



Instant Retirement Loopholes Armchair

100 Part-Time Home Business Ideas

The title says it all! We've specially selected the most proven, 100 profitable home business ideas and packaged them all together for you complete with tips and advice for succeeding in each and how to get into them.

Remember: When you retire, you WILL want to do something each day. That thing should be what you enjoy. This section will give you IDEAS as much as anything about how you might want to spend your time and create passive income at the same time.

If you would welcome an extra income but commitments mean you have to stay at home (or maybe you'd prefer to work at home anyway?!) then this is what you need. Let's face it, everyone needs a little something on the side don't they?

It's so frustrating when you know you'd like to start a little business but haven't got an idea doing what isn't it? Well, with no less than a whopping 100 ideas to choose from you'll be spoilt for choice! When you come face to face with the idea that best suits you, it'll hit you right between the eyes and you'll never look back.

If for some reason you don't find what you're looking for, my aim is also to jar loose the creative giant that lays dormant within you. You might see an idea you're not completely sure about but might think of a way you could adapt it instead. So keep an open mind to everything and have an eye for your personal variation on a particular theme.

Whether you're an employee looking to branch out, a single parent or just a fledgling entrepreneur, this is just what you need.

Clearly, some of the ideas will involve you leaving the home every now and then. When I speak of home businesses, I mean something that can be run from home and the hours you work are up to you.

I particularly cover the subject of promoting your business in this column too, but suffice to say for now, in the case of each business idea, take a good hard look at exactly who your customers would be, and how would you reach them? How would they get to know about your service or product? What would make them buy it?

Due to the fact that I'm supplying you with so many ideas, I only have so much space to dedicate to the 'ins' and 'outs' of each business and I leave that to you; my aim is to simply plant the idea in your head. All successful businesses have the same foundations whatever they are: anticipating and meeting customer requirements profitably. If you have good people skills and a little common sense, the world is your oyster.

Now if you're ready, let's begin!

Press Cuttings Agent

This is someone who reads articles from various publications and stores them on computer for businesses so they can monitor publicity about themselves and their competitors. You should charge about \$5-15 per article. Organize your research well and in such a way you can call on anything easily when required by entering a key word or two. I recommend the Mindmodel software which can be purchased at mindmodel.com.

Adoption Search Service

This would be available to both children or parents who wish to find each other. Discretion should obviously be exercised. You would charge about \$150-250 per job or an hourly rate of \$20. You would obviously need Internet access. Advertise through social services agencies and yellow pages.

Animal ID and registration

You would charge a fee for registering a pet with you of about \$20. For that, you would store the details of the pet and owner on a database and arranging for a vet to place an electronic chip just beneath the animal's skin. When an animal is lost or stolen, you would phone around pet shelters etc., alert the police and search their records. Promotion through vet's waiting rooms, police stations and word of mouth.

Property Preparation

This would be to capitalize on the increasing rise of landlords. This is a service whereby you would prepare the property for the next tenant. You could arrange a whole host of services; cleaning, carpet cleaning, touch-up painting, inventory checking, oven-cleaning etc. You would charge anything from \$50 a go depending on what you did. Develop a package price that includes everything and call it the gold service. Advertise with letting agents and target apartment buildings.

Mobile Bar-tending Services

Straight forward but lucrative and flexible hours. It doesn't have to be at weekends either; much of this work is corporate during school hours. Take deposits to ensure your outlay isn't so high. Create a cocktail menu. Advertise in wedding magazines, and distribute cards around offices and friends.

Bed & Breakfast

Hardly a revolutionary idea but many people don't know just how easy and profitable this really is. It also gives you the option of just sitting back and taking a passive income from it while you get on with something else. I don't have any personal experience of this, but I have close relatives that do and they absolutely rake it in! At first it was quiet, but a few years on and they have to turn people away.

You don't have to be on the coast or in a holiday town either. My relative that does this is in the middle of nowhere! Clients range from business people passing through to people looking for a halfway house to tourists (almost every area has its attractions believe it or not!).

You or the person you want to run it will of course live there. You need to allow approximately one hour of work per guest per day in terms of laundry and cooking when it comes to estimating your costs. The rates you charge will vary depending on area and competition.

Book Indexer

Do you love non-fictional books? A book indexer is someone who performs a service for a publishing house by creating the index at the back before the book is published. You would charge about \$400 for the average book. You need an eye for detail. Promote yourself direct to publishers.

Book Keeper

An excellent business if you have an eye for figures and no training a simple book or home study course couldn't give you. Accountants' fees are extortionate and many small firms prefer to use a book keeper. You would charge about \$25 an hour. Advertise in the yellow pages and get your name about through word of mouth.

Wedding Planner

A wedding brings together a multitude of services and products. I organized my own wedding and it was a logistical nightmare. I would have kissed the guardian angel that swooped down to spare me the work with my busy schedule!

Churches, caterers, florists, limousines, discos, bands, cake makers, photographers, travel agents, hotels, invitations, gift lists, dress and suit rentals and on and on. You would offer to ensure that the couple in question didn't split up before the big day out of stress from it all!

