

Don't Forget Your Underwear!

Success Strategies for the
Self-Employed Woman



By
Jennifer
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About the Author

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In 2003, Jen was rated as the top instructor at Langara College as part of the General Certified Business Program. In 2005, DeTracey developed [Speed Marketing](#) (for busy entrepreneurs to gain a better understanding of how marketing works best and to create their annual marketing action plan in one day). Then in 2006, she developed [Businesswoman Beyond](#) (an action-oriented group coaching program for self-employed women who want to take their business above and beyond).

Jen is a professional speaker and the author of two ebooks: “[Don’t Forget Your Underwear, Success Strategies for the Self-Employed Woman](#)” and “[Pajama Days Rule! More Success Strategies for the Self-Employed Woman.](#)”

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Introduction

When I started my marketing consulting practice back in 2000, I discovered how little I knew about living a self-employed lifestyle. Working from home appeared to be the quintessential way to live life. Although I still believe this to be true, there have been moments where the thought of pumping gas at the local Petro-Can has seemed more appealing.

Starting my business was both fun and scary at the same time. I loved marketing, helping people and solving problems; a perfect combination for a budding consultant. What I had not yet developed was an ability to flip my skill set from an employee role to that of a consultant and business owner.

This book is about the learning and strategies I have gained from my journey thus far, from the perspective of a woman, full-time stepparent, pet owner and primary income generator. Because women think, act and respond to situations differently than men, I wanted to write a book geared towards self-employed women.

Writing this book has been a cathartic process for me. When rereading it during the editing process, I realized that I had devised a number of success strategies to help make life easier and more enjoyable. I was also reminded that I don't always apply the strategies, which causes me to slide backwards until I regain my grounding.

If you gain insight on how to improve the quality of your life as a self-employed woman from one or more of these passages, I'll be eternally grateful.

I wish you well in your journey.

Getting Started

My business started with one idea. How could I make as much money in the real world as I did when I was employed at a dot.com that bombed? If I went back into a “job,” I would likely get two thirds what I made in my last position.

The answer seemed simple – start my own business. It’s funny how it all came together, because at the time I thought I wanted to work for an advertising agency. I was calling different agencies and setting up informational interviews. While information seeking, I discovered one agency was too corporate and male-dominated for my personality, another would start me off washing dishes, the third offered me a job for a beer client. Since I don’t drink, I felt that representing a beer company might not be the best way to unleash my greatest potential, nor would it be fair to the client. In the process of researching this industry, I realized that I would likely get stuck with one or two clients during the entire time with any ad agency. This would ultimately lead to the high road of boredom, resulting in ad agency jumping or a quick career reassessment.

The fourth agency I met confused me. The president asked, “Why don’t you work as a consultant? Our agency could use people like you. You seem too bright to want to work here.” At first I was really annoyed, yet for some reason unbeknownst to me at the time, I stored that information in the back of my noggin. Not even a month later, a friend told me about a government-sponsored program. The program was designed for people who were unemployed and wanted to start their own business.

The idea of having a supportive environment and a small amount of monthly capital sounded like a good stress easer. As someone who had always been an employee, I was used to getting my biweekly paycheque. This program was set up to train potential entrepreneurs and wean them off getting a guaranteed monthly income, within eleven months.

Not all women have this opportunity. I was lucky. There are many ways to start. Many women work full or part-time in a job while starting up their new business. Once the business starts making enough money for them to reduce the number of hours at the “paid” job, they do. I know of a woman who started a very successful scrapbooking store by taking this approach.

If you want to start your own business or contract your services, determine your ideal type of transition. For me, it was easy. I was laid off my job and had to create a new stream of income. I remember the first week the program ended and no cheque arrived in the mail. I had to get an equivalent amount of money coming in the door very quickly. Somehow, the necessary pieces fell into place. I had my first client project just in time.

I have found that part of the process is going for what you want – having a game plan and then letting go. There have been some real acts of faith during my early years in business. I had to trust myself and my abilities. Like learning to drive, we all start out incompetent. It’s only through practice and learning that competence builds. It all starts with one idea. What’s yours?

When's the Last Time You Left Your Underwear at Home?

Working from a home office has so many advantages. Not only are your clothes close at hand when you need to get ready for a meeting; you can also put things off until the last minute. Does the following thought ring true for you? “I’ll just do one more thing before I get dressed for my appointment; there’s still time.” Then the phone rings, and you answer it. One of your clients has a question she needs answered. By the time you finish up with the phone call, you have five minutes to get out the door to your meeting.

It’s cold outside, so you decide that wearing a pair of long johns is in order. Once they’re on, you rush to the closet and throw the doors open to survey the best suit for today’s meeting. Grabbing a shirt, then a pair of pants, and finally the suit jacket, you are ready to go. With briefcase in hand, you dash down the stairs to the bathroom. Reaching for your makeup bag, you quickly apply some foundation, mascara, eye shadow and a little blush. Then it’s the hair. A few brushes from left to right; you’re done. Next, it’s the coat, car keys, a sip of water and out the door to the car.

On the way to the car, you realize that something just doesn’t feel quite right. You feel much freer than normal, particularly on the lower half of your body. At that moment you realize there is one thing you forgot to put on that morning before slipping on your long johns – underwear. Oh well, this morning is going to be breezier than normal. At least the extra padding will keep you warm.

If this situation has never happened to you, it could. It happened to me. This is not the only thing I have forgotten to put on before leaving the house. As a fair-haired woman, I've always felt that mascara really makes a difference to my appearance. Several times when I've started driving away, then looked in the rear view mirror and noticed that I neglected to put on mascara. In most cases, going back to complete this last-minute appearance adjustment made me late for my commitment. It also increased my blood pressure 100 percent.

Although these moments make great stories for friends and family at a later date, they tend to create unnecessary stress in your day. Should getting out the door in a big hurry happen on occasion, that is not a big deal. Developing a habit of "just one more thing" creates an environment for constant chaos. The last thing you want to worry about is whether the client will see a run in your stocking, a makeup smudge across your face or a piece of food stuck between your teeth.

So how can you minimize stress? Well, if you have kids and pets to prioritize in the morning before your business day commences, it is best to book your appointments from 10 a.m. onwards. Should you not want to put on your work clothes until after breakfast, make sure you eat early enough to leave time for getting dressed immediately.

Avoid answering your business phone until you have eaten, dressed and prepared your briefcase for the entire day. As for appointments first thing in the morning, do your best to prepare everything you need the night before. The same

system can work for setting your clothing out before going to bed. If this is not your style of planning, as it is not mine, make it a priority to get ready first thing in the morning, even when your first meeting of the day is scheduled at 2 p.m. It's amazing how fast time flies by when you're focused on a project or a number of phone calls.

Always Know What You've Got and What You Need

It's pretty easy to be aware how much money is coming in the door when you first start your business. Not much! Okay, so this is not always true, but most of us self-employed folks begin with very little capital and few customers. We have to attract both.

The biggest purchase I made to get my business going was a laptop. At the time, I didn't have the capital to purchase it, so I leased one. It may have cost me twice as much in the end, but without it, I would not have been able to get started. As the money began to roll in, I was able to purchase the other equipment necessary to operate my business professionally – items like a fax machine, better printer and bookshelves.

Knowing how much cash is coming in and out is critical to running a successful business. There is satisfaction in paying bills on time and knowing you have the money to cover them. Using a line of credit and credit cards can be very helpful as long you monitor their usage closely. Although a good number of my clients pay up-front for my services, I still rely on my line of credit to cover bimonthly paycheques for my artistic administrator and myself. I may be expecting a client's cheque in the mail next Monday, yet Friday is payday.

How do I avoid digging myself into a financial hole? I know exactly what money is coming in and when, and how much is heading out the door. I spend only what I know I can cover

by the time the bill arrives. Over the past four years in business, I have paid off my Visa bill in full every month with few exceptions. When I may be purchasing expensive items, I give myself a buffer zone of two to three months, knowing I can then afford to cover the bill. I empower myself to make these buying decisions, because I am aware how much money is available to me at any given time.

Of course, things can change. A client may be late with a payment or an expected project may not come to fruition. These things can and will happen on occasion. The key is being aware how these changes will impact cash flow. Seeing a lack of available funds early on can be a great motivator for going out and finding another client or creating a new product or service.

Earlier this year, I was generating enough money to pay bills. But that was about it. I had made a conscious choice to devote a chunk of time every week to writing and professional speaking. It was so much fun having extra time to focus on my career transition. Then I made a big purchase. I bought a beautiful cabin. All of a sudden, my priorities shifted slightly. I now needed to bring in enough money to cover the cabin's mortgage and all the other expenses involved in owning and maintaining property. By being completely up-to-date on my financial status, I recognized the need to add another client to my roster.

