Your House!

Catherine Bester



I am eager to please and to show you how sparkling your house can look after a few hours of my energetic cleaning! Not a lot of chatter or wasted time. I am fast, efficient and can see what needs to be done. I can also be your personal assistant for a day, a week or longer. I have good computer skills, have a good car to run errands, can do elderly or child care and have good telephone manners. Trustworthy and have the references to prove it! Just give me the chance to show you.

Will live up to your expectations or you don't pay!

615-506-4056

Call now for a quote

Only a few spots still available!

15

Home Inspection

INSPECTION OF A HOME has become an expected part of the purchase process. If you are someone who is a handyman anyway, you may find this to be an easy fit. While there are specific skills needed, it appears good people skills and the ability to see details that others may not see are the essential characteristics required.

In today's environment it also helps to have decent computer skills, as your reports will need to have a professional look. And the computer software available will make your work much more efficient as well as attractive.

It is estimated that 5.37 million home inspections were conducted in the United States last year and that number is increasing even with a slowdown in transactions. There appears to be a long-term demand for qualified individuals to start home inspection businesses. Home inspectors typically charge from \$275 to \$375 to inspect an average home. Depending on your market area you could earn \$1000 or more in a single day inspecting homes.

This is a developing area of expertise so licensing regulations vary state by state. You can check out the requirements for your state here: <http://bit.ly/inspstatereq>

You may have to pass a test in your state to then be licensed as a home inspector.

Most of the training programs are study systems you study on your own.

Here are a couple of examples:

- Professional Home Inspection Institute
<http://bit.ly/phiinst>
- Stratford Career Institute (\$589.00)
<http://bit.ly/stratfordcareer>



Set up referral relationships with local real estate agents, bankers, and mortgage originators.

Start-up Costs: Appear to range from \$399 to \$1499.00

16

Translator

LISA STOPPED ME AFTER A SEMINAR PRESENTATION. She had a \$10/hr job and felt trapped because she didn't have a college degree. I had a 5-minute conversation with her, asking what unique skills she had. She mentioned that she had been born in Mexico but moved to the U. S. as a little girl. Her English was impeccable, however, she was completely fluent in Spanish as well. I suggested she position herself as a translator and described how she could do that.

Approximately one month later I ran into Lisa again. She showed me her business card. On one side it said *Lisa Chambers – translator*. On the other side it said *Lisa Chambers – traductor*. She told me she had contacted about six legal firms and about that many medical clinics, offering to translate in the courtroom or in hospital situations. She related a couple assignments she had just completed. A small child had been brought to Nashville from Bolivia for a complicated eye procedure. Lisa spent three days with the family in the hospital, translating the doctors' information into their native language – at \$50 an hour. She said those initial contacts were keeping her booked approximately 20 hours a week. And that was as much as she wanted to do.



Her start-up cost for her first 500 business cards – \$10. <http://www.vistaprint.com>

For more information: American Translators Association <http://atanet.org>

17

Telephone/Address Books

THIS IS YET ANOTHER OF THE REAL BUSINESSES I have done myself. Have you ever seen the fancy brochures churches give out to visitors? They are extremely costly to the church and have a very short lifespan. Some are left in the church pews, some make it to the parking lot and a few end up on top of the microwave at home.

What if we could give the visitor something nice enough they would never throw it away – and what if the church could hand out that gift with absolutely no cost to them at all? I purchased a really nice Telephone/Address book from our local bookstore for \$10.36, including tax. Then I went to a prominent Baptist church and asked how they would like to receive 1000 free TA books with their church logo or image on the front cover. We would also put four pages in the front of the books with the schedule of services, plan of salvation, photos of staff, or whatever they wished to include. Knowing these were a \$10 value that was offering to give them \$10,000 worth of promotional material at no cost.

All I expected in return was a list of professional business people in the church and the local businesses the church used as vendors. I wanted a list of at least 50 businesses – real estate and insurance agents, the pastor’s favorite restaurant, the company that put a new roof on last year or paved the parking lot, the hotel where they booked guests, etc. The church would always willingly give me that list. I would then approach those businesses and give the “opportunity to highlight” their business to that captive audience.



Putting seven ad spots on the inside front cover, the inside and outside back cover gave me 21 spaces. At a cost of \$395 each that would generate \$8295. I would collect in full as I committed those spaces. Then I did a simple layout for each ad myself, had the 1000 books printed at a cost of about \$4.00 each, delivered the books to the grateful church and put \$4295 in my pocket. I would typically complete a book in 4 or 5 days. I would normally do two a month, allowing me two weeks a month to develop my coaching business, building it from a start-up to where that income overtook the TA book sales.

Incidentally, I discovered other organizations that were even more profitable. Banks, colleges and non-profits were great customers. I completed one book for the UAW at the Corvette plant in Bowling Green, KY where I just kept putting in more inside pages for ads because everyone wanted to be included. On that one I netted over \$8200 for my efforts.

P.S. Be realistic about the way telephone/address book usage has changed. I'm not sure this same concept would be as viable today. People use electronic address books more than physical. Perhaps there's an electronic version of what I described here.

18

Wood Chip Merchant

A COUPLE OF YEARS AGO I noticed there were several tree companies working in our neighborhood. Their assignment was to cut the trees back wherever there was danger of them falling against power lines. Their work often left the trees looking misshapen and distorted, thus they were frowned upon and treated badly by most of the neighborhood residents, even though they were doing work that needed to be done. While they were on my property I concluded that I would get better results if I befriended the workers. In doing so I also discovered they had to drive about 15 miles out in the country to dump each truckload of freshly chipped wood. I asked if they would mind just dumping the chips from my property right there in a big pile. They laughed at the thought of not having to waste an hour driving to their normal dump site. What they thought was trash I recognized as a bonus for me.

Over the course of about six months those tree companies brought me approximately 120 truckloads of chips. I have used them for nature trails, playground areas and in covering areas formerly full of rocks and thorns.

Neighbors have asked me if they could buy chips from me and wondered how I was so “lucky.”

If I were looking for another source of income I could sell this “free” product, install playgrounds or create nature trails as I have done on our property.

Cost of business – zero.



19

Chauffeur

DRIVE CELEBRITIES or just take someone to their doctor's visit. Chauffeurs should obtain the standard Class D license in addition to a for-hire ("F") endorsement. To receive the endorsement, applicants must be at least 18 years old, meet the eligibility requirements, pass a vision test, and pass a specialized knowledge test. The endorsement costs \$4.50. A Commercial Driver's License is required only if the vehicle is designed to transport at least 16 people (including the driver). You can charge by the hour, by the person, by the trip or just to be on call. Get creative about what works for you.

Buy an old limo and you're set for weddings, proms or other special occasions. You may already have a vehicle you could use – and if not, yes, there are still interesting buys out there in the \$2000 range – hey, a little paint and you're ready to go.



20

Pet Walking/Sitting

WHILE I WAS IN SAN FRANCISCO for a conference I took a break to enjoy an outdoor café on one of the hilly streets. A young gal walked up and sat down – having four dogs in tow. I struck up a conversation with her and obviously asked about her dogs. She said she was a student but walked dogs as her source of income. It was easy to target busy professionals right there in the area where she lived. She charged \$15 for a 30-minute walk – but always had at least four dogs at a time – sometimes more. Plus, she would walk them at least twice a day. And for others she was simply checking on them while the owners were on vacation or traveling on business. The combination provided her a regular \$700-800 weekly income. You may not live in San Francisco but I'll bet the potential is not much different wherever you are.

Start-up Costs – maybe \$10 for some cool looking business cards or flyers.



21

Custom Tailored Clothing

THIS IS ONE JOANNE DID while I was in graduate school. We had one small child at that point and we didn't want her to have to be committed to a real job. She has always enjoyed creative sewing and had a great sewing machine already.

But the niche we quickly discovered was in making clothes for hard-to-fit women. Some large, some short and wide, some with very unique physical oddities. And they loved Joanne. Here was someone who would talk with them with compassion and then create beautiful clothing tailored to their specific needs. From the beginning Joanne had a backlog of projects waiting to be completed. And again, she could monitor her time so family needs came first.

She priced her work by the completed garment and could make \$400-500 a week part-time.

Start-up costs for Joanne – zero. Obviously, she already had a sewing machine, as I would expect anyone who is a candidate for this to have. I would not recommend this as a business for someone who did not already have a lot of experience sewing. The client can provide his/her own patterns, fabric, and thread.



22

Painting - interior & exterior

Yes, this is another of my regular standbys. I enjoy painting – you can see a big difference immediately, everything is fresh and clean and it's pretty easy to do a great job. Plus, it's a monotonous, repetitive job that allows for listening to positive, motivational audio programs.

More than once, while in graduate school I chose to paint as a means of generating income. I would bid the jobs in advance and then complete them on my own time as I was always taking classes at the same time. So I could be flexible if I had a test or if I needed to be with my family. Typically I was doing inside rooms in vacant houses so I could show up at 9:00 PM and get a lot done with no interruptions.

You should have good painting skills and some attention to detail.

Start-up Costs – a couple of good brushes (approximately \$15), drop cloths or newspaper, paint trays, and access to ladders.