You could offer a theme. Get to know the couple- construct a themed and tailored package for them that reflects their personalities and at the budget they have in mind. They will come to you for convenience, packaging and your purchasing power. Keep a photo album to show future clients. Contact suppliers that specialize in different

weddings- traditional and modern and get a discount or commission. You would be on hand on the day to ensure the newly-weds didn't have to worry about everything going smoothly (a major bonus).

The referral business would be incredible if you did a great job! Start by advertising in wedding magazines and with a low price to get your foot in the door to start an album and referrals. I think this is a great idea that hasn't been exploited to its potential if at all and it would be a lot of fun too.

Business Plan Packager

There are so many people out there with great ideas but haven't a clue about raising finance or presenting the plan in such a way to convince a bank to back them. You would be the articulate, smartly dressed front of the business in question and would professionally design a package to sway the bank manager. You would charge a set fee or around \$500.

Product Researcher

Stores are constantly on the lookout for new and innovative products. Your job would be to find such products in obscure places or at the development stage, test it out on a few people and then present it to the purchasing department of the store. You would charge a finder's fee or a commission on sales. Promotion through networking various department stores.

Cake Decorator

Self-explanatory. If you don't possess these skills but would like to get into this, they can be trained for just like everything else. The mark up is huge. You could bake all number of home-made treats, customized for all sorts of occasions. Local shops and cafes would also be your customers. Make some free samples and a brochure and distribute. Your products would be fresh and unique so would attract a premium.

Calligrapher

This is recognized as an actual skill and people pay good money for it. If you're arty or want to practice the art of medieval writing, this is the one. Wedding invitations, certificates, family trees etc. etc. Network with bridal-orientated businesses and churches. Charge an hourly rate or a fixed package price depending on the job.

Candle Maker

There are a growing number of small home boutiques that constantly need supplies of things like this. You could of course sell some unusual items yourself at fairs. You could personalize candles for special occasions. Craft wholesalers sell you the wax and molds.

Career Counselor

This is someone that matches mostly younger or senior people to the right employer/career. It would involve personality testing and enlightening people to the wide variety of choices out there today. Colleges would be a good place to advertise. You would offer a free consultation and then \$200 for a full assessment. Many people are in a real rut with employment and I think there's never been a bigger call for something like this.

Caterer

Along similar lines to bar-tender and cake decorator, only more of a wider service. Once you build up a bank of clients and if you do a good job, the referral business will simply mean you never have to advertise. Check on health and safety regulations. Fees range from \$800 to as much as \$10000. A cordon bleu cookery course would obviously be handy unless you're already confident. Source your raw materials from cash and carry. Provide free sample and brochures. Arrange free consultations and really listen to your potential clients and personalize each event as much as possible.

Child Care Organizer

Folk are burning the candle at both ends more than ever, and this inevitably means the kids need safe and reliable care. But with fewer and fewer people knowing people in the neighborhood personally, there's good call for a service. You would have a bank of child-minders that vary in the hours they can work.

You would check them all out personally with references etc. (the sort of thing no-one has the time to do) and take their photo and produce a little data-card on each care giver. You would collect the fees and then pass on a payment to the care giver after you take a fee for yourself. You would charge around \$10 an hour. Advertise through local notice boards and nurseries etc.

Memorabilia Dealer

Do you collect memorabilia? Vinyl discs? Original toys? Then you could make a living from it as after a bit of reconditioning, these things sell for an incredible mark-up. A few fairs, boot-sales and you have an income if you love what you do. I've even seen a very popular mobile stall in my shopping mall.

Comedy Writer

Do you have a great sense of humor and are always making people laugh? Many radio stations actually purchase jokes and stories for their breakfast shows!

Office Plant Maintenance

Large numbers of offices have real plants but no-one to water and maintain them. If you find horticulture soothing and interesting, this is it and can earn you a steady \$40 a day. Why should the secretary have to do it? Network local offices and leave some flyers there. Once you are seen as efficient and good, the referrals should follow and you can arrange ongoing contracts.

Community Calendar

Local businesses need to know what's on and when in the community so they benefit from promotion, especially restaurants and hotels. You would keep ahead by making it your job to know absolutely everything that's going on and when. You fax the calendar to all your clients free at first as a trial. After a while, when you have grown, you would charge an annual subscription of \$100. Eventually, clients may want to advertise on the calendar and you could charge for this too.

Cooking Class Instructor

If cooking really is your thing but don't fancy selling your food, why not sell your expertise? With the rise in popularity of cooking TV programs, public interest in learning to cook has never been higher. You could host a night class or a home economics class at school.

Coupon Books Distributor

This is big in the USA and I think the UK public is becoming increasingly price-sensitive. You would produce a book of coupons for all your local restaurants, shops and hotels. Each coupon would have some form of incentive discount to visit these places; this is why the public would be interested in these books. You would charge a monthly fee from each business and distribute the books through high volume places like shopping malls. Once word gets around, people will be looking for the coupon books and businesses won't be able to afford to not be in it!

Credit Card Broker

Many small businesses (one man band tradesmen) don't justify offering customers the facility of paying by card, but also realize they may be missing out on business because of this fact. You would have such a facility and charge a fee for processing their transactions for them. Speak to your bank about getting the facility.

The credit card companies themselves will charge you about 2%. You will therefore need to charge your customers about 4% to make a profit. Once the client bank builds, just think, you'll be making a profit on the back of everyone else!