I looked at my current situation and figured out how much money I would need to support the cabin expenses. Ironically, I was contacted by a prospect while trying to figure out my finances. The timing was perfect. The client's

need for marketing services and her ability to pay the fee I required fell into place within a month of my desire to achieve a higher level of income. Sound lucky? Yes, it was. However, if I had avoided dealing with my impending lack of capital, I would have sunk pretty quickly.

If, like me, you are not a person who enjoys dealing with your own bookkeeping, then hire someone who does. Remove any barriers that stop you from staying completely current with your finances. I check my business account at least once or more every week to make sure I am sitting on the positive side of the fence. I do my banking on-line. At one point, I was not paying my bills on time. As soon as I recognized this to be a problem, I scheduled my payments on-line. This meant I paid each bill as it came in, but I requested that the payment not take place until the due date of the bill. This way, I rarely pay a bill before it is due.

Most of my clients pay their bills promptly. I have been very clear with clients about my expectations. Having outstanding payments from clients can create negative feelings. I prefer to put my focus into my consulting practice, not into a collection practice. Set clear payment terms with your clients. Get deposits up-front or payments in full whenever possible. When we communicate our expectations to our customers, it is surprisingly easy to get what we want.

A positive cash flow enables you and me to relax and do what we love to do best. Set yourself up to enjoy living a life with a positive cash flow. Be in control of your finances instead of letting them control you.

Doing What's Hard, Gets Easier

Andrew Barber-Starkey from Pro Coach International Inc. says, "What's the only thing that gets smaller as you get closer to it? Your fears." Often fears are precipitated by spending too much time thinking about them and not enough time dealing with them.

Setting up a business means facing the unknown every day. Your skills and talents will determine the type of tasks on which you prefer to spend your time. The problem is that there are so many other responsibilities waiting to be dealt with.

Susan, a woman who owns a company that makes websites and does online marketing for small businesses, was struggling with her fears. She particularly feared writing content for her clients' websites. Although she recognized her personal obstacle, she still had difficulty getting past it. Each week Susan would set goals for completing a certain amount of writing, and every week she would fall short of her objective. Susan's biggest fear was that the client wouldn't be happy with what she wrote. Ironically, the content most of her clients wrote was not very good.

As deadlines loomed, she realized that getting beyond her fear was the only way to handle the situation. When she presented clients with copy, the feedback came back positive every time. That improved Susan's level of confidence, but didn't solve her procrastination problem. She continued to

complete other tasks first, even though it meant working long hours and late nights to get the content written. Finally, the backlog got to the point where things had to change. Susan came up with two strategies. One was to make a priority list for the day and commit to writing content before moving on to other tasks. The other was to schedule specific times to complete the writing. By using both these methods to do what was difficult for her, she was able to achieve her copywriting goals more often.

Ray Hill, a professional speaker who specializes in energy management, talks about how we all have peak energy times during the day. That's the best time to do our most challenging tasks, the ones we put off until the last minute. I have found this strategy to work well for me. Since my peak time of the day is first thing in the morning, I use these early hours to focus on tasks that require more brain power. For me, that includes writing reports, reading, and writing copy or marketing plans.

Another strategy both Susan and I use is setting deadlines. A marketing plan can take me up to forty hours to research and write. By setting a deadline for myself, then telling the client, I am able to establish a target and deliver on time. When deadlines are not required, it is easy to put off difficult things. Even setting self-imposed deadlines is better than operating with no deadline at all. When you tell someone your projected completion date, you are more likely to finish it on time.

Doing what's hard is not about doing what is completely out of your realm of abilities. Subcontract the latter to more

qualified individuals. Doing what's hard is more about tackling what you are avoiding due to fear. It's too easy to apply your attention to tasks you enjoy, or that come easily to you.

As [Andrew Barber-Starkey](#) would say, "When you do what's hard, you will discover that everything starts to get easier."

Be Full Service Without the Overhead

I can't draw a straight line on a piece of paper. Although these days that is not a requirement for being a graphic designer, it certainly does raise red flags for my taking on this type of role. I know there are marketing people who offer their clients a full spectrum of services. They can do this because they know a little bit about a lot of different things. They teach themselves how to use graphics programs and create websites, and become financial experts. I am not of that mind. Nor am I willing to hire staff to take on those roles and deal with the increased overhead costs.

I would rather subcontract some client needs to other experts. This way I end up doing what I love and my clients get qualified professionals who do what they love. Time is money and spending my time learning something that will never become my field of expertise is a waste of time. Increased office space and managing others can also add to daily stress.

When you start your business, pinpoint the products and services you want to offer. Early on in my business, I started to outline the services I would provide. At that time, I took into consideration only the ones I could provide myself. Then I discovered that clients needed help in areas for which I did not have the skill set. It started with a client needing a new logo. Once that was complete, their website didn't correspond with the business card, so that needed to be changed. I introduced the client to a graphic designer with whom I had worked on a previous project. In that meeting, I

could see that it was not a good fit, so I brought in a different design firm. The second designer hit it off with the client immediately.

This is the beauty of outsourcing work while still providing full service. If the first option ends up not being a good fit for your client, you can simply find another company that provides the same service who will be able to develop a good connection. This is where building a strong pool of resources is very important. I am always open to businesses with related services introducing themselves to me. The style and manner in which they communicate may be an ideal match for one of my clients.

With an extensive list of resources that apply to your area of business, you make yourself more valuable in the eyes of your clients. You also create opportunities for passing business back and forth. Should one of your contacts not be available when you need them, you are not bound to wait for them. You just pick up the phone and call someone else. The larger your resource pool, the more likely you are to create a good match between your client and the service provider.

I work with several web designers. Each charges a different price. Each has a unique style. I like the option of knowing that some are in the lower price range, others are in a mid-range, and a few are high-priced. Then, depending on my client's financial situation, I can pair them up with a designer who matches their needs both on price and style.

One of the decisions I have had to make since I started to provide a full range of services is whether to bill the client or get the service provider to do so. I choose not to bill direct. I get the service provider to send a copy of the invoice to me. This keeps me in the loop while not increasing my administration time.

In many industries, the business will bill the client for outsourced services and take a fifteen percent markup on the price or take a kickback from the supplier. I choose not to do this. I don't feel it is in my client's best interest. Let's say I use a printer who messes up a project, and that printer gives me a finder's fee of \$250. I would then feel compromised. I prefer to make sure I always put my clients first. This way I avoid any conflicts of interest. As women and as entrepreneurs, we must stay true to our own values. As business people, we know that making money is important. Working from home and outsourcing services can be a great way to reduce overhead costs while establishing great long-term relationships with clients.

Dress to Suit

How do you dress when you go to meet your clients? Do you have a policy as to what you will wear to the first meeting?

I decided early on in my business to always wear a suit to the first meeting. It takes less than five seconds to make a good impression, and I was not going to create any barriers in the department of credibility. When I put on a suit, I feel more confident, professional and attractive. I aim to find suits that fit me well and look expensive. When I first started my business, I didn't have the money to purchase several suits, so I purchased one great-looking suit, then chose a number of shirts to go with it. I use this suit for every introductory meeting with a new client.

When I started my consulting practice, any time I attended a networking session, a prospect meeting or a session with a committed client, I was nervous. To manage this anxiety, I used dressing up as a way to feel better about myself and give me a strong external appearance.

One year into my practice, I received a call from a prospect who worked in the audiovisual sector. This prospect rented sound systems and projection screens to corporations. He agreed to have me conduct a marketing assessment with his office. This involved a two-hour initial meeting. For some reason, I decided that I would not wear a suit. After all, this guy would have been schlepping gear around all morning, and was likely to be dirty and smelly anyway.

His office was located in one of those warehouse complexes, the kind with 100 different spaces in one building. I finally located the entrance and headed up the stairs. When I met the owner, I was shocked to see that he was wearing a suit and tie. Right I away I knew I had made a mistake; I had broken my own rule. I have never done that again.

It can be challenging to come up with the money to buy a new suit when you are just starting out. I recommend visiting several high-end consignment stores to see if you can find an outfit or two that gives you a feeling of added confidence. Look for something that fits you well and is comfortable, something with colours that enhance your appearance, style and personality.

If wearing a business suit does not fit with your style of dress or your area of expertise, find confidence-building clothing that does. I work with several graphic designers I have never seen wear suits. This seems to also hold true of web developers. There are certain professions that do not require formal dress. Just remember that how you dress reflects how much you charge. Should your fee structure be above average, so should your attire.