23

Plant Rental

I LOVE THIS PARTICULAR BUSINESS IDEA. A lady I knew found this to be a very profitable business. Most office buildings, medical and dental offices, and lots of other professional buildings like to have plants as part of the décor. Plants add an immediate hominess, clean the air and just give the appearance of a welcoming place.

But how many of those places have an employee or owner who can do a great job of taking care of those plants? Not many. And if the business buys the plants they have the immediate need of someone being competent to care for those same plants.

What Debbie discovered is that renting the plants is an attractive proposition for businesses. And very profitable for her. She prices her rentals so she recaptures her cost on the plant in the first 90 days. So if her wholesale cost on a plant is \$20 the rental fee will be \$7.00/monthly. That seems to be readily accepted by the businesses. And you can see where this leads for Debbie.

Her responsibility is to show up and care for those plants – otherwise she loses her investment. If she had a plant die in the first 90 days she would actually lose money.

BUT – if she carefully cares for the plants she may have a plant for 3 years. Let's just use that as an example. For example, let's imagine a doctor's office that now has 10 plants. That's \$70 a month for beautiful looking plants guaranteed to look healthy and vibrant from now on – forever. If they ever need to be replaced Debbie will take care of that immediately. But let's just say she knows her plants well and maintains them perfectly for three years. She may even rotate the plants to other businesses to provide changing variety. But on those original 10 plants, with a cost of \$20 each, her investment was \$200. During the first three months she is simply recapturing her costs. In month 4 the \$70 is all profit. So in our example if the plants had an average life of 36 months, she would have 33 months of profits –with no cost other than her time, travel expenses and perhaps a little fertilizer. So that would be \$2310 in profits or \$770 per year. Now that's one location. You



can do your own multiples of that. If you had 100 plants in place that would be \$7700, five hundred would grow that to \$38,500. Could you maintain 500 plants where you needed to check on them once a week? I don't know. I would think it would be more than adequate if you spent 1 minute per plant. That would be about 2 hours a day, five days a week – or 5 hours a day, two days a week. Seems like that's workable.

Start-up costs: \$500 – 2000 (depending on your initial inventory)

24

Tip Enhancer

WHAT IF YOU RAN A SEMINAR teaching waiters how to increase their tips? How to serve better and receive bigger tips – guaranteed results. Do you know how much variance there is in what waiters and waitresses receive for their work? Yes, I know there are suggested guidelines for tipping in restaurants (10-20%), but do you know how much difference that range can mean for a young person hoping to pay for college or first car?

Studies show that waiters can boost their tips from 10 to 100 percent by doing any of the following:

- Lightly touching the customer
- Smiling at the customer
- Squatting next to the table
- Introducing themselves by name
- Thanking them for dining there
- Forecasting good weather
- Drawing a smiley face on the check

What if you promoted a two-hour workshop on a Saturday morning, charging \$25 with a 30-day money back guarantee? If someone did not increase their income by at least the \$25 in the next 30 days you would refund their money. What if you found a local restaurant looking for new hires to provide breakfast or lunch? Or you could find a Cracker Barrel, Logan's or Famous Dave's to "sponsor" your event with a \$1500 fee?

Could you attract 50 participants by spreading the word through the hundreds of restaurants in your area? The local newspaper just did a feature story here in Franklin, TN when the new Nissan headquarters opened. They said there are 150 restaurants where you can get lunch within a 1-mile radius of that new office building. And that did not count those places open only for dinner. The pool of prospects is enormous – and most never get any training on how to increase their tips.



If you positioned your seminar correctly you could attract cab drivers, hotel bellhops, hairdressers, manicurists, massage therapists, housekeepers, babysitters, and pizza delivery drivers. Promote with flyers and posters. This is a unique idea – you can contact local radio stations and book yourself with live interviews leading up to the seminar dates.

25

Bicycle Repair & Service

THE SUMMER WHEN MY SON Jared was 14 he began asking about how he could make some extra money. The common thing for a 14-yr-old to do would have been to mow yards or deliver papers. But that has little uniqueness.

At the time we lived in a community of 438 homes, representing lots of kids and lots of bikes. I suggested that he do “bike repair” as he was an avid biker himself, very good with mechanics and had already been the repairman for family.

I helped him create one simple flyer announcing, “this week’s special.” And that was \$5.00 flat tire repair. But he also offered free pick up and delivery – a major USP for busy moms and dads. And what do you suppose most bikes with a flat tire need? Other repairs. Jared would call his customers and suggest a tune-up – new chain, adjust gears, clean up, etc. and would create reasonable income far beyond the \$5.00 repair.

We hung those fliers on about half the doors in our neighborhood – one time only. That little promotion kept Jared busy all summer long and allowed him to make \$200-300 a week part time.



26

Window Tinting

WHEN MY OLDEST SON Kevin was 14 years old we sent him to a three-day training for automotive window tinting. We had fun coming up with a name – SunShield – had some yellow plastic visors imprinted with his logo and name and started spreading the word. At the time I owned an auto accessories business so we had a pretty ready audience. But Kevin built his own customer list and did the work in our garage at our house. He didn't have a driver's license but people would drop their Jaguars, Mercedes, Volvos and Porsches off at our house to get his meticulous work.

Kevin was a sophomore in high school so this was part time, after schoolwork. But working two or three evenings a week he found he could make \$200-300 a week. That funded his growing interest in bicycle racing.

While there are no licenses or credentials required for window tinting, a person would be wise to get some initial training. There are enough tricks of the trade that make it worthwhile to avoid costly mistakes.



Here are a couple I just found online:

- <http://www.windowtinting.com> 5-day program for \$1200
- <http://www.autowindowtinting.com> 14 Hour DVD Training Program - \$275

Kevin's initial cost – as I remember it was about \$450 for the training and his initial supplies.

27

Graffiti Removal

JUST DOWN THE ROAD from where we lived a few years ago there was an old railroad underpass. It provided a one-lane pass through so cars would wait patiently for their turn to pass under the train track. All sides were concrete and that provided an apparent irresistible canvas for local graffiti artists to share their talents. Unfortunately, rather than just artistic designs they often left vulgar and obscene messages for all to see.

I accepted the challenge as a concerned neighborhood resident and made a fun game of covering their time-consuming “art” as soon as it appeared. I bought a case of white spray paint and just kept it with me in my car. Whenever new graffiti showed up, I’d just jump out of my car and cover it with fresh white paint. In the beginning I probably painted a couple of times a week, then it slowed to a couple a month and eventually the graffiti just stopped showing up at all.

My part was easy and my kids thought it was hilarious that I was the dude taking on the gangs. I never had a personal encounter with an “artist” and simply decided that they were not going to degrade our neighborhood.

Do you think you could get paid for doing the same in your town? And the answer to that question is yes.



28

Unicycle - or any unique item

AN ONLINE PRESENCE makes it possible to be extremely successful with niche products. Read this story about how a guy who enjoyed unicycles found himself thrust into an exploding business. <http://www.newsweek.com/id/68369>

I love this story because it's just one example of how an unusual product can get traction with an online presence. You would never want to open a retail store for unicycles. With a retail location you will have about a five-mile radius of potential customers. You would have to have 100% of the prospects in that tiny market area and also have to deal with leases, sign permits, retail hours, and employees. With an online site you can instantly have access to the entire world and even with a niche product if you get a tiny percentage of the prospects you can knock it out of the park financially. And you avoid all of the logistics of having a retail store. This is a reality that a lot of people with niche products like Christian books, vacuum cleaners, or neckties have discovered.



The unicycle site actually has the domain [unicycle.com](http://www.unicycle.com) (<http://www.unicycle.com>). That's another important component of having a successful business. Make sure you can get a .com domain name that readily identifies your business.

Start-up costs: Perhaps \$300-500 for an initial website. Test, test, test. Don't purchase a warehouse full of any product until you test the market and your ability to sell that product. But get creative about these niche possibilities. You may have seen an interesting product while traveling in a foreign country.

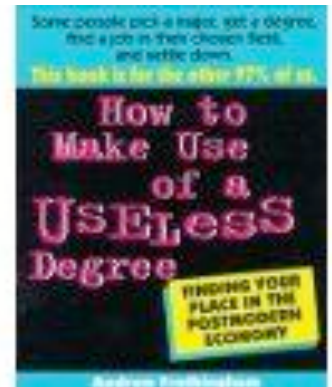
Even in our global economy, 95% of products produced are never sold outside that country. Years ago a gentleman saw a wheelbarrow advertised in a magazine. It was a fiberglass/plastic wheelbarrow, superior to what was then available in the United States. He asked to be the U.S. distributor. He took one sample wheelbarrow to one home and garden show, and received over 50,000 orders for this improved wheelbarrow. He did not invent it, did not patent it, he simply asked to be a distributor for an existing product. With only a \$5.00 profit margin, that's \$250,000 profit!