Dance Instructor

Admittedly, you'll either like this one or hate it. But if you have what it takes, an increasing number of people would like to benefit from your skills. You could rent a room/hall just for the hours you want. Advertise in local schools and word of mouth.

Art Creator

With the rise of businesses setting up on the Internet, quality art and design is in demand. As well as creating the usual business logos, advertisements etc. you would also create the actual art that appears on a website (not building the site; just creating the art for it). You would charge an hourly rate of \$30 an hour.

Dog Trainer

If you have a lot of experience with dogs and understand them, you may also have read a few books on the subject, why not put your knowledge to work? Advertise in vets, yellow pages and flyers.

Elderly Emergency Response

You would give elderly people a beeper in their homes so you may be contacted to arrange an appropriate response to anything from a burst pipe to an actual fire. In conditions like these, elderly become quickly confused and endanger themselves. You would charge around \$10 a month. Speak to a communications company about setting up a beeper-link system. Advertise in doctors offices, retirement communities and elderly gatherings.

Boot Sale Organizer

Simple. Rent a field for virtually nothing. Advertise by means of flyers. You charge vendors a \$10 entry fee and buyers a \$4 entry fee. Try to establish regularity; that way it will become to be known that every third Sunday of the month there is a boot sale at Farmer Giles' field. Getting the word out is key.

Fast But Healthy Food Delivery

With peoples' busy schedules, they often can't face preparing a fresh meal as they should. All too often they will resort to getting a pizza, Chinese or Indian delivered. What if they could order a freshly prepared meal that was healthy?

Local Tradesmen

You could construct packages for a variety of things. If you think of something that people don't have the time and/or expertise for, there is a market for a middleman. One such thing is building an extension or similar- many people would prefer to expand their existing property than buy a new one due to moving costs and inconvenience. You could bring together builders, planners, architects, plasterers, decorators, electricians etc. Your sales angle would be your purchasing power, convenience and expertise.

Due to adverse publicity from the media, most people assume they will get ripped off by tradesmen. If there was an independent recommendation service and package supplier, people would pay good money for peace of mind.

Research who are the most reputable tradesmen in the area and develop a rapport with them- if you supply them with regular business they will do a good job at a competitive price.

I think this is excellent. I have never seen an advert for someone called "Extensions-R-Us" have you? I can't emphasize enough this point that people will pay for convenience these days.

Directories

On a similar note, you could construct a directory of general handy services in the local area and distribute it for free. Your profit would come from tradesmen who wanted to appear on it- they wouldn't want their competitors to be on it rather than them would they? Explain to them the fact that the Yellow Pages is just a vast blur of names

and numbers and that all their competitors are there too- when people want something it's far easier to reach for that attractive card magnetized to their fridge isn't it?

Bridge Course

Bridge is a game that many people would like to get into but don't know how, particularly among senior citizens. I'm aware that some of you out there are more mature so this one's for you perhaps.

If you can play bridge well there is definitely a market for a simple guide on how to play accompanied by one to one tuition perhaps. This is a complicated game and it scares many people off as a result.

If you could write an idiots guide to bridge you would do well with it. It's the same with most things- if you can take something complicated and make it simple, you'll have customers.

Pet Services

We are a nation of animal lovers and I'm sure that some of you out there would absolutely love to work with animals. Unfortunately, it comes back to this same fact about people falling in love with the idea but not having enough time to care for them properly, particularly in congested urban areas

There is a huge market for dog care givers/walkers to the wealthy. A girl I know does this for the stars in Hollywood and makes an absolute fortune at it- all for going for pleasant walks!

There is additional money to be made by feeding various other pets, providing pet products directly and through mail order and arranging grooming parlors and kennels for a commission. Advertise in pet shops and vets and by targeting large houses with leaflets. The referral business could be huge and you may well end up having to employ others while you sit back.

Specialist Garden Services

Just as there are many pet lovers reading this, I'm sure there are a few green-fingered types too!

Have you any idea how much gardeners charge to landscape a property?! Thousands, absolute thousands even for a moderate size garden. And people are happy to pay for the convenience and expertise too.

You now know that landscaping can cost relatively little but appreciate the value of a property immensely- it's all down to presentation. This would be your sales angle- the money you charge would be more than recovered by the increase in value of the home, not to mention the fact that they would have a lovely garden to enjoy.

Young professional are the customers you want to target. Stay away from retired folk or anyone else who has time on their hands. Offer a couture service and take the trouble to sit down with the customer and plan a sketch of how they want it to look- there are even computer programs that do this sort of thing. If you can couple your gardening talent with sound customer skills you will be streaks ahead of what little competition there is out there.

Please don't advertise in the Yellow Pages because that's where competitors will be. Far better (and cheaper!) to target appropriate houses directly with cards or leaflets.

The referrals could be huge once again. Plus there is an excellent 'after sales' opportunity here. Once the masterpiece is completed, it won't take care of itself so you could construct a maintenance package for a monthly fee- the customer would become yours indefinitely. Those people that are already doing this are generally great gardeners but have little imagination or business acumen and this is where you could have the edge.

Don't forget to arrange discounts with garden supply centers and introductory commissions to specialist services such as tree stump removal and skip hire. Every little helps!