Twenty-Six Percent Keeps You Out of Debt

There is a saying that goes, “Two things in life are for sure, death and taxes.” Which do you think about more, death or taxes? For me, it’s definitely taxes. However, thinking about taxes and worrying about them are not the same.

Motivational speaker, T. Harv Eker says, “I love to pay more tax because it means I’m making more money.”

When I talk to other small companies about how they handle paying their taxes, I discover that many of them scramble each year to come up with the money they need to pay the government. This seems incredibly stressful. Having insight into this dilemma from day one in my business really helped me financially.

Before I received my first Buzz Marketing and Consultants cheque, I opened two bank accounts: one for taxes and one for all other income. I decided that twenty-six percent of all incoming revenue should go into my tax account every time I deposited a cheque. Since I also had to charge clients a goods and services tax, this money also went into my tax account. The philosophy behind separating the money upon arrival is to treat the money as if it doesn’t exist. By that I mean that the main income account is a core source of revenue for bills and personal withdrawal.

When interest rates are good, the tax account money can be invested into short-term GICs or some type of income-bearing vehicle. As long as the money can become liquid when tax payments come due, it can make additional money while sitting in the holding tank.

If you develop this habit right at the start of your new business endeavour, you will discover that separating your money reduces stress and likely gives you extra money at the end of the tax season. This strategy also pushes you to think about ways to make more money, because what you put in your revenue bank account is what you have to live off of, and what pays your monthly bills.

At the end of my first year in business, I had enough money left in my tax account to go out and buy a new suit, as well as put a portion of it towards a vacation. This is always good news. Smart money management from day one can really help you enjoy what you have earned. I recently used a portion of the surplus from my tax account to put a deposit down on a piece of recreational property. This money would not have been available to me had I risked coming up with the money for taxes two to three months before they were due.

My main challenge over the past three years in terms of separating out that money, is my fear of not having enough in my revenue account to pay the monthly bills. I have to admit this does happen with some regularity. What I have found helpful during these times is having a very good handle on my cash flow – knowing how much money will be coming in and what will be going out. Keeping track of your incoming revenue and outgoing bills on a weekly basis gives you the assurance of knowing how often you can afford to dip into your credit pool. I pay myself a draw every two weeks. If I don't have money in my revenue account to pay

myself, I don't worry about it. I pay my contract workers and myself anyway. Ninety-nine percent of the time, I know that money will be coming within four days or less. I have learned the skill of juggling money well.

When I write a cheque to myself on a Friday and deposit the money through my bank machine, I know the actual transaction will not take place until Monday or Tuesday. This gives me one to two extra business days to deposit the income into my business account. This is where having a personal bank account at a different financial institution can be very beneficial.

Although bill payments from my practice come out of my revenue account, there has been the odd time where I have dipped into my tax account to pay a large Visa bill. I do this only when I know that the amount sitting in that account is larger than what I need to pay all my taxes. Taking money from the tax account is not a habit I want to develop.

Overall, this system of money management has worked very well for me because my business is a sole proprietorship. This system can also work well for partnerships. I recommend talking to an accountant who specializes in taxes to help you devise a money management system that will work for you.

Fake It Until You Make It

Mary Kay Ash, the founder of Mary Kay Inc. cosmetics, said, “Fake It Until You Make It.” Back in 1963, Mary Kay Ash purchased a skin care formulation and started to promote her products at a local trade fair. The first day, she didn’t make one sale. Reviewing her failure, she quickly realized that everyone walking in the door needed to get a copy of her order form before they even got to her booth. From that day forward, Mary Kay Inc. was in motion. The company is now a \$1.8 billion operation.

The transition from employed to self-employed or from mom to self-employed definitely has its ups and downs. When I first started up my business, I felt like a fake. How could I be a marketing consultant? I didn’t know anything about running a consulting practice. I had been an employee for fifteen years, ten of which I had worked in the music business.

One thing I regret not doing during my life as an employee, was recording my successes more diligently, so that during times of uncertainty, I could look back on my achievements to boost my level of confidence. As soon as it came time for me to start meeting with clients, I started doubting my level of expertise. Now that I was a lone ranger, I didn’t have the resource pool off which to bounce ideas with my superiors. And with no boss to whom I was accountable, I was a one and only. It was time to face the world from a completely different perspective.

During my one-on-one client meetings, my goal was to exude confidence while hiding the knots in my stomach. Dressed for success, I headed out the door to each meeting, making sure I parked my car far from sight. I didn't want them to judge my level of competence based on my 1994 Mazda hatchback with its back seat covered in dog hair and my stepdaughter's breakfast crumbs.

To help build my credibility, I created special information-gathering sheets bearing my logo and spaces reserved for filling in the client's name, company and the date of the meeting. I would place five to six of these customized sheets in a file folder and write the name of the client at the top. I knew that if I filled up all five sheets, I had completed a two-hour meeting.

My goal was to present a high level of professionalism despite my lack of experience in this capacity. Although I hadn't heard of Mary Kay Ash's philosophy at the time, I was definitely living the "fake it until you make it" mantra. I soon learned that other self-employed women went through the same fears and doubts. They also battled the constant "Am I good enough?" and "Do I know what I am doing?" self-talk that creeps back into the brain when someone is outside of her comfort zone.

I think part of the reason my business is successful was my naivety at that time. I didn't know the "wrong" way to do things. I had to guess, try out different things and develop systems. Basically, I had to experiment.

As a result, I created systems and the “faking it” part became less necessary. I now have a positive track record with clients. I know I am capable of helping businesses increase their sales, profits and customer base.

Does this mean I am off the hook when it comes to doubting myself? No, I still question my abilities on a regular basis. What helps me immensely is to be prepared. The better prepared I am for a meeting, the easier I am able to click into mode. I have learned to focus more on asking questions than giving answers. Since I have a tendency to talk, especially when I am nervous, I have turned to writing many notes as a method of shutting up. Besides, the more notes I make, the less likely I am to forget an important piece of information later.

My company works with businesses from all different industries. Whenever I am working with a business in a sector less familiar to me, I definitely have to calm my brain before sitting face-to-face with a new client. The difference for me now versus four years ago is my ability to settle into the relationship with the client more easily. I am able to relax, have fun and come up with great new ideas. This is what the client is paying for.

Think back to something you have done in your life that was really difficult: something you didn't think you could ever accomplish and then you did. It's a great feeling. Handle your doubts as they arise. Remember that there are times when you will still have to “fake it until you make it.”

Customers Drive Your Business

When I started my marketing consulting practice, I knew how to market and that was it. I didn't know how to run a business or set up my own practice. Coming from the music business, I had very few contacts to help guide me. The business program I took was great for the basics; however, it was my job to put systems into place.

Like many types of businesses, it all starts with the customer: getting them and serving them. The customer's needs often end up determining and shaping the early-stage business model. Okay, so now that we know that customers play a very large role in getting the business rolling, the question is, where do we get customers in the first place? If you have already worked in a specific industry, you may have scooped your existing customers from your last place of employment. For instance, have you ever received a call from your hair stylist letting you know that they have moved to another salon or purchased their own?

If you are starting from scratch as I did, with very few contacts or connections from the get go, it means getting off your butt and finding enough customers to cover your initial expenses. I had the luxury of a small amount of financing for eleven months as part of my self-employment program. Although it was not enough to cover all the bills, it was enough, in combination with my partner's income, to let us squeak by. Not having money provided incentive to go out there and meet people. As a semi-antisocial person in large public settings, I find that going up and talking to people

at networking events is a real challenge. I dread going. However, once I start talking, I find myself able to have brief conversations with people I don't know. Over time, by revisiting these groups, I am able to develop relationships with other self-employed individuals.

Early on, I joined a local business association with biweekly networking meetings. I took advantage of the fact that it had a publication. I got my company profile listed, ran ads and eventually wrote articles for it. Shortly after my company profile ran in this trade publication, I received a call from my first client. It was at this time I started figuring out how to lay out the services I offered, and from there, the business evolved. I continue to work with my first client to this day.

Networking with other businesses made the difference between having and not having clients. Many of my customers have come from my referral network. My second client was a lead from a web development company I approached about working together in a strategic alliance relationship. Since then, we have been able to pass business back and forth as projects arise. We have also developed a friendship beyond our business lives.