29

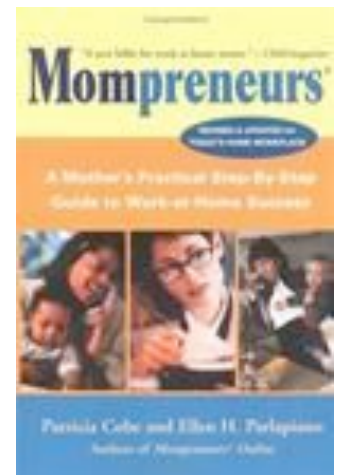
Book Sales

BOOKS HAVE A VERY SHORT LIFE. Most publishers will promote a book for the first 90 days. If it doesn't take off on its own at that point they may end up with a significant number of books they simply want to clear out of their inventory.

I have sold thousands of books written by other authors over the years. Here's an example: This book showed up on <http://www.bookcloseouts.com> as a liquidation special. I loved the title so I ordered just one copy to see if it was well done. It was. The retail price showed as \$13.00. I ordered them in quantities of about 300 at a time. We paid \$1.32 each and showed them at a "discounted" price on our website of \$8.00. People added them on to other orders from <http://www.48days.com/shop>.



Here's another example. This is a great title and ties in nicely with the 48Days.com theme of books that help with the process of finding or creating work that is purposeful, fulfilling and profitable. This book addresses Moms who want to be primary caregivers for their children but would also like to generate some income. This book was out of print but still had valuable information in it. It showed a retail price of \$14.95. I purchased them out of remainder for \$1.42 each. We probably sold 2000 of them at \$8.00 before our source dried up. Nothing wrong with the books and nothing deceitful about the process. And yes, anyone could go to exactly the same sites and purchase the books at the same price we did. But this is much the same buying process you find at Wal-Mart or Target. When people are already in "our store" they are very likely candidates to add similar products to their shopping cart before they check out. That's why they put milk and eggs at the back of any grocery store. They know you will have to walk past thousands of other products to find those two things you came into the store to find.



We make product packages and combinations attractive at the 48Days.com (<http://www.48days.com/products.php>) site and people do the same thing. They come there to purchase **48 Days to the Work You Love** perhaps and then see other appealing book titles or products they want as well.

Here are some easy sources to check out:

- <http://www.bookcloseouts.com>
- <http://www.DiscountBookSale.com>
- <http://www.bookliquidator.com>
- <http://www.booksliquidation.com>

These sources seldom have any kind of minimum purchase required. There may be some incentives for larger numbers or savings on shipping if a big quantity is ordered however. Don't order a big quantity until you've proven that you can sell a particular title.

A couple of years ago Joanne and I were at a big yard sale. There was a booth there where they were selling new books. The people running it were complaining that no one expected to buy new books at a yard sale. I asked how much they would take for the entire inventory and much to my surprise, they said \$100. I told them to stop showing the books to anyone – I would be backing my Volvo wagon up to the closest door immediately. I purchased 789 brand new books – mostly hardbacks – for that \$100. We sold tons of them and used lots of them as bonuses for other purchases. I extracted so much value from that purchase. I'm constantly looking for a similar deal.

Start-up Costs: \$100 - 2000

30

Creative Playground

WHEN OUR THREE KIDS WERE SMALL I had two old tractor tires in the back yard that were their favorite playground items. I recently duplicated the same thing for our grandchildren in our yard here in Tennessee. The tires you see came from our local tire dealer – and were absolutely free. I buried them about one-third deep in the ground, making them unmovable. Then my granddaughter Clara *helped* me paint them with a standard outdoor paint.

All the grandkids love these tires. They are indestructible and offer a multitude of possibilities. The kids climb up on them, jump from one to another, hide in them and let their imaginations run wild. With a few wood chips around them (free – see #18) they become a central playground attraction.

Could you promote and provide this remarkable attraction for homeowners in your town? Would they be willing to pay for it? Of course. Yes, digging the holes takes some work. But what if you had a package price of \$500, \$800 or \$997? With an attractive flyer do you think you'd get some takers? Absolutely.

Start-up Costs: Obviously it would be helpful to have a pickup truck. Beyond that, a good shovel, pick and some good pictures of what you can do. Approximately \$50



31

Antique Mall *(or repurpose any large space)*

I ONCE WORKED WITH A CLIENT who had been in the Christian music industry all his life. But as he hit his mid-40s he realized the opportunities for continuing to make reasonable money there were diminishing.

In exploring other areas of interest he shared his passion for antiques and how he was already buying and selling a few pieces here and there. He said he would love to have an antique shop – but he had absolutely no money to do that.

Here's what we did. He found an old warehouse that had been vacant for some time.

He negotiated a lease agreement with the owner – no money up front but simply a 30-day option to finalize the lease. Then we sat down, made a rough drawing of the floor space and divided it into 76 small spaces. He then contacted other antique buffs who were more than interested in having a space for their merchandise. By collecting first and last month's rent on those small spaces (he kept 3 for himself) my client collected in excess of \$25,000. Then he finalized the lease, spent about \$15,000 doing interior renovations and opened for business. He still had \$10,000 in the bank and started making money from day one on the 10% commission he received from all his lessees. And from the 3 spaces where he could sell his own pieces.

Now – you could use the same concept to repurpose a large space for any one of multiple ideas.

One of the hot new terms accounting for people wanting to work not from home and not from an office is CoWorking. People who struggle with watching Oprah or playing Xbox in the middle of the afternoon may find that a shared office space is just what you need.

The term just made it into Wikipedia and is defined thus: *Coworking is the social gathering of a group of people, who are still working independently, but who share values and who are interested in the synergy that can happen from working with talented people in the same*



space. Blogs, social networks and other support systems are being formed around this concept.

Sole proprietors, freelancers, artists, consultants and other independent workers are finding refuge in coworking environments with open office areas but dedicated work space, high-speed internet, a kitchenette and maybe even printer and fax machine. Rates range from \$15 a day to \$500 a month for full 24/hour access. Check it out here – <http://coworking.pbworks.com> or just Google your city with the word “coworking.”

You could use the same method to lease a large space – and then lease it out as office space as described here.

Start-up Costs: Zero



32

Vending Machines

YES, I KNOW. We've all heard the horror stories about vending machines being a rip-off. But like a brick can be used to build a cathedral or to smash a window, vending can be a scam or a very profitable venture.

I have my own horror story about vending machines. When I was only 18 years old I enrolled in a branch campus of The Ohio State University. As a poor kid with good grades, I qualified for an \$1800 tuition grant. However, my predilection for seeing things in new ways was already hindering a "normal" view of having money in the bank. The tuition was not payable immediately but would be due over the next several months—which meant I had eighteen hundred dollars in hard, cold cash sitting in my bank account.



Surely, I thought, I could leverage that money into something more. I responded to an ad in a magazine much like the ones many of you have seen: "Get into the vending business; you don't have to sell anything. We install the machines—all you have to do is collect the money." My eighteen hundred dollars purchased ten hot cashew machines. *What could be more appealing than hot cashews?* I thought. Cashews are the perfect snack food—wholesome, nutritious, and a perfect complement to any beverage. This was going to be too easy. I envisioned my machines finding homes in ballparks, family recreation centers, and the local convenience store. But things didn't turn out exactly as I had planned.

A representative came to place the machines. Unfortunately, the company rep preferred to locate the machines in the sleaziest bars he could find. Picture it: a shy, backward Mennonite kid discovering that his machines were being installed in places he himself had never been allowed to enter.

Guess what else didn't turn out as I expected. Do you know what happens to cashews under heat if they are not stirred about every twelve hours? They *mold!* I immediately began getting calls from these sordid establishments telling me to get those machines out or suffer the wrath of their inebriated customers. I picked up my ten precious machines and hid them in an old chicken coop where my dad would never be made aware of my stupidity.

Months later I sold them for roughly ten cents on the dollar. When it came time to pay my tuition, I had to get out and hustle for the money I had lost. I squeezed in odd jobs around my already busy schedule of farm chores and college classes. It was my first of many painful lessons that looking for a quick buck is typically a recipe for disaster.

But I learned from that experience. I love the vending business. Today we provide the 48 Days Personality Profile (<http://www.48days.com/store/profiles/>) that you may have already benefited from. Think about how that is delivered. We set up an electronic process – filled it with available access codes and allow people to purchase any time day or night. No, we don't have to drive a truck across town to restock the cashews but essentially we have an electronic vending machine. And that triggers the sale of the most popular product in our 48 Days store – outselling even my most popular books. If I had been devastated by that first vending experience I would have closed the door to seeing vending in a new light – and a new opportunity using current technology.

I worked with a fireman some time ago. He wanted a business that would not require him to be available at specific times as he was still committed to being a fireman. But he would work for perhaps three days straight and then have three days completely off. And he was looking for a great business that he could work on those off days. I suggested vending as fitting his requirements. He purchased a couple of the cologne machines you see in men's restrooms. You drop a quarter in, select which of the three smells you want, push the plunger and walk out smelling like a million bucks. There are no electronic parts to the machine – just a mechanical operation. Whereas candy in a vending machine may cost you \$.50 and you sell it for \$.75, with this cologne the product cost for each shot was less than \$.01. So he had a 25x multiple for profits. Each machine cost him about \$45. He got an agreement with the Mapco stores to install those machines in their freeway stores and he installed them all up and down the southeast.