Family History Writer

There are computer programs around that will help you with this service and direct you on where to find the information you need. Package this up with the family coat of arms (again, sourced through libraries) into a wonderful presentation case. Something like this is sentimental and personal and price is not that important as a result. \$300 is not unreasonable a fee. This is best promoted through a direct approach- flyers and fairs and perhaps give a free talk to the community on genealogy to promote your service.

Gift Baskets

These are baskets of individually wrapped goodies that sell at fairs, gift shops, florists and other small retailers. The key here is to source the fillings as cheaply as possible (next to nothing) and get your product into shops. You could offer a sale or return to retailers.

Greetings Cards Manager

Men are hopeless at remembering all the times when a certain card should be sent and to who during the year. And both sexes if they're very busy executives. This is where you come in as an active diary. You gather all your client's details and names and addresses of his family and friends and then match this against birthdays and all the other multitude of days when cards are supposed to be sent. They won't think it's impersonal- you'll be doing them a huge favor. You would charge \$2 per card. Source various cards as cheaply as possible or produce them yourself if you have a computer and quality printer. Software will also enable you to keep track of all your clients' dates. Word of mouth will be where most of your business comes from so be patient and persistent in getting the word around.

Flyer Distribution

Large companies are feeling the pinch in their advertising budgets and resorting to cheaper, more targeted methods which is why so many flyers are coming through our doors. Your business would offer this service. You would recruit teenagers eager for a bit of pocket money to do the actual task of distributing while you brought in clients. You would gather the flyers from the company and drop off your workers at a location with them.

Flower Farming

This is a popular cottage industry for those who love growing flowers and/or herbs. Selling your products onto retailers is highly lucrative when you consider how little it cost in raw materials.

Horse Trainer

If you love horses but lack of money prevents you from owning one, this could get you the next best thing.

Teaching people to ride can be very lucrative due to the wealthy clientele you'll be dealing with. Advertise in equestrian clubs and magazines. Charge around \$20 an hour. Check with some stables about borrowing a horse and paddock- there's no need to incur huge costs.

Direct Mail Handling

This is the folding, stuffing and sealing of envelopes for direct mail pieces. You would start off on your own but eventually gather a number of sub-workers so you could concentrate on getting contracts. Approach direct mailing houses and advertise in direct marketing trade publications. You would charge an amount per envelope based on the size of the job. This can easily bring in over \$15,000 a year with just one person doing it and will increase from there.

Interior Designer

If you have a flair or active interest in designing interiors, maybe this is your calling. The key to this is being able to understand your clients' requirements and liaise closely throughout. Also, to be able to get tradesmen understanding you so a bit of basic DIY knowledge would be an asset. You would charge a fee based on the whole job; you bring in the tradesmen yourself and negotiate a discount with them. The mark-up is huge. Create a portfolio of work you've done as a brochure for prospective clients. Advertise in yellow pages and home-related magazines.

Internet Marketing Specialist

You would either design web-sites yourself or contract the work out to programmers. Your expertise would lie in

advising businesses on how the Internet could benefit them and the best ways of driving traffic to their site. You would take the cost of the web designer and add 20-50% on to the bill for your efforts. Advertise in trade journals and networking.

Inventory Control

If you have experience of stock control/reporting then you could use it well by working for yourself. Equip yourself with the right software and you could make around \$40,000 a year this way. This requires a lot of man hours but you could decide when those hours would be usually and if you do a good job, referrals should follow.

Jewelry Designer

After attending a night school on the subject, this may appeal to those who enjoy creating and admiring jewelry. The mark-up in the jewelry industry is one of the highest around. Get around fairs and trade shows and you may even be noticed by a large company that offers you an ongoing contract if you have a unique product.

Laundry/Ironing Service

Word of mouth is key here. Carry plenty of business cards. You would charge 10 per pound of clothing which includes washing, drying and ironing. There aren't enough of these around! When you get too busy you could farm it out to others and pay them \$5 per pound.

Children's Entertainer

You can buy magic kits from party product wholesalers. You could also provide a bouncy castle and face painting (see later). The thing every parent would love to hear at their child's party is "Leave everything to me!" Get cards around and wait for word of mouth to set in. Advertise through school magazines and sports days. Fees are around \$50 for a 2 hour party.

Maid Service

Again, far too few of these around. Charge \$25/hour. Same promotion as the laundry service. You don't have to do the work yourself of course; you can hire others.

Children's Face-Painter

This is really taking off. Just attend a night school class and off you go! You'll charge about \$4 a face and each face will take you about 10 min.'s max. Same promotion as magician. Local fairs are also good news and you can easily make \$200 a day.

Manicurist

As you may know, it costs good money for false nails and manicures, but the raw materials are very cheap. After attending a suitable class to qualify as a nail technician, there's nothing to stop you being a mobile business. Referrals could be huge. Why not offer an office lunch-hour service? Charge \$40 for a full set of acrylic nails or \$15 for a plain manicure. Promotion through health clubs, tanning centres and hairdressers.

Answering Service

There are literally thousands of small businesses and one man band tradesmen out there that lose a lot of business by not being able to take a call always. You would in effect be the voice of many different companies; taking messages, arranging appointments- if customers can't get hold of the tradesman they'll just phone someone else. You would charge a monthly fee starting around \$70 depending on the volume of calls. Money well spent from their point of view and not much more than a mobile phone contract! All calls are able to be diverted to your number as you may already know.