Another method of finding customers is asking the customers you already have if they know of someone who would benefit from your product or service. It is amazing how once you tap into other people's networks, the work will start to appear. My only caution to you is this: clearly define the type of customers with whom you want to work. When you ask for leads, they will start to come. It is your job to

prequalify the candidates. Sometimes it is difficult to say no to people or companies that are not your ideal customers. I have fallen into this trap when I felt I needed the extra money or wanted to help someone out as a kind gesture. Even now, I occasionally make that mistake of saying yes to clients who are not a good fit. The repercussion is a higher level of stress in my life than is necessary. Customers who are not ideal often end up draining our energy.

Make a list of all the characteristics you want your customers to have. Then think about the best methods of attracting these types of people to your business. Build relationships with as many like-minded businesses as you can. This will be one method of leading you to future customers. Join business associations and take advantage of the many ways they can assist you in promoting your goods and services.

As a self-employed entrepreneur with an almost non-existent marketing budget, take advantage of promotional opportunities available to you at a minimal cost.

Get the Money Out of the Way

There are handshake deals and then there are contracts. How do you operate? Do you put everything in writing before you start working on a client project? Do you ask for a deposit up-front?

In the past four years I have been running my business, I have always received payment from my clients. Of course, there have been a few bounced cheques along the way, but no financial losses. One of the most valuable lessons I learned while training for my business was to get every client to sign a contract before working with them. My classmates and I were given a sample contract to review. This particular contract was specific for consulting services – perfect for my business.

From that day onward I used that contract as a template after customizing it slightly for my own purposes. The contract was general enough that I could use most of its content. When a client signs a contract, the project then becomes official. Without a contract or a deposit up-front, you put yourself in a vulnerable position. And yet, when I first work with a client, I don't always get a contract, especially if I am conducting a marketing assessment. Why? Because this project starts as an initial meeting, which is as far as the relationship might go. Under these circumstances, the client pays the entire cost of the assessment on that day. If there is no cheque cut, then I do not write the marketing assessment report.

It is after this assessment that I have a clear idea of what the client needs. Then it is easy to draft both the proposal and a contract. Although I would like to paint a perfect picture of myself for you, I have to admit that there are times when I don't take the contract route. This is merely a personal decision in the moment, and I would not recommend it. Most of my clients get billed up-front every month in the form of a retainer payment. I then proceed to work with them by creating, implementing and testing marketing initiatives. Conversely, I have other clients who use my services on an as-needed basis. These are often clients who received a marketing assessment, and now want to hire me to work on a small project.

An example of this would be project-managing a new website for a client. Under these circumstances, the client does not sign a contract; we have a verbal agreement that each month they pay me upon invoicing. I work a specific amount of hours and then bill accordingly. These clients are usually micro businesses (less than four employees) as opposed to small businesses, so I am more flexible with them. Am I taking a risk? Most of the time I don't feel that I am, because they have a good track record of paying me within a reasonable time frame. I minimize my risk by working with only one or two micro businesses under this payment structure at any given time.

The other exception to signed contracts is for my long-term clients. Once they have signed a contract for twelve months, I may work on a verbal arrangement after the first year. I call it trust; some might call it lazy. If I have a good long-term

relationship with a client and they are paying their monthly retainer consistently, then for me, a written contract becomes less necessary.

What I suggest for those of you just starting up your business, is put systems in place from day one, so you can be really clear with your clients how you would like to get paid and what terms apply. The clearer you are with your clients from the beginning, the less likely you will run into difficulties with getting paid. Getting paid is one thing, and getting paid on time is another. The last thing you want to do is spend your valuable time chasing down money owed to you. It is emotional and exhausting. I would rather let go of a client that does not respect my payment schedule than sit around praying for the money to show up.

When it comes to money, eliminate as much stress around getting paid as possible. I find that in order to give my clients 100 percent, I can't be worrying about when they are going to pay me next. I get money issues out of the way first, and then I can put my focus into providing clients with the best service possible.

Find out what billing and payment standards are common in your industry. Either go with that or create a new system that works for you. The less time you spend thinking about getting paid, the more energy you have to invest in a great relationship with your clients.

Digging a Bigger Hole

Do you ever wake up in the morning, mind racing, a lack of focus, an increasing panic and the tape in your brain asking, “How am I ever going to get through this day?”

Welcome to my world. Fortunately, every day is not like this, but when a sense of being overwhelmed sets in and plants itself firmly into my noggin, it makes getting the day on track particularly challenging.

Some people wake up with a fogged brain. They move slowly to get out of bed and hope that they can find the bathroom. In some ways, I envy these individuals, because once I am awake, my mind goes from first to fifth gear in thirty seconds or less. And guess what? This is an average day when I don't feel completely overwhelmed.

Whether you have a very active mind like me, or transition into your morning more slowly, the feeling of being buried by the potential stresses of the day can be paralyzing, especially for those of us who have offices at home.

One way I deal with stress reduction and calming my mind is doing thirty to forty-five minutes of stretching when I get out of bed. Although my mind is buzzing with what I need to do, I focus on my stretching routine. If my mind is really taking over, then I write down ideas or tasks in between each exercise so that I can continue to focus on my body. After stretching, I attempt to meditate, reflect or spend a few minutes visualizing something I want to achieve. When I am

revving really high, this time may feel wasted. However, keeping the routine is important because usually five to ten minutes in my quiet space can help ground me for the day ahead.

The trap we fall into when we are overwhelmed is setting up the day to fail. Like a baby who is learning to walk, we can't achieve it all in one day. The baby holds onto the arm of a couch, balances, takes a step, falls and tries again. Eventually the baby develops enough balance to take several steps at once. We must take tiny steps at first to get on track with our day.

It is common to create a completely unobtainable list of items we wish to accomplish for the day. So much so, we can't even get to the first item on the list, let alone the most important. Rarely do we build a two-hour buffer into our day for unexpected phone calls, e-mails or customer-oriented tasks that crop up.

Take five minutes before you turn on your computer or begin your work day, to make a list. Write down the things you would like to accomplish that day. Then, take the list and mark each item as a P1, P2 or P3. P1s are the urgent and important items, P2s are tasks you would like to get done today, yet are not essential. Lastly, P3s are tasks someone else could take care of or you could do at a later date, but only if they are important enough to keep on the list.

Take a second sheet of paper and put two P1s and two P2s on your list of the day. Do the P1s first. As you complete each

task, cross them off the list with a bright yellow or pink highlighter. Avoid multitasking when following this system. Aim to complete one task at a time. Do not move on to the next until the first is complete. Once both P1s are done, then start working on your P2s. If for some reason you can't get to the P2s, you have at least off-loaded two to three of the most important tasks. Should you discover you still have half a day left after completing your list, take a break. Congratulate yourself on a job well done. Use the rest of the day to deal with e-mail and return phone calls. Then go back to the original list of the day and add one more P1 and P2 if that is a realistic objective.

Try this system when you anticipate a stressful day ahead. Set yourself up to win. You may decide to incorporate a priority task list into your daily routine, because it creates more productivity, reduces stress and makes your day more fun.

No Budget, No Value, No Buy-In

Why do potential customers not buy your product or service? One of the most common answers to this question is price. According to guerrilla marketing guru Jay Conrad Levinson, price is actually not in the top four reasons why people don't buy. Surprised?

Next time someone tells you the price is too high, this is a good time to start asking questions. What if you find out they don't have the money after you prepare and present the quote? In this situation, you did not properly qualify the prospect before offering to create the proposal. Ask the prospect if they have a budget, what it is and if they make the decisions. In many instances, a prospect will not have a budget, yet will have some idea of how much money with which they are willing to part. Aim to get a dollar amount or throw out a range to test the waters.

Your time is worth money; spend your time wisely. In my business, I like to deal with companies that have one owner. Relying on one person to make a decision is much easier and less complicated than relying on two. In a partnership arrangement, one owner often makes decisions pertaining to money. If this person does not buy into your ideas, it will be very hard to close the deal.

I remember conducting a marketing assessment for a business with two owners. They liked my ideas and appeared interested in working with me. I told them what the retainer

fee would be, and asked them if they wanted to see a proposal. I used this occasion to practice asking-skills about money. To my surprise, the conversation went very well.

After I complete an assessment with a client, I usually conduct a thirty- to forty-five-minute follow-up phone call. In this circumstance, I wanted to present the assessment report and proposal in person. I headed to their office, which took twenty-five minutes to reach. After the presentation, I realized they were not leaning towards what I had proposed. As it turned out, I had made an error on the retainer price I'd quoted in our first meeting. Instead of saying it will be \$36,000 for twelve months, I'd quoted \$3,600. Realizing my mistake, I knew they were not willing to commit to the proposed plans.