Vending is still one of the top 3 millionaire makers in America. It's estimated that \$650 million passes through vending machines each week. That's over \$35 billion a year. Yes, there is potential with vending. Vending has many of the characteristics I look for in a business: broad market, not dependent on your time, makes money while you sleep, thousands of product and placement possibilities, etc. However, because it can be so profitable, the vending industry is also full of scams. The Federal Trade Commission has 18,882 items featured that involve vending scams. Here's just one item called Project Busted Opportunity (<http://bit.ly/bustedopp>). Yes, they really did have a sweep they called "Project Busted Opportunity." Most involve exaggerated earning potential. Sellers are notorious for using "shills" – people they pay to give glowing reports about their success. Thousands of vendors are misrepresenting that they give a "portion" to charity.

It used to be that we associated vending machines with gumballs and candy. Today you will find sandwiches, any variety of drinks, internet access, CDs, popcorn, pantyhose, perfume, temporary tattoos, headache medicine, breath freshener and much more.

As with any business this huge, you can find a great opportunity if you do your homework in advance. Don't rely on anyone else to place your machines. Talk to business owners in advance to see if they would be willing to let you put one of your machines there. Check into just buying the machines (Sam's Wholesale, Costco, etc.) rather than buying a "business opportunity." Make sure you read about popular scams so you will be alert as you do your research: Common Small-Business Scams <http://bit.ly/scamsearch>.

Research the possibilities – make sure you understand the importance of location and put yourself on track to be the next millionaire.

Start-up Costs: Varied from \$30 to \$2000

33

Seminars & Workshops

YOU NEED TO HAVE A SPECIALIZED TOPIC – where you have something valuable to share. For the very first seminars I did I used some existing material. It was called *Adventures in Attitudes* and I ran it just like it was set up, as a 10-week process. I purchased the materials from the training company at \$69 each. I decided I wanted a nice clean profit margin so I priced it at \$469. The local Chamber of Commerce promoted it for me and allowed me to use their training center at no charge – as they just thought it was valuable material for their member businesses. In that first workshop I had 23 participants. At \$400 per participant with no expenses other than the materials that gave me a \$9200 profit. And that was long before I had ever published a book or had any reputation as a presenter. I simply used existing materials and facilitated that process.

I repeated that same seminar many, many times. I offered it as a community workshop, did it for non-profit groups, churches, and corporations.

I have been doing seminars for over 20 years. My area of concentration grew out of leading a Sunday School class on Career/Life Planning. That class grew into a Monday night community seminar that typically drew 60-80 people each week. That seminar was free to anyone who wanted to attend. But it also allowed me to build an audience and a reputation in the community.

So I started doing seminars on Saturdays where I charged a fee. I would do a **48 Days to the Work You Love** seminar – typically a 3-hour presentation. I just experimented with different registration fees. We would always have about 100 people attend, whether the fee was \$49, \$89 or \$119. And those were actual prices I used at various times.

Then I added doing a corporate presentation on Developing Leadership Skills. Again I used a tool that was well established – that being the DISC profile. I would allow up to 25 people from the same organization, run the profiles on all participants and do a 3-hour workshop for \$3500. I did tons of those for organizations like General Electric, NFIB, Deutsche Bank, Tennessee Dept of Corrections and many more. This was my primary income generator while I was building my coaching, speaking and writing business that I have today.

Decide what your areas of expertise are. Find or create materials for your presentations. Target the individuals or organizations that could benefit from what you have to offer. I created a list of 120 companies as my targets. Then I used a process we call “nurture marketing” where each month those companies would receive something from me. Not just a sales piece, but also something that would be helpful to them – on management, leadership, hiring the right people, etc. That created “top of mind” positioning for me and over time filled my schedule as the go-to guy for those topics.

Start-up costs: Probably less than \$500 for materials, flyers, website and initial promotion.

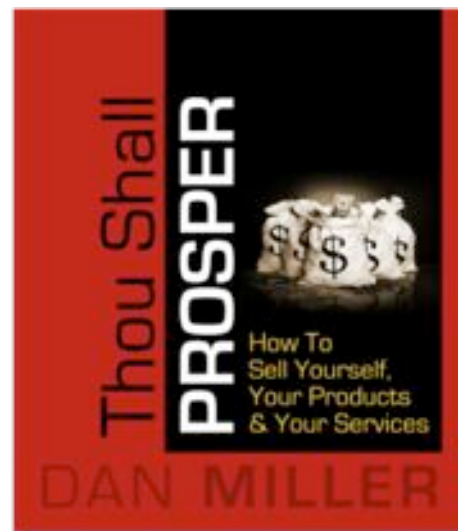
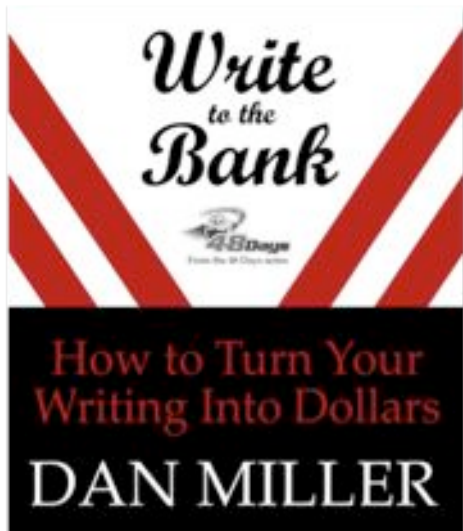
34

Specialized Book Publishing

I HAVE PRODUCED A WIDE VARIETY of “intellectual property” materials over the years. Whenever I find an interesting topic I put together a three-ring binder with the text and perhaps a couple of audio CDs to create a new product.

The first version of *48 Days to the Work You Love* was done exactly like that. I had a loose array of notes from my Sunday School class that I put in a binder. I went to a friend’s house on a Saturday morning because he had a fancy recorder. We hung a blanket on either side of me in his hallway to deaden the sound of his kids playing. Then I recorded my audio content – right straight through. No edits, no music, nothing fancy. I had those cassettes duplicated and stuck them in the pocket of that three-ring binder and starting selling *48 Days* on the internet at \$24.95. It started selling well. Then as I studied marketing principles I decided to raise it to \$49 but with an “Internet Special” at \$39. That exploded our sales. I sold over \$2 million worth of that simple product. No agents, no publisher, no bookstore presence – just viral marketing on the Internet. THEN publishers came to see me and I got my first traditional publishing deal.

I still love creating new products like this. It doesn’t have to be anything fancy – just great content. Here are some recent examples:



You can see these very real products that we sell every day of the year (<http://www.48days.com/store>). **Write to the Bank** came from a live teleseminars that I did a couple of years ago. People paid for the live teleseminar – but then the response was so strong that I decided to make it a physical product. We simply took the audio recording we already had, transcribed that audio for the text version and starting offering it at \$69 for the version you see here. The real value lies in the expert content provided by your particular content. The 3-ring binders cost \$1.69 right off the shelf at Costco, the cover, back and spine costs \$.53 each set, the 2 CDs cost \$.42 each and the body insert is \$2.89. So our entire cost is right at \$6.00. It continues to be one of our hottest selling products – because 81% of the American population says they'd like to write a book.

I worked with a physician recently, a high level specialist who is respected nationally. Yet his description of his situation was summed up in – “I'm at the top of my game and I have no life.” Yes, working 100 hours a week will culminate in that unfortunate end result, no matter how excellent your work may be.

This physician was trapped in the model of generating linear income only. He gets paid very well but as soon as he stops operating or consulting his income stops as well.

Is it possible to leverage his expertise in ways that will create income while he sleeps? – Absolutely. Here's just one example:

Every year he speaks at a prestigious medical school on the business principles used by Ritz Carlton Hotel for excellent customer service and employee commitment. He does this for free and just enjoys the break from his office (while his income stops).

My recommendation to him was this: Look at your presentation as a body of intellectual property rather than just as a speech. You've already done the hard work to create the content. Create a 3-ring binder instructional manual complete with your text, graphs, charts, and perhaps an audio CD or a demonstration DVD. And suddenly you have a residual income possibility. If the message is focused toward medical students then your marketing focus would be quite simple to develop. If he gave that a great title with an attractive physical presentation he could position it at \$189 – a reasonable price point for the target audience. His target market is easy to identify. If he sold to only 2% of the 301,270 physicians in the United States alone, he would generate over a \$1 million from that one thing alone. And the pressure of continuing his income with the insane hours required would evaporate.

Having the very prestigious medical school as his established venue, he could now offer to make the same presentation to 12 other medical schools. Yes, he could still offer to come for free – or perhaps just ask for travel expenses. But then approach 3-4 major corporate sponsors for let's say a \$20,000 sponsorship package. Pfizer, Mercedes, Bank of America and Ritz Carlton are just the beginning possibilities. You can modify those numbers any way you want but the implications are clear. Here's a step-by-step guide for writing a Corporate Sponsorship Proposal: <http://bit.ly/corpprop>.

Most of you reading this probably have a similar area of intellectual expertise. How could you leverage **what you know** rather than just doing **what you do**? What other opportunities do you have for creating residual income?