Mobile Hair Salon

Same theme as the manicurist in terms of promotion. You'll obviously need to be skilled in this line of work or if not, why not have a few hairdressers on your books that you do all the promotion for and take a booking fee? Check on local competition for price guides.

Mystery Shopper

Just about every business needs these and not enough of them realize the importance. A mystery shopper is someone who is paid to pretend to be a customer and then presents their findings to the management. It's not meant to catch staff out; more to constructively improve the level of service customers receive and to see if a third party can see any opportunities being missed. Your sales line would be asking businesses just how much business they don't know they're losing. Advertising would be wasteful- you need to approach businesses directly with business cards. Charge between \$25 and \$50 per shop.

Freelance Writer

Yes it's competitive but that doesn't mean you shouldn't give this a shot if you feel it's what you want. A good way to break in is by writing articles for a specialist publication that covers a subject you're hot on. You could write for some local publications for free; anything to build up your portfolio. Once you get writing for the broader market magazines the next stop is a book of your own maybe!

Herbal Products Distributor

More and more folk are turning to natural remedies; this return to nature is going to get bigger and you can profit from it. So many people read about a certain herbal medicine but can't find a supplier which would be where you'd come in. It's essential to get the word out and to have online ordering for a national market. Advertise in health magazines.

Multi-Level Marketing

Available mostly as franchises, you can continue the Tupperware legacy and profit like the thousands of others who already do. Companies realize that some products need to be demonstrated in homes of clients to show them the actual benefits. Look through franchise publications and you'll see plenty of ads, but beware of them wanting large amounts of money up front for stock!

Letting Agency With a Difference

Many people want to rent just a room and there are many rooms to let, but the traditional high street letting agent doesn't cater. This is a great way to specialize. Target university campuses and newsletters. Charge the landlord 10% of the annual rent as a finder's fee and for this you also get references and arrange forms, deposits, keys etc.

Photo Studio

If you love photography, why not enhance your skills with a night class and convert a room in your home into a studio? There's a real niche and a huge mark up in alternative family photos. Create an 'all-white' half of the studio and have parents and their young children all dressed the same. Then take a 'fly on the wall' shot. Frame it and charge \$400. No, I'm not joking. When they see the results they won't resist!

Newspaper Delivery

Whatever happened to this? Newsagents stopped it usually because they charged too little and people often didn't pay their bills. I think there's room for someone to step in and do a professional job to a large number of people using teenagers for the delivery. Customers would pay by standing order in advance and would have the luxury on stating which publication they'd like and when (including magazines). Negotiate bulk discounts with the publishers. Mark up your costs by 50%.

Online Recruitment

If you have some experience in recruitment or just fancy having a go, this is a very popular and profitable idea. You would prepare an online curriculum vitae for your recruits and email it to prospective employers. It's best to specialize in a particular area of industry- one you have experience in. Networking is essential for promotion and links from other web-sites should be able to draw clients in to yours. Charge 5% of the employee's first year's salary from the employer.

Packing/Unpacking Service

More and more people are moving location for employment and they have less and less time to do it. Removal firms offer to pack and unpack belongings but very few customers trust this 'add-on' service. You would be a specialist complete with various packing crates and labels. Your staff's priority would be to ensure care, appropriate labeling and positioning on the truck. Charge \$25 per hour or a package price for the average size house. Promotion through yellow pages, link up with removal firms that don't have such a service and estate agents.

Party Planner

Sounds fun doesn't it? Along the lines to the wedding planner in terms of bringing a variety of services together at a discount then marking up for a package price. Network with PR companies and other businesses. Have theme nights; use your imagination and organizational skills.

Payroll Administrator

For small businesses, this is a major headache and doesn't justify employing someone to do it very often. If you don't have experience, it can easily be self-taught through various books and computer software helps. Promotion and charges the same as for bookkeeper.

Personal Trainer

People get far more out of a gym visit if a personal trainer is by their side pushing them on. Night school classes for this don't take that long and if you love health and fitness, this is a great way to get paid for doing your hobby. Rates are as high as \$40 an hour. Get known around gyms that don't have these and give business cards out at health food shops etc.

Personalized Nutritional Menu Services

While we're on the subject of health, this is a new idea. Everyone has different dietary requirements based on a variety of matters including their blood group even and everybody wants to achieve different goals (read: Eat right 4 your type). You would produce a weekly menu based on that person's requirements along with the necessary shopping list and recipe instructions. You could even get the shopping and/or make the meals for additional charges. Promotion the same way as above.

Personal Shopper

Do you have an eye for clothes and gifts? Particularly, the needs of someone else. This is really aimed at single, busy men who usually haven't a clue about these things. Gifts would be along the lines of the greetings card service mentioned earlier and the promotion would be the same. Get to know a client and of course their sizes. Develop a rapport with certain stores and negotiate discounts. You would charge an hourly rate of \$30.

Personality Assessment Service

Smaller businesses don't have the resources for this but staff turnover costs them dearly- you'd be aiming at companies employing between 10 and 100 people. There are various tests you can run available from MENSA. You would charge \$100 per test. You would need to promote this directly to businesses by means of arranging an appointment.