I could have worked to reshape the concept, charged them less in turn for giving them less. However, they had not seen the benefits of my offer. My first attempt at asking about budgets had failed, and my gut told me to not spend any more time on trying to persuade them to buy. Since then, I have learned two things. First, not to draft a proposal unless the client is open to spending money on marketing services. And secondly, not to write a proposal unless I can present true value as to why the client should allocate money to my services.

I would like to add a qualifier to this. I still take risks when writing proposals without always knowing the final outcome. Trusting my gut when I initially approach a prospect will always impact my decisions. The prospect may object to the

price, yet want my services. This is when I ask questions and handle their objections to bring us closer to a signed contract or a better understanding of what they need.

Alan Weiss, long-time consultant, author and speaker, recommends designing each proposal with at least three options. Alan also feels strongly about getting 100 percent agreement on what the client wants remedied, prior to creating a proposal.

When negotiating a deal of any nature, you need to be face-to-face with the decision maker. Bypassing this step will most likely lead you to failure. Working with the prospect to see how you can provide them with more value than they have requested in exchange for payment, is the key. Show them the benefits of how your product or services will make their business better. When you do this, price no longer becomes the issue.

Build the Relationship and They Will Come

Today I am heading out to a new client's office to get them to sign a twelve-month contract with my company. This is a monumental day, because I am asking the client to pay a retainer fee that I once only dreamed of charging. The entire process of building the relationship with the client has been very smooth, remarkably so. In fact, it feels completely unreal.

This client came to me as a referral more than eight months ago. At that time, my roster was very full and I felt stretched to complete a marketing assessment for this company, so I declined. I also sensed that taking on this business opportunity may have been in conflict with a client who was already in the technology sector. Six months passed after I declined working with the prospect. Then, out of the blue, I received a phone call from this company telling me that they had tried another consultant and it hadn't worked out. Ironically, my plate was less full and the client conflict no longer existed. Amazed at how life makes way for constant opportunities, I scheduled a marketing assessment.

I've heard it takes five to six points of contact with a prospect to get a sale. I use the marketing assessment as a method of building the relationship with my prospective clients. It gives me a chance to see what they really need, how I can help them and lastly, whether there is a good fit for both of us. What I liked about this particular company is the degree to which they care about their contract workers. Right away, I saw a company with a unique advantage compared with their

competition. While working on the assessment report, I felt the need to make sure that I covered as many issues as possible, even if I exceeded my allotted time to complete this document.

As a method of building rapport with all new clients, I offer them a free, thirty-minute telephone followup to discuss the marketing assessment. Although I know I'm likely to go overtime, it sets an expected boundary. This is a good idea because I never want to give away the farm. Giving away the farm means giving up so much information that the need to bring me on as a consultant is no longer necessary. It is my job to present the client with an extensive list of how I can assist them in increasing their profile, obtaining more customers, growing their sales and maintaining strong profit margins.

In the case of this particular client, my gut told me that I had buy-in from this point onward. The key was to develop the relationship more before getting the client to sign the contract. During the phone call, I had the client agree to receive a proposal from me by a specific date. I made sure the date was only one week after our telephone meeting, as I wanted to keep the momentum high. Once we'd made this agreement, I proceeded to book a meeting during which I would go over the proposal, then answer any questions. I wanted to use this time to explain how I worked with my clients, particularly what my standard practices were.

Again, this meeting with the client went well. Although they were in the process of getting ready to move, I was able to

show them how getting started on the contract now would not greatly impact their time or efforts. I suggested that only one of the partners needed to be present for the commencement of the contract. They both seemed agreeable to that. Having taken my time to build this new relationship has worked out well for me. The client was not under pressure to commit before they were ready. Their trust in me actually solidified itself on the day they called to get advice. Although there was not a signed contract at that point, it was a chance for me to continue to build a solid relationship with the prospect.

What are you doing to build relationships with your clients or customers? Recently, a woman photographer and I were discussing her approach to building relationships with customers. I was impressed by her integrity. When a prospect calls her about getting their wedding photographed, she sets up a meeting to find out what they want. At that meeting, she offers the couple a free engagement photo at no cost. When the couple has a positive experience getting their engagement photo taken, do you think they are likely to hire this photographer? The answer is yes. Couples satisfied with the results never question the price she quotes when they hire her to photograph their wedding.

Prospects that get to sample what they are purchasing before they commit to a large cash investment, are more likely to buy into the product or service offered. Remember the rule of thumb: five to six points of contact to close a deal. How can you create a high level of trust while building relationships with your potential customers?

Protect Your Ideas From the Vultures

It has been said that no idea is a new idea. Somewhere in the world, someone has come up with the same idea as you. It may have been 100 years ago or at the exact moment you conceived your idea. The big question is, have you brought the idea to life or was it simply a quick flicker in your brain?

Once an idea is published it is impossible to stop others who compete in your field from copying it. With the Internet being such a widely used research tool, people can access all types of information about their competition. Now we can easily replicate the services of others, set a price and publish this information as if it were our own.

I remember attending a small office/home office meeting (SOHO) the first year in business. Unlike other networking events I had attended where there is only one person from each business category participating, this group had at least five financial planners, several printers and at least two other marketing consultants. The room was filled with over sixty individuals ready for some networking action.

As a first-timer to this group, I prepared a handout promoting my marketing assessment service. On that handout was the price. Before the meeting commenced, I distributed my promotional material to each place setting. The meeting format consisted of everyone getting one minute to stand up and introduce ourselves to the entire group. I referenced my marketing assessment handout and asked those who were interested to come see me afterwards if they wanted more information.

Although I didn't get any bites from this meeting, it was good to get out and practice my networking skills. During the meeting, I also had an opportunity to speak briefly with another marketing consultant. I enjoyed this interaction because I rarely connect with other consultants in my field.

Several months later, I attended an event hosted by a friend of mine. She had invited graphic designers, photographers, web developers and marketing people to connect with one another in a casual setting. Ironically, the marketing consultant I had met at the SOHO meeting was also at this event. Again, each person introduced themselves and then it was a free-for-all; everyone started to circulate their business cards and brochures. As I flipped through the consultant's brochure, I discovered that she was offering a service identical to mine at the exact same price. She had taken my handout and copied it almost word for word.

Not only was I enraged, I was shocked to find out that a marketing consultant (who by definition is supposed to be creative) couldn't adapt this service to her own promotional materials.

This was a good lesson to learn early on in my business, before I experienced growth and recognition: do not publish prices on any promotional materials, especially in an environment where competition is close at hand. The other thing I learned after observing more skillful networkers in practice was to give promotional materials only to suitable prospects who approached me afterwards.

Since this scenario, I have never published prices on my website or on any printed materials unless I am conducting a seminar and selling a specific service at a special price for a limited time.

Most consultants do not publish prices or extensive details about their service on their website or in their brochures. When you are first starting out, visit the websites of similar businesses you respect and see how much information they provide about their services. Get a sense of the industry standard. For example, I have never been to a graphic designer's site and seen pricing for a corporate identification package (logo design and stationery).

If you are at a networking event, your safest bet for avoiding vultures from stealing your ideas is to hand out business cards to those who seem interested in your services. Make a note on each business card they hand you in return as to whether the person appears to be a good prospect. If they are, you can then send them more information or follow up by phone the next day. Although it is difficult to avoid vultures altogether, you can at least make it difficult for them to replicate your ideas in their entirety.

Home Office or Not

Did you know that of the twenty-five million businesses in the U.S.A. today, eighty percent have no employees? Firms with less than five employees (micro businesses) represent over sixty percent of all businesses (www.bizstats.com). In Canada, the number of small businesses is also extremely high. In B.C. alone, ninety-six percent of all companies are small businesses; eighty-three percent of these are micro businesses (www.bcstats.gov.bc.ca).

Numerous micro businesses, even some cottage-industry manufacturing, start from women's homes. The big question is, does having a home-based business work for you? Many self-employed women find it difficult to separate themselves from their business. This is a challenging thing to do when your office space is also your living space. Sometimes I say, "Oh, I'll just do one more thing" – and then two hours of my evening passes by.

There are pros and cons to working from home. The decision to work from a home office is very individual. If you are a person who finds yourself easily distracted by chores that need to be done around the house during your workday, like vacuuming or doing laundry, a home office may not be the ideal work setting. On the other hand, if your home is a total disaster because you are focused primarily on your business, working from home could also be problematic.