Start-up Costs: Assuming you already have a computer – less than \$500. You can create your recordings with the free program Audacity (<http://audacity.sourceforge.net>). From there you can find anyplace that creates duplicates. I have used CRT (<http://www.crtcustomproducts.com>) here in Nashville for many years. The inserts we have copied at a local copy center and as I mentioned above, we still buy the binders right off the shelf at Costco.

IF YOU'RE THE ONE PEOPLE COME TO LOOKING FOR ADVICE – the optimistic, affirming, cheerful go-to person at your work, church or community, then this may be a real possibility for you.

Working with a coach is often the first step many individuals take as they plan for a career move, a new job, a promotion, or in anticipating a new "season" in life. If the need for a change has come unexpectedly, it's easy for self-confidence to be low and frustration to be high, with the effects of these spilling over into family and personal life. Making changes of this magnitude, especially without any counsel, can be very intimidating, but it can also be the most exciting time of your life – if you see it as an opportunity to take a fresh look at where you are and where you want to go.

This coaching process is not traditional counseling. While counseling focuses on the past, coaching is very future oriented. I work with clients on setting priorities and goals, identifying your "unique value," and walking with you through the steps of taking action that will enable you to achieve a higher level of success.

I have been coaching individuals for over 20 years. This work evolved out of the continued requests I was receiving from successful, healthy people who were looking to explore their best options for maximal success.

Also, we recognize that work models are changing. The old model of a traditional 8-5 job is not the only choice. In working with professionals from all areas, we explore consulting, free-lance work, franchises and entrepreneurial opportunities as well as the traditional career paths. The correct focus for this can only be discovered by knowing what is unique about the individual.

Coaching is a hot new business – viewed very positively. While “counseling” may be seen as dealing with weaknesses, “coaching” is perceived as something any winner does. You can work from home, you can start part-time and be a positive part of people’s lives as they are moving to higher levels of success.

Okay, you’re probably wondering about degrees and certification. And yes, this is a tricky subject. But there are not established credentials for coaches. We’ve identified over 300

organizations around the world that offer “certification” but the standards vary widely. And guess what – clients don’t know what the certification means anyway. Those fancy acronyms behind your name will mean nothing to anyone other than another coach. I am not demeaning any of the training programs, but I am saying that your personal relationship skills will likely have more to do with your success than a particular degree.

I don’t recall that I have ever had more than 2-3 clients ask about my academic background or credentials. But they do know someone, a co-worker or neighbor I worked with in the past, and that reputation of helping through exciting transitions keeps new clients waiting in line. Today I receive approximately 150-200 requests a month for my personal coaching. Of those I typically select 2 or 3 to work with and refer the remainder to other coaches in our 48 Days network.

Here are my coaching options:

Option 1: The Eagle's Club - \$4500

I accept 2-3 Eagle’s Club clients per month, and normally stay scheduled about two months ahead, although emergency situations are always carefully considered. The Eagle’s Club is a full-on, comprehensive 30-45 day process of one-on-one Life Planning with 4 one-on-one in-person or telephone sessions and is the result of over 20 years of professional consulting and coaching with successful individuals. Their success and challenges have helped to identify a conceptual, yet structured, process that will enhance one’s personal sense of balance, focus, confidence and enthusiasm, regardless of any momentary circumstances. This is not about just “finding a job.” Each of the four sessions is approximately 2 hours in length and includes personal work assignments complementing each interaction. The culmination is the personalized application, which takes many individualized applications, often embracing creative skills in ways never before seen as possible.

Sessions - Click here to review the contents and subject of each session:

<http://www.48days.com/coaching/eagles>

This process involves identifying success in 7 different areas of your life. Only after clarifying what “success” means to you can we then determine what work model and application is best. Typical successes range from:

- Defining one’s purpose and calling
- Identifying means for translating that purpose into meaningful, fulfilling – and profitable work
- Finding new employment at increased pay and better circumstances

- Creating and launching a brand new business in a non-traditional direction
- Purchasing a franchise, business opportunity or existing business
- Becoming an independent contractor utilizing skills, abilities and experience
- Engaging creative skills to generate residual income – or multiple streams of income
- And much more... (While not common, sometimes the newfound dream position is a lowering of income and lifestyle – reflecting a more accurate positioning of the client’s own dreams – rather than the continued living out of someone else’s expectations.)

Option 2: The Career Enhancement Package -- \$2500

This is a focused two-session planning process and integrates primarily the first two sessions of *The Eagles Club*. It includes all of the 48 Days material resources of *The Eagles Club* and the initial planning phases. This is an appropriate process for those wanting to re-examine purpose and focus but may not be expecting a major shift in career application. These sessions will look at creating a clear introspective understanding – integrating passions and God-designed purpose. This constitutes 85% of the process of having the confidence of proper direction.

Option 3: The Bumblebee -- Business or Idea Overview -- \$1075

Scientists state the bumblebee cannot possibly fly. There is not enough wingspan to overcome the body mass. I find that great ideas are often viewed in the same way. However, I have found it a continued source of delight to see ideas develop and flourish while seemingly defying all common expectations. Requests for this 2-3 hour single session overview have skyrocketed in the last few months. This is largely due to the unusual success of our 48 Days business model. I have seven different streams of revenue, all derived from repurposing the *48 Days to the Work You Love* content. In this intense overview we will look at ways to leverage your intellectual capital – whatever that may be. We can evaluate the use of franchising, patents, trademarks, publishing, e-products, marketing strategies, establishing affiliate relationships and other methods of initiating or growing your business concept. Whether your business is a traditional bricks and mortar one or one that operates in cyberspace, we can examine new ways of moving you forward in your journey of success.

We have lots of competent coaches on <http://www.48days.net>. These people have chosen coaching that matches their personal interests and specialties – health, sports and fitness, spiritual wellness, career, life, writing, speaking and many more.

We also have training events at the Sanctuary (<http://www.48days.com/liveevents/>) here in Franklin, Tennessee called Coaching with Excellence – several times each year. In those we help you position yourself as a coach and show you how to generate income from doing so.

Start-up Costs: \$500 to \$2000

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Professional Service

BOOKKEEPER, GRAPHIC DESIGNER, WEBSITE DEVELOPER, computer programmer, human resource specialist, etc. Any area of expertise can be leveraged into a profitable business. If you currently work for a company as a graphic designer for \$15 an hour you are making about \$30,000 a year. What would happen if you moved out from under the corporate umbrella to doing work on your own? Graphic design is a very portable skill and needed by virtually every business anywhere.

52.8% of the businesses in America have 1-4 employees. Only 2.6% of the companies in America have more than 99 employees. Most of the other 97.4% of the companies are not large enough to have a full-time graphic designer (bookkeeper, website designer, etc.). But are they candidates for someone with those skills that they could use 1 day a week, or 2 days a month? Absolutely. And guess what happens when you are now a professional in your field rather than an “employee.” Instead of the \$15/hour you can now charge \$40-60/hour for your services. You may even find that your previous employer is eager to be your first customer.

When you become an “independent contractor” you cannot expect to bill for 40 hours a week. Plan on having 20-25 billable hours and spending the rest of your time on administrative and marketing needs. But those 20-25 hours at an average of \$50/hour still translate into an annual income of \$50,000 to \$65,000.

Start-up Costs: Less than \$300 for a website and promotional materials. A lot of professionals like this simply use their personal page on <http://www.48days.net> for their website.

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Lawn Care

I HAVE ALWAYS BEEN IMPRESSED with people who do great lawn service work. My lawn maintenance manager started his business with the purchase of a \$600 truck. Today he has a fleet of trucks, mowers, construction tools and trailers. He has never borrowed money – simply allowing the business profits to grow his business.

Yes, it's an easy business to get into – thus, you will have instant competition. Look for your “unique selling proposition” (USP). What can you do better than anyone else? My guy has lots of customers – but he also does stone work, water features and tree trimming. This spring I wanted my two very long gravel lanes graded and resurfaced. He gave me a bid on that work and did a magnificent job. You can do your own math on what the possibilities are. I haven't shopped the market in over 10 years now because my guy does such an amazing job.

Start-up Costs: \$600 - 2000



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Water Softener Service

I have never seen someone offer this business but I'm convinced it has real potential. We live just outside Franklin, Tennessee and are on a well rather than city water. We love using well water – no chemicals, no recycled waste, just pure, clean natural water. And no water or sewage bills. But the natural water is quite hard, making washing dishes and clothes or taking showers a challenge. So we had a filtration and water softening system installed a few years ago.

That means that about once a month Joanne will tell me she thinks I need to check the salt pellet level in our water softener. So I go out to our little well house, take the top off the softener and see if in fact I need to add salt. If needed I will then make a trip to Home Depot, load the heavy salt bags in my car, bring them home and add a couple. I don't know much about whether the system is working properly or not, so I just add salt and hope for the best.

We happen to live in Williamson County, the highest per capita income county in the state of Tennessee. There are thousands of homes just like ours – far enough out in the beautiful countryside to be on a well rather than on a city system. I'm confident there are plenty of other homeowners facing this very same issue. And thus, I'm also confident there's the opportunity for someone to provide a simple service to check on the maintenance and salt levels in my water softening system.