Private Tutor

If you have a degree or teaching experience you could put it to work from your own home. Classes are getting larger and many pupils fall behind needing extra tuition on a personal basis. Word of mouth will be a huge factor once you get going. Charge \$15 an hour and start promotion with yellow pages and local school meetings.

Public Relations

All you need is enthusiasm to get behind an idea and people skills and you could start your own little PR business. Many companies don't have the resources for their own PR department. Charge \$50 an hour. Promotion through networking and trade journals. The media must become your ally and press releases your specialty.

Rare Book Dealer/Search Service

Excellent if books are your passion. Many enthusiasts and collectors will go to enormous lengths and pay huge premiums to get a certain book to complete their collection. Online searches and trade publications are your resources. Charge 10% of the value of the book (\$20 minimum). Promotion through bookstores and book industry publications.

Kids Activities Coupons

When it comes to school holidays and even weekends, every parent tears their hair out trying to find things to do with their kids. Based on the coupon idea mentioned earlier, you would specialize in kids activities. Promotion through schools and directly depositing coupon books through doors in residential/family orientated neighborhoods.

Relocation Consultant

Your target customers are out of town medium-sized companies that have branches in your vicinity. When they relocate their executives and their families, they won't know anything about the area usually- what are the hidden pitfalls of a particular street? Where are the good schools and what area should you be in the get access to them? Etc. etc. Charge an hourly rate and/or give out a free directory that local services have paid you to appear in. Promotion directly to the personnel departments of the companies in question and local estate agents.

Resume Service

Surprising as it may seem, many people let themselves down needlessly with a poorly constructed resume meaning that they often don't even get the interview. If you have a computer, just read a few books on the subject and provide this service. You need to be able to find benefits to employers in even the most under-qualified clients. Package in presentation folder. Charge \$100 a time. Promotion through job centers, colleges and local events.

School Reunion Organizer

Great idea. You would offer to hunt down everyone in a certain year/class and then organize the whole event (see party planner) charging a package price per head depending on what sort of event was required. You may need to use a private detective or have a huge network of people to ask. Use web-sites like friendsreunited.com. Promotion through party shops, local events.

Rubber Stamps

Businesses directly and retailers are your customers for a wide range of stamps custom made by you. Obviously you'll need to invest in some equipment but many come as a franchise complete with training. These cost between \$5 and \$15 for a custom stamp. Sell to businesses through mail order and flyers to promote the business. You could have a web-site too.

Classic Car Hire

Ever fancied owning a classic car but couldn't justify the cost? Well, if your classic car is used for the sole purpose of business, it and its running costs are completely tax deductible! The cost of owning and running the vehicle is

offset by the income you get using it as a limousine for weddings and other special functions.

If you are the driver then clearly it is a cost saving and you get to have some fun in your prized possession. If you want to own a few cars and hire drivers while you sit in your armchair that's up to you. This sort of thing is becoming more and more popular. You would advertise in wedding magazines particularly.

Rural Convenience

Something that has been long overdue, and even now is not being used to its full potential is providing rural convenience.

Bringing all the big city facilities to the doorsteps of cut-off communities in rural areas, islands and valleys. You may have heard about the mobile cinema that is driven around in isolated parts of Scotland.

The list of products and services you could provide is endless and as you know, people pay a premium for convenience. No need to do this yourself- far more efficient to contract local people in that community to do it for you anyway for a commission. The locals will have more trust than you- in many tight-knit communities strangers are often looked at as if they're from another planet anyway.

Debt Collection & Cash Flow Course

You would publish a course and/or newsletter aimed at local small businesses emphasizing how lack of cash flow can kill a business. Read up on this or take a few classes. Businesses need to appreciate the fact that offering 30 days credit is all very well but very often it goes on for much longer and they need to be aware of their rights and which way to proceed. Of course, if they don't offer credit, they may lose business.

You could earn extra money by advertising local accountants, book keepers, banks and debt collectors in the publication.

Master Language Course

Many people let themselves down greatly in life simply by not coming across effectively. This affects everything from their love life to getting a job to cutting a business deal; it affects their confidence greatly and gives the other person the psychological advantage immediately.

Why is there so much fuss about learning other languages when many people can't even speak their own effectively. Poor grammar and spelling will hold you back your whole life and limit your possibilities in business if you let it.

There is definitely a huge market for a course that addresses this issue- so much so that I might even give it a go myself so get moving! You should divide the course into lessons with written exercises and you would definitely need a cassette or CD to accompany for the purpose of speech lessons. As said, you don't need to be an English professor to do this, just do some research from the library and package it into a user friendly format.

Government Surplus

Here's a great way to source quality goods at rock bottom prices that you can sell on in a variety of ways to a variety of customers.

When I speak of government surplus I'm not talking about gas masks and M-16 rifles! The various government departments use just about everything there is out there from office equipment to industrial clothing and because it's all at the taxpayers expense anyway, the items are of premium quality.

Not all of it is used either. There are specific auction houses that specialize in this. Contact a local government department you know who uses the sort of goods you would be interested in and ask them who handles their disposals. This will point you in the right direction. The Ministry of Defense is a particularly good source.