Here are some of the benefits of working from home:

- No additional overhead costs for office space
- Save money on e-mail services
- No commuting time to the office
- Time saved getting dressed-up to go to the office
- Don't have to pack a lunch
- Don't have to drive back to the office to complete work
- No dealing with office politics
- Natural light and/or windows (more likely in a home office)
- Can control the temperature of your environment
- Working early in the morning or late at night while being near kids and family
- Naps are an option

There can also be downsides to having a home office. These factors can impact the quality of your work:

- Noise from neighbours and family members can be distracting
- Personal calls on the home phone can take away from work time
- It's easy to snack throughout the day when the fridge is nearby
- Home office space in a common area means an adjustment for the entire family
- Manufacturing in a home space means constantly keeping the area clean
- Difficulty separating work from play
- Distractions like watching TV can be tempting

Converting one room into a home office can resolve many issues, because it psychologically provides separation between life and work. The door can be closed. It can be similar to leaving the office for the day.

I have an office in my home. It's located on the top floor. The door can be closed to separate my work from family activities. Although this space is used daily as a living space, I have been able to create some separation. Most of my current client projects are kept on a table with wheels. This table can be moved around the room, which allows me great flexibility. When I want to do my morning exercises, I simply move the table to accommodate the space I need. I can also cover this table with a cloth on the weekends or evenings as another method of separating myself from my work.

I have spoken to other self-employed business women who have home offices, about managing their lives. One common strategy is scheduling more play or social time away from home. Planning activities away from the home office can help create distance between nagging work tasks and non-work-related fun activities.

To tackle the issue of cleaning, I simply hired a cleaning person to come in once a week to clean the house. Hiring someone to clean has freed me up to enjoy my non-work time even more. I do, however, choose to clean my own work area.

As a self-employed woman, you will ultimately decide the work environment that works best for you. Make a list of your situation's pros and cons. Then decide how you can best enjoy your work space, be productive and still have a life outside your business.

Get Connected, Volunteer, Don't Burn Out

More often than not, the change from being an employee to being self-employed means developing a network of contacts that can help you get new clients, establish power partnerships and meet like-minded individuals.

Volunteering for a local business organization can connect you with people and opportunities. This is a great way to kick-start your business. Often when we are just starting out, we have a very small network. Or if we have a large network, we deplete it early on and need to find other methods of meeting prospects. For many entrepreneurs, the first six to nine months in business can be sluggish while building up a client roster. This is a good time to feel busy by volunteering for an organization that fits with your business objectives.

As you develop relationships with other volunteers, you will likely gain new skills and get to know others who can refer you to potential clients. Getting out and meeting people keeps you from becoming isolated, especially if you work from a home office. It helps create new opportunities that you would not be able to attract by staring at a computer all day.

When I first started Buzz Marketing and Consultants, I decided to become actively involved in several organizations. Wired Woman offered an environment for women who wanted to learn and talk about technology. As someone who wanted to build on my own knowledge of technology and make contact with other women, this seemed

to be a good fit. Within several months of attending meetings, I decided to volunteer as the local marketing person for my region. During this time, I was able to meet several organizers and get to know them better. I also ended up working with the national marketing chair.

Several months later, I decided to join the board of a local business association. It comprised small business owners and individuals from many different industries. At this time, I had never been a member of a board of directors, so I was unaware of the responsibilities and time commitment. After four months of being involved in two volunteer roles, I realized that I had taken on too much and would have to let one go. I chose to stick with the business association, as I seemed to be learning a number of new skills.

Before you jump in and take on the world, ease yourself into one volunteer role at a time. I learned the hard way by finding myself burned out. It's one thing to be a member of an association and attend meetings; it's another to become a member of the board or a volunteer. Take your time to decide if you want to play a major role in a specific organization. Determine how much time you can afford to commit to monthly responsibilities. Talk to several other volunteers and find out how much time they are contributing on a monthly, weekly, daily basis. Ask yourself if this organization is where your time is best spent, and whether you are likely to see a return for your efforts.

Sometimes it can take several years of being on a board before the fruits of your labour materializes. Be patient. If you enjoy what you are doing, the results will eventually show.

Use Your Resource Network

When I first started my business, I was not connected. I knew only a handful of self-employed women, most of whom were not in a related field. Running a home-based business can be very isolating even for those of us who work very well independently of others. For some women, the solution is to move into a partnership with another person. For others, like myself, it's all about having a resource pool from which to pull guidance, support, feedback and resources for your clients.

When I first started my business, I had to start from scratch. I had to build a network of people I could call and bounce ideas off. Early on I joined a breakfast networking group. There were six of us initially and we would meet every two weeks to pass leads to one another. In the beginning this was a challenge because I didn't know enough people to be able to say "Talk to Jane Smith, who is likely to need your service."

This meant going out to all sorts of networking events, talking to people and finding opportunities – for myself and my networking group. As I got out there more, I started to see some of the same people at different events. It became less scary to be on my own, talking to people I didn't know. When I first started my business, I had fewer clients and more time to network.

When I became self-employed and started to talk to my friends who had jobs, they became an excellent resource as

well. I realized that my friends knew people who were self-employed. They hooked me up with their friends and to this day, that is where some of my stronger business relationships are rooted.

As time passed, I developed a good base of contacts to service my clients. Many of these individuals also serve as important people to ask for feedback when I need to troubleshoot a difficult issue. This is often how mastermind groups develop. Believe it or not, there are organizations where you can pay to belong to a group that troubleshoots problems and makes you accountable for your actions. I was part of a group coaching program for three years and have maintained the habit of calling my buddy every week to report on my goals for the upcoming week. This call starts with reviewing the goals I set for the previous week while highlighting my accomplishments and being honest about what wasn't completed.

Forming a mastermind group is a great way to work out business issues while growing and developing your business. When putting a group like this together, you need four to seven people committed to monthly or bimonthly meetings. I am presently involved in a mastermind group with six members, and we meet every second week. It is amazing how the power of other brains can generate so many ways to view a problem.

Being self-employed and working in isolation puts limits on the service you can provide your clients. It also reduces your scope of staying current with trends and new technologies.

During stages of being super busy, I find it difficult to get out of my office except to meet clients or new people to continue to build my network. This can be dangerous. Once when I fell into this trap, it took me six months to unbury myself. I was too busy being high on the hog with work; I stopped attending everything. My ego got ahead of me and said, “You don’t need to do this anymore; you’re too busy.” Then one day I decided to let go of a client who was causing me more pain than I was willing to bear.

I made this decision just before summertime. My network had dried up. I had put no strategy in place and I desperately asked the universe to bring me more work. Then, I became ill with an intense case of vertigo. I was so dizzy, I became incapacitated. The next thing I knew, I was in the hospital, heavily medicated because I was so nauseous I couldn’t even sit up.

When I recovered, I threw myself back into the fire. I set a date to run a Speed Marketing workshop, and then I attended every networking event geared towards small business owners. Through this process, I started to see both familiar faces from a few years back and new people with whom I wanted to connect.

Instead of getting into the rut I did, consider trying to make time to meet with business colleagues for breakfast or lunch even when your schedule starts to pick up. Aim to attend some sort of networking event even if it’s only once a month. Get out there and be seen. It’s good for business. You never know who you might meet and how it might change your life for the better.

Through networking, I have developed friendships with other small business owners. Developing a network not only feeds referrals into your own business; it's also a great way to become a resource for your clients and other business owners. I have two resource networks. One group is my power partner team. This includes graphic designers, web developers, printers, direct mail companies, researchers and copywriters. These people provide services that help me run my business better. They provide skills that I don't have but need in order to give my clients a full range of services.

The second group is my base of contacts who can offer my clients services that have nothing to do with my business operations: mortgage brokers, bookkeepers, accountants, financial planners, insurance brokers and computer technicians. By passing on names of these trusted people, I am able to help my clients without them having to do the research themselves.

Look around at your support network. Are you happy with it? Does it need some tweaking? If the city you live in has a local business publication, find suitable events to attend. Your daily newspaper typically lists business-related events on a weekly basis. Network your way out of isolation and onto the path of success.

What Do You Want?

Most micro businesses start at home. As self-employed individuals, most of us don't have the capital to rush out and get office space. We already have a computer and telephone, so let's consider ourselves in business. From this day forward, overhead costs become a reality. Keeping them low means deciding how and when to expand the company.

I have to admit that I thought my business would become something big. In fact, I imagined Buzz Marketing and Consultants becoming one of the top ten marketing firms in Canada. That was until I started hiring other marketing consultants to do some of my overflow. I realized I didn't want to find, hire and manage other consultants.