Now I know that if you get one of the most expensive systems like a Culligan, Pelican, or RainDance, it may come with some kind of service agreement. But I suspect a lot of homeowners make the decision like we did to go with a more economical system that does not include ongoing service.

So what if there were a \$35/month charge for that service? It appears a quick check and adding salt if needed would not take more than 15 minutes. And what if a person



established a regular route with 100 customers in a close geographic range? That would be a \$3500/month gross income. The salt is pretty inexpensive, so the additional cost would be vehicle expenses. It still looks to me like a niche opportunity.

Start-up Costs: \$50 for some nice flyers to distribute. Plus possibly \$100 for an initial supply of softening salt.

39

Vinyl Lettering

THIS IS A UNIQUE BUT EXCITING BUSINESS APPLICATION we have used in our home. In the picture below you see Joanne and me standing in our living room. And you can see the lettering on the wall just above our bay window. While it is subtle, people are immediately struck by the elegance and power of those words – “Peace gives life to the body.” Joanne values making our home *a haven of peace* and having this scripture on our wall reinforces that theme every day.

Most people assume this was carefully and expensively hand painted, but it was not. This came to us from Tapestry of Truth (<http://tapestryoftruth.com>) as a pre-cut adhesive backed roll. We had chosen the words, the font and the color. When it arrived I measured the space, taped the roll in place, peeled the backing off and completed the installation in about 10 minutes. We love the beauty and the uniqueness this adds to our home and have added several others over doorposts and near our stairway.

This is a simple computerized process of cutting in vinyl. There are machines readily available starting at about \$399. Here’s an example: <http://bit.ly/cutvinyl>. You can use your existing computer and connect to a cutting machine with a USB cord. As I was writing this I did a quick check on eBay for “vinyl cutter” and found 2073 results. There are a wide variety of machines from which to choose.



The material cost should not exceed 10% of the selling price, thus you have unusually large profit margins. Virtually every home, school, church and business is a candidate for this process. The “heart at peace” cost us about \$40. Longer phrases or corporate mission statements will quickly run \$200-300 yet will be recognized as an economical method of adding class and significance to the organization. Do your own calculations but I think \$3000-4000/month in sales would be a reasonable part-time goal.

Start-up Costs: Website, cutting machine and initial supply of vinyl -- \$1500

40

Pressure Washing & Sealing

YES, THIS IS A VERY COMMON AND VERY LOW-TECH BUSINESS. You blast water onto surfaces to remove mold and debris. But I still see it as a great service business because of the wide variety of applications. Below are just a few of the more common ones.

Residential Surface Cleaning & Pressure Washing Services

- House Siding
- Driveways & Sidewalk Cleaning
- Poolside and Patio
- Patio Furniture
- Fences
- Decks
- Mobile Homes
- Auto Detailing
- Boats
- Lawn Equipment

Commercial Surface Cleaning & Pressure Washing

- Bank Drive Thru
- Fast Food Drive Thru
- Gas Stations & Convenience Stores
- Parking Lots
- Storefronts & Sidewalks

Here's a simple video instruction program I found online for \$36.95:

<http://www.pressurewashingbusiness.com>

Here's a step-by-step guide for starting a power washing business: <http://bit.ly/pwrstep>

And another great link: <http://bit.ly/startpwrbiz>

Here are a couple of other helpful sites:

<http://www.powerwashingbusiness.com>

<http://www.pressurenet.net>

A commercial power washer will be your biggest investment for this business. After reading some of the information in these links you'll see the need for having a power washer that delivers at least 3000-3500 psi. And those will range in cost from about \$399 up to \$799. As with any service business you can watch your local paper for used equipment or go to auctions to purchase your equipment for pennies on the dollar.



When you have your washer you can use your current pickup truck or a small trailer for getting to your job sites.

As I said, this is a very uncomplicated business. So why do I recommend it when there are so many people already offering this service? Because of one basic principle – portrayed in the famous Woody Allen quotation: ***“Eighty percent of success is showing up.”***

There are so many ordinary service businesses where you can be very successful simply by “showing up.” Joanne recently called 5 power-washing businesses here in Franklin, TN. Now these are businesses that are paying for advertising to try to get customers. She called them and told each of them that we had a long sidewalk and two stone porches with stone steps that we wanted power washed and sealed. As much as we can tell, 2 of those businesses had someone come by, took a quick look and left an estimate in our mailbox. NOT ONE of them ever called to follow up with us – we never even got a return phone call from the others. I talked with our lawn maintenance man and had his guys do the job – which they did beautifully.

This is a year-round business. If you learn to see the potential applications in your local area you'll recognize the ongoing business this could bring in. Add sealing to your services for decks, porches, sidewalks and driveways and you'll double your profits on those jobs.

One weekend job at \$600-800 equals \$35,000 in gross revenue for a year.

Start-up Costs: \$800-1000

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eBay Merchant

YES, I KNOW, WE'VE ALL HEARD THE STORIES ABOUT PEOPLE MAKING A MILLION DOLLARS ON eBAY. So it may be easy to just dismiss the whole possibility. But like many other ideas, this one is full of potential scams but also amazing real possibilities.

I've known lots of people who are making significant amounts of money every month using nothing but eBay.

It's not uncommon to find crates or pallets of merchandise where you are paying pennies on the dollar and can then sell them individually at a great profit.

<http://www.closeoutdirect.com>

Now, what are your creative ideas for products you could promote and profit from? It could be

- A unique pet product: <http://www.doggles.com>
- A crazy toothpick holder <http://bit.ly/vootoothpick>
- Or something that appeals to an affinity group like baseball cards or miniature NASCAR cars <http://bit.ly/minicars>

The best plan is to focus on a specific item or category, learn everything you can about that item and become an expert for other enthusiasts. Then search for liquidators or close-outs on those items and create a strategy for positioning them well on eBay. Great photos and an excellent seller's record will assure your success.

eBay provides a ton of instruction to help you in your success:

- Direct from eBay <http://pages.ebay.com/education/>
- eBay University – courses around the country: <http://pages.ebay.com/university>
Course registration is just \$25. This fee includes registration, course handouts, and coffee. The session will last from 9:00 am to 3:30 pm with a lunch break.

What some other individuals are doing: <http://bit.ly/ebaytraining>

Eighty-five percent of what you need to know about running a successful business you can learn from running a successful mail order or eBay business. You can experiment with nearly all the necessary components of a traditional business and adjust your work model as you learn.

Start-up Costs: While you could purchase a training program, there is plenty that's available for free. Your start-up costs should be less than \$100 plus the purchase of things you intend to resell.

42

Foreign Country Opportunities

I HAD A RECENT CONVERSATION with Noe Torres, my landscape and yard maintenance manager. His dad lives in a Mexican city of about fifty thousand residents. Like many people who have relatives here, his dad had been waiting each week for the check from his sons who live and work in the United States.

Noe and his brother are true entrepreneurs—and they began to look for opportunities to help their dad be more self-sufficient. He has always had a dream of operating a little ice cream shop in that little Mexican city. So Noe purchased a couple of small electric freezers at Home Depot here in the States for \$150 each and took them down to his dad. He built a forty-by-eighty-foot warehouse and purchased a machine that makes 2,500 ice pops in eight hours. They make ice cream and stock these little freezers with ice cream goodies. They then offer to place them in mom-and-pop stores around the city. No money required—they simply come back the next week, restock the freezers, and split the proceeds from anything that has sold.

At this point they have twenty-three freezers in place. The store owners love it, and Noe's dad is living out his dream. He is also employing about ten grandchildren, who are now making their own money for school clothes and supplies by helping to stock and deliver the freezers. The average daily income in this city is \$10 to \$15. Mr. Torres is currently making about \$150 a day, and his sons are projecting that will grow to \$500 a day within another six months. A whole family has been removed from the “welfare” expectations, and a new generation is learning the principles of working and managing money with an opportunity right in their own backyard.

Yes, the grass frequently appears greener on the other side of the fence. But in reality the grass is greenest where it gets watered most. Is there an idea right in your backyard that could change your family's financial condition? Chatting with a friend, attending a concert, going to a museum, the movies, or a sports event, even just stopping at the dry cleaners on a Saturday morning may be all you need to do to release your million-dollar idea.

Solar and wind power are offering new opportunities all over the world. If you can provide a basic service in an underserved area, you can make the world a better place and make a

profit as well. FreePlay (<http://www.freeplayenergy.com>) revolutionized some areas around the world with their hand crank flashlights, lanterns and radios.

Start-up Costs: Your imagination is the only limitation to both start-up costs and profit potential.

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Social Entrepreneur

OKAY, SO THIS MAY NOT LOOK LIKE A TYPICAL BUSINESS. But the opportunities in new areas and with new ideas are limitless. Many of you want to “make a difference,” to “make the world a better place” or to do “something noble.” Those are all worthy goals and are not incompatible with wanting to make money as well.

Many of you have asked to hear more about “social entrepreneurship.” I have mentioned this frequently over the last couple of years as a growing example of being able to “do good” while “doing well.” What I mean by that is that you can change the world, address pollution, poverty, share the gospel, make the world a better place – you get to decide what your passion is – and **MAKE MONEY** in the process.