Sell the items through local ads, mail order, boot sales or even a dedicated shop front.

Conference Broker

In an area with a high concentration of hotels particularly, there is a great deal of spare capacity with function rooms. Hotels employ at great cost specialist sales staff to fill these gaps, but even so there is often a lot unsold.

This 'distressed' capacity could be purchased at knock-down rates if a regular commitment was there by a conference broker.

A conference broker acts as a middle man between hotels and companies and offers low rates due to their contacts- a bit like a travel 'bucket shop'. Companies haven't the time to ring around all the different hotels for different prices if they have any sense. You on the other hand are a specialist offering to match firms up with the most suitable venue at a low price.

You will need to network with all the local hotels. They will tell you that they employ their own staff for this sort of thing. But you are an independent broker and are currently compiling a 'star guide' of all the local conference facilities. Any hotel that is not listed will clearly not benefit from any recommendations from you- you must impress on them that you are not in competition with them and that you can help rid them of all that unused space.

Get them to show you around and give you either a special discount or an introductory commission. But be clear that all invoices will be made out to you not the customer directly- this way you can add on a service charge to the company that uses you when you present them with the bill.

Once you have all this in place, you need to give out cards and/or leaflets to as many companies as possible offering a free introductory service to begin with to get your foot in the door (you will still take a cut from the hotel). The important thing here is to make sure your literature arrives on the desk of the person who actually books all this and not some office junior with delusions of grandeur! For this reason find out who this person is by telephone first before you visit. As soon as you have your network in place and the repeat business keeps flooding in, you can run the whole thing from your armchair if you wish.

Contract Car Hire

There's a lot of money in car rental but it's hard to compete with the likes of Avis and Hertz as a new company. An alternative 'flanking maneuver' to getting into this business is by contract car hire.

This involves negotiating a contract with companies that regularly need a reliable source of transport for their customers and/or employees. The sort of vehicles usually involved are the Ford Galaxy type with comfortable, air-conditioned interiors.

Don't worry, you don't need to buy a fleet of vehicles and hire hundreds of drivers to do this- not until you're rolling in it anyway. There are many self-employed drivers and transport firms that operate simply as a quality cab service effectively. You can negotiate favorable terms with these people and use them as your own to begin with.

Once again, you need to target the correct person within as many companies and government offices in your area to offer your services. It will involve negotiating a contract and you will probably need to undercut their existing transport provider if they have one. Use your negotiator training and be extremely confident. You can provide a cheaper service quite probably because your overheads will be lower than an infrastructure-heavy set up. Cost will be the main consideration for your customers but they also want to know that their staff and customers will be comfortable, cared for and safe.

Gourmet Express

On the same lines of convenience for people, would you agree that most people opt for take out because they can't be bothered to cook or go out to dinner? Yes? So why is it that more restaurants don't have a delivery service? I know that I always go for the restaurant that delivers, the problem is that pizzas get a bit monotonous after a while! I know that some Indians deliver too but they are still few and far between.

What about running a centralized delivery service that offers to bring customers absolutely anything they want? You only need to pay a few teenagers a nominal sum and bit of petrol money for their moped. You would incorporate a surcharge into each bill.

Get a deal with local restaurants representing each kind of food- Indian, Chinese, Italian, Japanese, Thai, Spanish, French, American, Mexican etc. You will take a percentage commission from each order.

Put together a 'master menu' complete with prices and surcharges depending on the area but make sure that your phone number is the only one the customer sees. Deliver this through doors directly. When people phone, you

simply pass the order on and tell your drivers by mobile phone who then pick the food up on account. You will need to invest in some thermal satchels but that's it really and this could take off massively.

WP Support

Just the very basic things like typing letters for various correspondence to clients and suppliers. Many independent tradesmen know what they want to say to people but can't express themselves on paper and the results are lack of confidence from their customers.

You don't even need to know how to type these days because there are voice recognition programs that do it for you. A good word processor package will come equipped with a 'spell checker' so you don't even have to worry about your spelling either.

People these days are increasingly untrusting of small businesses and a professionally written letter confirming dates and prices will put their mind at rest and hence get more business.

Time Management

This is the complete service for 'one man bands'. You would run their diary for them by taking phone calls and booking work to maximize the customers efficiency. Again there are some excellent computer programs for this.

Remember too that it is not so much you that has to have computer and typing skills etc. as much as the people that will be working for you! Remember, the idea is not to give yourself another job, but rather create a concept and let others do the work for you.

Specialty imports

Europe is a Socialist land. Such severe taxes are in place for the wealthy that it simply isn't worth it to start a business. The result is high unemployment in places like France and many of these people come to the UK for work but miss home desperately- I've met many such people and indeed when I spent time living in America I craved for the silliest of things- Heinz Baked Beans, PG Tips, HP Sauce, newspapers, books, videos etc. etc. So what?

So here is an opportunity for specialist imports to foreign communities, particularly in large cosmopolitan areas. If you yourself have ancestry or a background from the respective country it will be an advantage. You could market this by mail order from home by advertising in the areas with high concentrations of foreigners. You would charge a premium for these goods due to their nature- don't think you will be charging regular prices for a minute. Take a trip to the country in question to arrange discounts with suppliers- again language is an advantage here

Alterations

Being a seamstress is either your thing or it isn't, but if it is, you can make good money from home. As well as the usual female customer requiring alterations, there is also a market for busy executives wanting tailor made/alterd suits. Promotion direct to company executives with a card/flyer, wedding magazines to women and get word of mouth on your side. Charge an hourly rate plus raw materials.