The big question is, what are you in business for? Are you in business to create a job that you love, where you are the boss? Or are you in business to sell your business? I know of some business owners who are in business because they love to provide jobs for others. The earlier you pinpoint the direction you want to take your business, the easier it will be to create the game plan to get you there.

Once I was able to identify my desire to stay small, work from home and make time for projects like writing this book, I knew I was on the right path for me. What's the right path for you? In my case, I had to try out managing others to determine the direction that fit my personality.

I remember reading Michael Gerber's book, *The E-Myth* (1995), the first year of my self-employed life. This book talks about the

difference between being your business “technician” and working “on the business” – the entrepreneur/manager. I vowed to never become “the technician.” Not more than a year later, I realized I had created a “job,” not a business. I was burned out. As a consultant, you can work only so many hours. Your time and fee structure determine your income.

Once I realized that I was in the rut I had promised myself I would never get stuck in, I had to do what Michael Gerber advised – downsize. I had to trim the number of projects on which I was working. I had to come up with a game plan manageable for me. If I wasn’t going to sell the business, at least in the form it was currently in, how was I going to achieve the income I desired while not frying myself in the process?

This is when I decided to diversify. I decided that working with clients while improving my speaking abilities and writing a book would be a good combination. Although it wouldn’t be a quick solution, I could eventually publish the book and make money from speaking engagements. In the meantime, I looked at my client roster. I decided who I wanted to work with, what rate increase I could charge them and how to get one more client with deeper pockets. If I could increase my monthly revenues and work less, my stress level would be lower and my productivity would rise. Having time to work on my own special projects in combination with client work meant I was serving myself, not just my clients.

I successfully set up a system to put all of this into place. You know what? It worked for four months. Then I failed. I

decided I needed more money and I took on more work. I also did a business trip for a client after agreeing to do no travel that year. The combination of all of these sudden changes put me out of whack. Within two weeks, I was back to being a stressed-out technician again. It then took me several months to clean up my mess and correct my path. It's fair to say we all get off track, and that it doesn't take much for this to happen. The difference for me this time around is that I noticed it right away. I noticed it because I had a plan.

Once you know what you want, you'll be quick to recognize choices that don't fit the plan. That is when it's time to get up, dust yourself off and then get back in the saddle. Sometimes you will realize, as I did, that the plan you started off with doesn't work for the person you have become. That's a good time to make the necessary changes required to get you back on track. I have found that every year, I need to reevaluate the previous year's game plan and tweak it to fit with my new thinking.

What is most important, is to always have a plan to follow, even if it's written on a napkin, because if you don't have a game plan, then when you fall, you might just keep falling.

Time Off: What Does That Look Like?

As I sit here at my computer on a national holiday, I'm wondering how many other self-employed women are working at this moment. All too often, Monday to Friday becomes Monday to Sunday. Statutory holidays blend into weekdays and summer blends into fall.

Believe it or not, today's game plan includes taking the afternoon off to enjoy the day with my thirteen-year-old stepdaughter. We're going shopping, one of her favourite pastimes of late. How is this possible when my office is a disaster pit, my client roster is bursting and I'm trying to write this book? I scheduled the time off. I decided I need to take at least half a day off during my workweek to spend with my family. The truth is, I need to recharge my battery. What better way to do this than to bring happiness into someone else's life?

Often we think that if we just get all the important work-related stuff done, then we will have time to spend with our families, visit friends, relax, clean the house and go to a movie. This is a false perception. Work will continue to dominate, to show its importance in our lives and consume any extra time we have. If you are finding it challenging on a day-to-day basis to have a life outside of work, what happens when you think about taking a holiday? Does your blood pressure all of sudden start to rise?

Over the past several years, I have discovered the magic of being able to take a day or two off for personal development,

enjoy annual holidays and make time to attend important family functions. The first step is to write these events into your Day-Timer®. Vacations of one week or longer must be scheduled into my Day-Timer at least three to four months in advance. I also post them on my office wall calendar. It is amazing how, when this time is booked off, I can psychologically schedule around it. Once it is scheduled, that gives me license to get excited and work around anything that may crop up and tempt me to change the dates. Booking airline tickets or some type of external commitment is a great way to lock yourself into following through with taking time off.

For three years, I was involved in a personal development program that required full-day seminars every three months. Every time I attended a seminar, I would book off the date for the next one in my Day-Timer. This method of planning ahead gave me something to look forward to while taking the pressure off me later. When I felt so overworked that I opted out of attending, I was already committed. During these seminars, I rarely felt the urgency of getting on the phone every break to retrieve messages or get back to clients, because I knew well enough in advance about the day off. Secondly, I had emotionally freed myself up from conforming to the pressure of feeling I “should be working.”

A friend of mine who owns a web development and marketing company in Washington state, used to take only one day off on weekends. What she noticed over time is that her energy started to drop. She just wasn't taking enough time off to recharge her battery. Now, most weekends she

takes both Saturday and Sunday for herself. Not only is she having more fun in her life, but she is more productive during her work week.

A note of caution: any time I don't have specific time scheduled for non-work-related activities, I end up working too much. Here's an example. I decide to take the weekend off from working, yet I have no plans during the day to leave the house. In situations where I don't have an action plan for relaxing, cleaning or having fun, I find myself at my computer checking my email. Then, before I know it, I have spent an hour doing business correspondence and I've jumped into some client work.

Schedule a weekend off by putting it in writing or recording it on your PDA. This can really free your mind from getting into work mode. If you have not already discovered this wonderful tool to help you take more time off, try it out for three months. Discover how scheduling non-work-related time can truly add more fun to your life, increase your energy level and keep your most valued relationships a priority.

One Step at a Time

My role as a marketing consultant is to help small business owners achieve their sales and profit goals. Most of my clients have a general sense of what they would like their company to achieve. They may even have strategies in mind. Their biggest setback is lack of time, followed by lack of money to making these objectives reality.

When I initially sit down with a small business owner, my purpose is to help them verbalize their personal and company vision. Once the vision is clearly articulated, documenting it is critical.

Writing it down is an important step to achieving any goal. Over the years we accumulate many ideas. In the brain of an entrepreneur, these ideas or visions circulate around and around, yet rarely do they get transferred from a mere thought to concrete words on paper.

The same may be true for you as a self-employed woman. It is time to start writing down every one of your ideas as they come to life in your brain.

Our brain does not consciously retain and recall our thoughts from last Friday morning before we hopped into the shower. Purchase a notebook that you can fit into your purse or briefcase so it is with you everywhere you go. You can also buy a second one to put beside your bed. The more ideas you can capture while they are fresh in your mind, the better.

Schedule a day in your planner on a monthly basis to review all your notebooks. Pick a day and time when you know your focus and energy level is high. Read each thought. Then take a highlighter pen and select ideas you still feel most strongly about. The next step is to turn these concepts into goals. For example, in my case I am pursuing my professional speaking career. One of my goals is to become a recognized speaker in North America. Since this is not going to happen tomorrow, I have to come up with ideas of how to inch my way toward this goal. My first idea was to join the board of the Canadian Association of Professional Speakers (CAPS). This felt like a great method for getting connected with other professional speakers and an exceptional way of learning more about the business of speaking.

By following this process from idea to written statement to action, I was accepted as a member of CAPS' board of directors. The act of goal-setting and planning is to get where you want to go faster. Once you have selected several key goals from your notebook, it is time to develop an action plan. If selecting more than one goal is too overwhelming, stick with your favourite and follow the process through to the end.

Okay, so you now have a goal or idea you want to pursue. This is great. It is time to break down this goal into bite-sized portions so you can take baby steps toward it. Just as I decided to join the board of CAPS to further my speaking career, what is a step you could take to get the ball rolling with your goal? Like other small business owners, your time may be stretched to the maximum already. The thought of

adding something else to your list of daily activities may stress you out. This is why it is really important to start small.

In order to join the board, I had to find someone to nominate me. This was my first baby step. I then had to prepare a short biography as well as what I could contribute to the board during my tenure. My next step was to fax this information off to the main contact and so on. Did I do all of this in one day? No. I spent twenty minutes or less each day until each task was complete. By taking a big goal and creating a mini goal first, I was able to move forward with ease. I then broke each smaller goal down into daily tasks in order to keep my stress down and my productivity up. Now it is time for me to select another goal and break it down into mini goals until it is accomplished. When looking at certain steps, you may be able to ask others to take care of small tasks for you. This takes some of the work off your platter.

Try this system out for three months. You will be surprised by how much you can accomplish just through contributing less than twenty minutes a day to your dream.

Getting What You Want

What's the hardest part of getting what you want? Some will say it is money; others will say it's time or connections. I believe it's knowing what you want.