If you want to help the orphans in Haiti or the earthquake victims in China, you may be able to come up with a valid idea to help them and structure a profitable business as well. The old days of just starting a non-profit where you “give” money and supplies to the needy and have it funded by rich Americans are over. Now the intelligent thing to do is find a way to teach and equip the people you want to help and to have the operation itself fund its costs – and produce profits.

I would suggest reading David Bornstein’s book: *How to Change the World: Social Entrepreneurs and the Power of New Ideas* <http://amzn.to/socialentrep>.

Here’s a photo of one of the necklaces from the <http://www.Keza.com> collection. My son Jared heads up this organization to help the widows of Rwanda and other African countries. The products are made from trash paper (catalogues, brochures, calendars, flyers, magazines). With no added color, the paper is rolled and sealed into this beautiful jewelry that is then sold on QVC, at church events, in high-fashion boutiques and department stores. The profits pay the women well for their efforts, fund the administrative costs of the organization and create profits for everyone involved.

Recently I had the privilege of hearing John Sage speak on social entrepreneurship. John began his career at Microsoft where he introduced Windows to the world. After that amazing success he registered for seminary but quickly realized he would be stifled in that

environment. Instead, he recognized he could use his “capitalistic addiction” as his most effective tool for *ministry* and to create good in the world.

With a desire to help his college roommate in his efforts with the poor children of Peru, John and this roommate founded Pura Vida Coffee (<http://www.puravidacoffee.com>) where they sell fair trade, organic, shade-grown coffee. The company has grown dramatically and is a great example of “Compassionate Capitalism.” Customers not only buy coffee but also ask how they can donate beyond that to participate in helping the children in the countries where the coffee is grown.

I love this growing awareness of “social entrepreneurship” or the understanding that we can shift capitalism to create good. Many of us come from backgrounds that make us question if making money is somehow moving *away from* doing true ministry. ***I am convinced it is the most effective and most direct path to actually increasing our ministry efforts.***

There is even a new category of legal business structure that addresses this – the B Corporation (<http://www.bcorporation.net>). B Corporations are a new type of corporation that use the power of business to create public benefit.

The possibilities here are endless. Yes, you can help make the world a better place, do true “ministry” and still make a profit.

Start-up Costs: \$0 – 2500

44

Recycling Trash

I'M NOT TALKING ABOUT PICKING UP ALUMINUM CANS along the roadway and turning them in for \$5.00 for an afternoon of dangerous work. No, I'm referring to all the things you can do to reuse what others see as "trash."

Think about the things we've seen in recent years:

- Cocoa beans – fuel and mulch
- Old tires – retread tires, basketball courts, shoes
- Cow manure – fuel, fertilizer, PooPets (<http://www.gardengazebo.com/poopets>)
- Wine barrels (which can be used only once) – composting barrels, planters
- License plates – art pieces, custom-made purses, journals, photo albums, CD holders
- Newspaper, cardboard, plastic, glass
- And there are many more.

Jake and Luke Herring find old barns that are scheduled to be demolished in the path of new construction. They carefully disassemble the aged wood and then build beautiful and unique furniture pieces: Tennessee Barn Project <http://bit.ly/barnproject>



The morning I wrote this I saw a note in the Nashville Tennessean. Nashville Metro Council voted Tuesday to take \$114,000 from the city's reserve funds to demolish 17 houses they consider "eyesores." Do you think maybe there are doors, windows, stonework, wrought iron, copper, wood, fireplace mantles, or appliances that could be reused in some fashion? How would you like to have a business where you were paid to be given materials you would then resell?

I needed to have a large dead cedar tree removed. My tree guy, Rob, came out and cut the tree down and cleaned up the area in exchange for the cedar wood which he turns into interesting outdoor accent pieces: ArborCare Tree Specialist (<http://www.arborcaretreespecialist.com>)

I met Tom Szaky recently. Tom dropped out of Princeton when he got the idea for TerraCycle (<http://www.terracycle.net>), called "the coolest little start-up in America" by *Inc* magazine. He gets paid to take trash of all kinds, separates out the plastic bottles that he then uses to package his famous worm poop. The worms eat the trash and leave behind a highly valuable fertilizer that Tom and his crew liquefy and sell to Wal-Mart, Home Depot, Target, and Kmart. So think about it, he has no cost for raw materials, companies pay him to give him the bottles for packaging his product which he then sells at competitive prices. Tom has created a company that's good for people, good for profits, and good for the planet. You can read Tom's story in his book, *Revolution in a Bottle* <http://amzn.to/revinbottle>.

Artist and designer, Shawn South-Aswad, works out of her renovated silo about 20 miles south of Nashville, TN. In her Silo Studios (<http://silostudios.blogspot.com>) she creates one-of-a-kind furniture pieces that are constructed of "architectural salvage." She opens her studio one day a month to an eagerly waiting crowd.

What could you do with a zero cost of materials? Do you think that would help you generate a profit? Many businesses hope for a 3-5% profit margin on their sales. How would it transform your business plan to have a 100% gross margin on selling something you had simply repurposed from going to a landfill?

PooPets (<http://www.gardengazebo.com/poopets>) puts cow manure in molds that create little "pets" to sit in your garden. As they decompose they fertilize and nurture your plants. And the free manure turns into a cute little frog at \$14.99.

Many of these ideas have the potential for hundreds of thousands of dollars in profit. The potential of having an efficient business that is “green” and helps both people and the planet has never been greater. Be creative in recognizing ideas right around you that open the door to a real business.

Start-up Costs: Hammer, saw, worm tray, poop mold????? \$0 - 1000



YES, THIS APPEARS TO BE VERY COMMON, AND IT IS. I hesitated to even put it in here because this opportunity has certainly changed in the last few years. Remember when you used to take pictures – not being sure of what you had, and then you would take them to the drugstore, wait about a week, pick up your pictures and then see how you had Uncle Milt positioned just right to look like a tree was coming out of the top of his head?

Today, things are different. Digital cameras are inexpensive – anyone can be a “photographer.” Rather than having one professional photographer at a graduation, birthday party, sports event or wedding, you are likely to see 40 or 50 people snapping pictures. And they can check instantly to see if the perspective and quality were what they wanted. Later that afternoon they can use a free program like Picassa (<http://picasa.google.com>), Paint.net (<http://www.getpaint.net>), or Picnik (<http://www.picnik.com>) to modify colors, add captions, and remove that tree from Uncle Milt’s head.

So how is it possible to set yourself apart and actually make money using your photography skills? As in any other business you must identify your Unique Selling Proposition (USP). You will starve as a generalist – find a specialty and be known for excellence in that niche area.

I know people who photograph:

- Real Estate – houses that are being featured
- Pets – this remains a popular specialty area
- Nature – plants, water, mountains, etc.
- Food – magazine and in-store promotions are ongoing
- Product Promotion – I recently paid for new photos for all of our 48 Days products – it makes a dramatic difference when you are selling products visually
- School Pictures
- Old Time Clothing shots
- Special treatments – sepia tones, black and white only, cartoon modifications



- Specialty Themes
- Babies and their growth process – use the same photographer to document your child’s growth

The biggest challenge with photography is that most of it creates “linear” income only. You take the picture and get paid once. If you can figure out a way to leverage your efforts, where you take the photos and get paid thousands of times, your chances of success go up dramatically.

Here’s an example: Doyle Yoder takes beautiful photos in the Amish area of Holmes County, Ohio. From those he has compiled books, jigsaw puzzles and calendars. I get his calendar each year – and have for probably 10 years. Each year as I turn the page from September to October I see the order form for the next year’s calendar. So instead of taking a photo where he attempts to be paid \$20 for that one shot, he turns that photo into a small part of a product that can be sold over and over again. The calendar is \$11.95 (Amish Calendar <http://ohioamish.com>). One picture generates only \$1.00. But what if he sells 50,000 calendars? Then that one photo becomes very profitable. ***That’s the power of leverage – and moving from linear to residual income.***



If you love photography, make it the basis of your business. But then figure out how you can create your USP.

Start-up Costs: A \$300-400 camera will put you solidly in the game.

THERE ARE 76.1 MILLION AMERICANS who were born between 1946 and 1964 – the Baby Boomers. As I write this that means 76.1 million people are between the ages of 46 and 64. And with increased longevity many of these are now taking care of their parents. But we also know that with increased mobility and workplace volatility many of those people do not live in the same town as their aging parents.

Could you provide a simple service to just check in on someone's parents once a day, twice a week, or whatever the children thought necessary? We have exactly that kind of service for my mother-in-law, even though she is in an independent living facility. Our hired care provider makes sure mother-in-law has fresh clothes on, vacuums the carpets, cleans out the refrigerator and does the laundry. We provide the vacuum and reimburse for any cleaning supplies needed. Those services allow us to keep mother-in-law in a beautiful independent living facility even though her level of required care is somewhat beyond what is provided. But the expense of having an outside caregiver is far less than the increase of moving mother-in-law to an assisted living or nursing home.