Silk Flower Arranger

Fresh flowers are great but don't last that long and silk ones have a variety of applications including offices, restaurants, homes and functions. Night classes are readily available and don't last long. Charges range depending on size of course- starting at \$25.

Stenciling/Specialist Decorating

As well as traditional stenciling, you can now take short classes to paint special effects such as 'marble effect' and cloudy skies on the ceiling etc. for bathrooms. Hook up with a general decorating company, distribute cards. Charge per square foot.

Taste Tester

Large food manufacturers need people to taste their products as you'll sometimes witness portacabins with that sort of thing going on inside. Write to as many food producers as possible.

Telemarketing

If you've got a good telephone voice and won't take people hanging up on you personally, you could run a great home business from this. You could specialize in catering to smaller businesses and emphasize that it doesn't have to be an intrusive 'cold-call' - it could be to market research; to discover how a company could direct their goods/services. Knowing what a businesses' customers want and think is their lifeblood. You can charge \$30 an hour for this. Promote directly to businesses.

Toy Cleaning Service

All number of businesses out there these days have mostly large toys for children, and obviously, especially playgroups. But these toys need to be kept clean and free of contamination, particularly in surgeries. Use a germicidal spray and a jetblast machine when you remove the toys and bring them back later in pristine condition. Best to charge around \$10 for a large toy. Good repeat business. Promote directly.

Bin Cleaning Service

Doesn't sound glamorous, but that's why there's a real gap in the market. Peoples' wheely-bins absolutely stink! Many a woman heaves when they put something in their bin. With this idea, most people will be your customer. You can charge \$5 per bin. Use an anti-bacterial additive with your jetblast.

Got a computer? Here's 5 great ways to put it to work!

Greetings & Gifts

This is something that can make you a regular few hundred a week on a local scale- greetings cards and personalized gifts are hardly a revolutionary concept but you can run it from your armchair. The UK greetings card business is worth \$2 billion a year! It's very good money. You know this though don't you? You've paid \$3 for a piece of cardboard as many times as I have! People love it- there's virtually a special occasion for each day of the week!

You could promote this with local leaflets and fliers and offer more personalized gifts than the high street stores. Once word of mouth gets around the referral business should flourish too.

There are plenty of software packages on the market for this, but I think you need something special- something to give you that unique and professional edge. There is a package around that is not available in the shops that allows you simply to enter the customer's birthday, wedding day or whatever and the computer then prints out a personalized scroll detailing all sorts of interesting trivia about what has happened on that same date in history. Write to Clive Davenport, 9 Douglas Rd, Ballasalla, Isle of Man IM9 2EQ to purchase it.

Business Templates

I've already covered the need for small local tradesmen and businesses to have a professional image and support. You could create a series of templates for businesses. Advertisements, stationery, headed paper, leaflets, price lists and business cards. All the customer has to do is have you print their name on each on demand for an additional charge.

Consult the customer about their specific business requirements and create a book of forms for them to use- perhaps a specific type of quotation or job plan lay out. Emphasize to them the importance of looking professional.

Spreadsheets

Along the same lines, you could construct a series of spreadsheets for business and personal use. If you don't know about spreadsheets, they are basically job-specific calculators that allow you to enter different variables to view different outcomes. It's not as complicated as it sounds-once you've seen one in action and created the most basic kind it will become clear. Most Microsoft Office programs come with one.

You can construct one personally tailored to the individual business or more general types to calculate perhaps income tax, business plans, profit and loss accounts, balance sheets, book keeping, VAT etc. etc. There are a lot of tradesmen out there that still don't understand computers and would welcome something like this once they understand its use. You could put together a user friendly complete office package specifically tailored to each customer's business.

Graphics

A powerful program like Microsoft Publisher will enable you to create all sorts of business stationery either for yourself or other businesses. Similarly, specific programs can create advanced artwork for logos on company literature and so forth.

Publications

The most basic function of your computer is of course word processing. In a variety of specific formats such as newsletters as one example, you can create just about anything for anyone.

On more than one occasion I've touched on writing courses on something you know about or specialize in and selling in through specialist media- this is an excellent way to create wealth through your PC.

Child proofing

Okay, here's something for those who don't want to actually use their computer as a business. There are a great many single mums isolated from family, disabled and elderly guardians that would respond well to a child-proofing specialist.

No, this isn't a form of contraception! This is a service to make a home completely safe from curious toddlers. Sure, anyone can go and buy a kit that plugs up electrical sockets and so on, but far too few parents realize just what a dangerous place a home can be. Smoke alarms need fitting, emergency fire ladders from the child's window, custom made fire and stair guards, child-proof window, cabinet and door locks, corner protection and fencing to deny access to roads and water.

You would offer a 'free home safety assessment' as a means of getting an appointment. You then provide a package tailored to that home and budget. Referral business would be high eventually and there is no limit to the expansion potential. Promote by mail, local nurseries, maternity wards and day care centers.