One day I was catching up with a colleague during lunch, and we started talking about where she wanted to live. She and her husband had divorced, and she was living in a basement suite in their home, which was located thirty-five minutes from a major city centre. She had gone from running a family for twenty years to living alone, going back to school and then starting her own business.

Dissatisfied with being so isolated in the suburbs, she dreamed of moving to the twenty-first floor of a 700-square-foot apartment suite overlooking a harbour. Her description was very specific and clear. The only part missing was the date. By when did she want this move to happen?

Often in our personal lives we set goals or dream up ideas that revolve around the things we want to own or do. Once we establish the want, we dream up a time frame in which we would like to see it happen. At the beginning of each year, I usually create a list of goals. Two years in a row, I have drawn up a word map. The second year, it included a car I wanted to drive, details of the trip I wanted to take with my family and the furniture I wanted for my newly purchased cottage.

Because I wrote all this stuff down, most of it happened. The trip was booked for exactly the dates I set, with two days

added. My broker hooked me up with another broker and I purchased the car I wanted at a price I could afford. And lastly, my cottage is ninety percent furnished.

Back to the scenario of my colleague: over lunch, I asked her what she wanted to do with her business. She gave me several possibilities, yet her conviction was not present. I told her I thought that was interesting, because she was so clear about the type of living space she wanted. I said, “Imagine what you could manifest if you were clear about what direction to take your business.”

Knowing what you want – what you really, really want – is often the toughest part of obtaining it. I have spent a good part of my life waiting for life to happen. As it unfolds, I make decisions. I remember my days as an employee very well. I either struggled in a job because of being dyslexic, found myself bored very quickly, or both. I would move fluidly from opportunity to opportunity without a clear vision as to where I really wanted to go. It wasn't until years later, when I was hanging out with my best friend and her husband in California, that the light went on. These two amazing people constantly and clearly talked about what they wanted. They both had a vision for the future. I could see that their vision was going to happen. The conviction behind what they wanted was so incredibly powerful. Their dream is now taking place, definitely slower than they expected. However, it remains a solid vision.

An employed woman can get away without a vision and still have a job. This, of course, does not mean she is happy. A

self-employed woman is not as likely to succeed or accelerate without a vision. Setting goals every six to twelve months for your business and yourself is important. It gives you a measuring stick by which to look back and say, “I’m getting there,” “I did it” or “I’m off the mark; what’s going on?”

Recently, I have developed a habit of setting business goals. Some of them are a bit outrageous, like making \$70,000 from speaking engagements this year without knowing what my specific topic will be. What I have been able to achieve towards my bigger goal is getting my CTM (Competent Toastmaster) title in seven months. I also became a member of CAPS (Canadian Association of Professional Speakers) and am taking their course on how to run a speaking business. Lastly, I am writing the book you are presently reading. All these activities, however small compared with my bigger goals, will help get me where I need to go.

Allow yourself to dream big. Take those dreams and elaborate on them; indulge in the imagery that comes to mind. You can then set smaller goals, as I have, to get to the big ones. And if you decide along the way you don’t want what you thought you did, cut yourself some slack, pull out a blank sheet of paper and start over. Life remains ever-changing, and so do we.

Acts of Kindness

As wives, girlfriends, partners and moms, sometimes we give endlessly. There are days when I have busted my butt for several clients, rushed home to get the dog out for a walk, then proceeded to cook dinner. For many of you, this may be an everyday occurrence – with 100 times more going on than what I have described above.

When I feel spent, it is a real challenge to extend myself beyond my daily routine. There are the days when an act of kindness is far outside my radar. One night I was running to the nearest drugstore to pick up some “I can’t wait” items for my stepdaughter. What made the journey tedious was the extra effort it took to find a parking spot. The drugstore had no parking lot, so I had to park across a busy street and then walk down to the crosswalk, just to get to the other side of the busy street.

On the way back to the car, I noticed a solidly built yet small, older man with wispy, gray hair, struggling to carry an oversized twenty-pound plastic container of bottled water. I asked him how far he had to carry it. I had to listen very closely, because he had a very thick Italian accent. I struggled to understand what he was saying while traffic zoomed by. Fortunately, he used a number of hand gestures to help communicate his message. He had left the house with the empty container, but when he filled it up, he realized too late how heavy the bottle really was. I initially spotted him because he had to stop every ten steps to rest.

Once I found out that he lived only three blocks away, I asked him if he would like a ride. I opened the hatch of my car and he lowered the large container carefully into the trunk. When we got to his house, he asked me to come in to meet his wife. For him, it was customary to invite guests in for a drink. I told him that I must return home to my own family and we parted ways. On the drive home, I felt energized. What I had done took only ten minutes of my time, yet I felt so happy to have been of service to another human being. Not for money, not for anything other the satisfaction of participating in an act of kindness.

What we don't realize when we are tired and lacking energy is how invigorating and easy it is to perform an act of kindness.

Look around you. Start to notice when others extend themselves toward you. How does it feel? Can you openly receive it? I have experienced many occasions when a stranger has gone out of his or her way to help me. There have been times when someone offers me their parking stub so I don't have to pull out my wallet and pay, and occasions where someone helped me with my car when something went wrong. I remember my car stalling in the alleyway behind my house. When I tried to move it, it would not budge. A tall, dark-haired, young man in his late twenties appeared out of nowhere to help. He proceeded to push my car out of a big puddle without worrying about his feet getting wet. He moved the car onto the street. Then he did everything he could to help me jump-start the car. When this didn't work, he made sure it was safely parked on a side road

away from oncoming traffic. In that moment, I was so caught up in the situation with my car (along with questioning whether this guy was a safe person), that it wasn't until later I felt a deep sense of gratitude towards his act of kindness.

Take a moment every day to notice how others make your life easier, more pleasant and joyful. Allow yourself to receive these acts of kindness. In turn, look for opportunities to extend yourself to others. It could be someone you don't know who just needs a moment of your time to make their life better. I remember feeling frustrated that a cashier would not give change to a man because he had not made a purchase. After my transaction, I found the man walking down one of the aisles of the store. I gave him the change he had requested from the cashier. This transaction took less than one minute of my time.

Next time you are not rushing off somewhere, look around you to see if anyone nearby needs your help. That experience could change someone's day for the better and give you an unexpected energy boost.

Success Strategy Summary

1. Aim to plan ahead for your transition from employed to self-employed.
2. Save yourself the embarrassment of forgetting something important when you show up for an appointment. Organize your meeting materials the night before and aim to get dressed first thing in the morning, even if your meeting starts at noon.
3. Always be aware of how much money is coming and going from your business accounts. Managing cash flow is an essential skill from the day you conceive your business.
4. Do your most difficult tasks during your highest energy time of the day.
5. Focus on what you are good at and hire others to do the rest.
6. Dress at the level you want to get paid. This will vary depending on the industry in which you work.
7. Every time you receive a cheque, put twenty-six percent plus GST into a separate account. When tax time comes, you'll be able to make your payments. You might even have some money leftover for a shopping spree.
8. Fake it until you make it. Confidence comes when you act and dress with confidence.

9. Ask your customers if they know anyone who would benefit from your products or services. Personal referrals will help build your business.
10. Work out payment terms with the client prior to signing the contract. Put your payment schedule in writing and enforce it. This will save you from having to chase down late payments.
11. Make a list of your daily tasks before you turn on your computer or answer the phone. Aim to complete as many as possible, starting with the biggest priorities. This strategy works well when you are overwhelmed.
12. Make final deals only with the decision-maker. Your time is valuable and so is the customer's.
13. Buyers buy based on trust. Invest in building solid relationships with your customers. It can take five to six points of contact before a prospect will buy from you.
14. Avoid listing prices for your services on your website or printed materials. This gives competitors direct access to your fees.
15. Figure out where you perform business activities best, in a home office or leased space.
16. Use volunteering as a way to connect with others. Start by committing to one volunteer opportunity at a time to avoid burnout.

17. Use networking to find resources, share resources, get new clients and keep yourself in the marketplace.
18. Know what you want your business to look like, even while being open to change as you evolve.
19. Taking time off is important both to you and the success of your business. Schedule time off in your Day-Timer or PDA well in advance.
20. Start difficult tasks or projects by taking one step at a time. The smaller the step, the better.
21. Allow yourself to dream big. Life changes constantly and so will your destination.
22. Make time to participate consciously in acts of kindness. You'll feel great and so will the people whose lives you impact.

Don't Forget Your Underwear!

Success Strategies for the
Self-Employed Woman

By
Jennifer
DeTracey