This is from the United States Bureau of Labor site (<http://bit.ly/usbleldercare>):

Education and training. Home health aides and personal and home care aides are generally not required to have a high school diploma. They usually are trained on the job by registered nurses, licensed practical nurses, experienced aides, or their supervisor. Aides are instructed on how to cook for a client, including on special diets. Furthermore, they may be trained in basic housekeeping tasks, such as making a bed and keeping the home sanitary and safe for the client. Generally, they are taught how to respond to an emergency, learning basic safety techniques. Employers also may train aides to conduct themselves in a professional and courteous manner while in a client's home. Some clients prefer that tasks are done a certain way and will teach the aide. A competency evaluation may be required to ensure that the aide can perform the required tasks.

Licensure. Home health aides who work for agencies that receive reimbursement from Medicare or Medicaid must receive a minimum level of training. They must complete both a training program consisting of a minimum of 75 hours and a

competency evaluation or state certification program. Training includes information regarding personal hygiene, safe transfer techniques, reading and recording vital signs, infection control, and basic nutrition. Aides may take a competency exam to become certified without taking any of the training. At a minimum, 16 hours of supervised practical training are required before an aide has direct contact with a resident. These certification requirements represent the minimum, as outlined by the Federal Government. Some States may require additional hours of training to become certified.

Personal and home care aides are not required to be certified.

Other qualifications. Aides should have a desire to help people. They should be responsible, compassionate, patient, emotionally stable, and cheerful. In addition, aides should be tactful, honest, and discreet, because they work in private homes. Aides also must be in good health. A physical examination, including State-mandated tests for tuberculosis and other diseases, may be required. A criminal background check and a good driving record also may be required for employment.

Certification and advancement. The National Association for Home Care and Hospice (NAHC) offers national certification for aides. Certification is a voluntary demonstration that the individual has met industry standards. Certification requires the completion of 75 hours of training; observation and documentation of 17 skills for competency, assessed by a registered nurse; and the passing of a written exam developed by NAHC.

As you can see, the requirements are minimal. The primary ones being someone who is caring, compassionate and who can earn the trust of both the parents being provided for and the concerned children who may be paying for the services.

My encouragement would be to contract for the service – with a weekly or monthly fee, rather than calculating an hourly compensation. You may find that some days more time is required and at other times everything seems to be in order. Or on some days the elder person may be alert and in great spirits and then occasionally needing more time and care. But if you have a weekly contract at \$60 but have 10 people to check in on at the same facility you can see how your time could be used efficiently to generate a significant income.

Start-up Costs: Perhaps some basic cleaning supplies -- \$100 - 200

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Tutoring

THE OPPORTUNITIES FOR SPECIALTY TUTORING ARE GROWING EXPONENTIALLY. There is more frustration with the public school systems and parents are looking for options to make sure their children are getting the education they desire. Homeschooling families are looking for those who can teach special topics – biology, geography, physics, geometry, calculus, computer science, social media usage – and the list goes on and on. Any area of expertise provides a potential training model.

You may be an expert in a subject that would have interest to adults as well as children. This will include art, aerobics, music, crochet, jewelry making, gymnastics, any language, scrapbooking, theatre, parenting, writing, photography, bingo and yoga. Don't think in terms of traditional academic courses only. People today are open to learning about a wide variety of subjects – and if you have some knowledge in a particular area, you may be sitting right on top of your best opportunity for generating additional income.

You can run ads for a private group or you can partner with a local community organization where they advertise and provide you with a room for your classes. Typically, they will take 25-30% of the registration fees – but it lessens the challenges of building your own platform and reputation. Our local Williamson Country Recreation Center (<http://www.wcparksandrec.com>) offers all of the programs mentioned in the previous paragraph.

Also, keep in mind that with today's technology you may “teach” a class offered only on the Internet. Online programs are available for anything you can imagine, including medical billing, business, nursing, computer programming, criminal justice, social sciences and court reporting. Just know that major universities are all offering online courses and someone has to teach those classes. That opens the door for positions we would not have thought possible just a few years ago.

Private tutoring ranges from \$20-40 per hour. In a group setting, you may have 15 students paying \$10 each. Again, you can see how leveraging your expertise can increase your income quickly. Be creative about promoting your expertise – many of the things mentioned here are not dependent on having academic degrees. If you are a horse whisperer, no one is going to ask where you went to school. Start-up Costs: \$300-600

HEY I SAID THESE WERE IDEAS YOU COULD START FOR \$2500 OR LESS. And yes, I bought this 1993 Ford truck on eBay for exactly that - \$2500. I had been looking for a truck to help move all the furniture Joanne finds for young ladies making a fresh start in life. But then when I got the truck and saw how many uses it had, I wondered how I had ever gotten along without it.

It has two jump seats behind the driver's and passenger's seats, a walk-through door and a full ramp. It was a Hertz truck, carefully maintained and had 119,000 miles on it when I purchased it.

This truck stays booked nearly every weekend with friends who need it or who are helping others as well. But if I wanted to generate income, the opportunities are endless.



What could you do with a truck like this?

- Deliver furniture for multiple stores
- Show up at auctions and arrange to deliver goods
- Rent it out for weekends (mine stays in use a lot although I just loan it for free)
- Contract with FedEx to do home deliveries
- Haul landscaping trees and bushes
- Hang around Home Depot on Saturdays and arrange to deliver goods purchased

You could easily paint your logo and business information on the side and have a no cost, mobile billboard. Or rent that space by contracting to have another local business promotion.

Start-up Costs: \$500 - 2500

Bonus Ideas

Still looking for your idea? Here's a bonus list of other ideas:

- Hamster Burial Kits & 998 Other Business Ideas <http://bit.ly/hamstbur>
- 100 Ideas You Can Start Today <http://bit.ly/startbiztoday>

Okay, now you have a long list of possibilities. My list is to act as a stimulus for prompting your imagination. If you reject every idea here and see them as impossible for you, I suggest you look in the mirror and ask that person what personal beliefs are blocking your success.

If you've found 4 or 5 ideas that have captured your attention – great. Explore a little deeper, do your own research and get started. Join the growing group of people at <http://www.48days.net> to refine your idea and share your success. It costs nothing to be a member here and be connected to all the additional resources there. The thousands of people in this social network are mostly entrepreneurs who are eager to encourage and offer help to one another. I wish you much success in anything you endeavor to do.

48 Days Product Specials

\$10

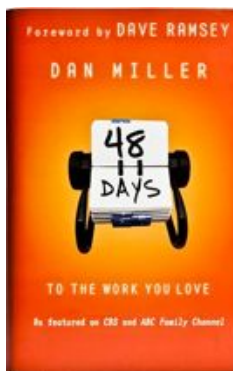


“I WANNA BE ME” CHILDRENS’ BOOK

I Wanna Be ME is the first in a series of children's books for ages 2-6 yrs. However, it will appeal to adults and all ages in between simply for its message of embracing who you are and how trying to be something different is not a good feeling at any age.

\$10 <http://bit.ly/wannabeme>

\$20

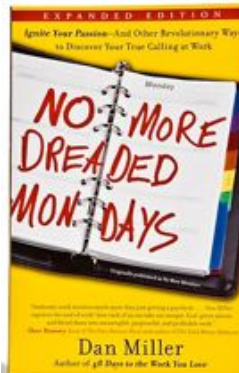


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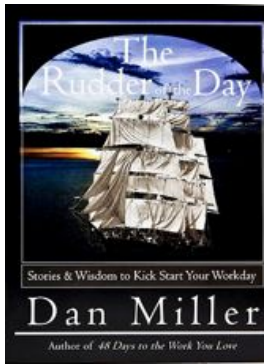


NO MORE DREADED MONDAYS

What's keeping you at your current job? If you said a steady paycheck and the promise of a secure retirement, then you're in for a big disappointment. As beloved talk-show host and bestselling author Dan Miller reveals in NO MORE DREADED MONDAYS, the only way to find true security is by following your calling and then finding or creating work that matches your passion.

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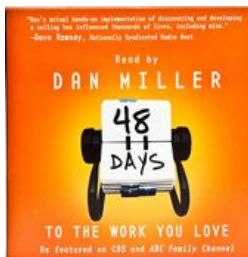
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Stories & Wisdom to Kick-Start Your Work Day - Be very careful how you start your morning. You are planting the seeds for what the day will hold. If you get up late, grab a cup of bad coffee and a Twinkie, rush to work fuming at the idiots in traffic, and drop down exhausted at your desk at 8:10, you have set the tone for your day. Everything will seem like pressure and your best efforts will be greatly diluted.

Available as Softcover or E-Book

\$16.99 <http://bit.ly/rudderday>

\$24

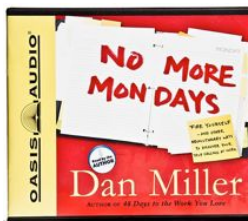


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\$20



NO MORE MONDAYS - AUDIO CD

No More Mondays: Fire Yourself -- And Other Revolutionary Ways to Discover Your True Calling at Work Unabridged Audio CD (yes, this is comparable to the updated "No More Dreaded Mondays—only difference is the cover!)

\$24.99 <http://bit.ly/nmmaudio>