

PROFILES OF PEOPLE WHO WORK AT HOME



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Advertising Sales Executive

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Marketing Communications Consultant

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Worldwide Video & Film Translation

Accountant

After years of working as a Certified Public Accountant in a well-established firm, Tara Figoli decided she needed a more flexible work schedule that revolved

around the needs of her husband and two children. "I didn't want to feel guilty about leaving work at 3 so my nine-year-old son didn't have to go to daycare before and after school, or missing a day to stay home with him when he was sick," she recalls. Two years ago, Gascoigne used her experience and contacts to set up a home-based CPA service. We reached Tonya at her ReTJond, WA home office, where she skillfully fit our conversation into her two-month-old daughter's napping schedule.

GRANTED: What's the best thing about working from home?

Tara Figoli: My stress level just disappeared because I could work on my terJS. I let clients know exactly when I was available, and that my family came first. If I need to take a day off because my nine-year-old son is home from school or my baby comes down with an ear infection, I don't need to check with someone first to make sure that's OK.

GRANTED: Was the transition to working from home difficult for you?

TF: At first, not knowing how much money was coming in each month was hard but now I'm actually turning away work. Also, I had a hard time avoiding the many distractions home has to offer! I wound up designating specific times to work instead of constantly worrying about what was needed to get done around the house, and relied on the telephone answering machine more often.

GRANTED: How did you build up such a strong clientele?

TF: I built up some good relationships with clients at the firm where I worked before I left--they knew my work and continued to call on me when I went solo. I was lucky. I was able to build my business by word-of-mouth and didn't have to spend any money on marketing.

GRANTED: What is your strategy for avoiding lulls between assignments?

TF: I try to take on large projects that last several months at a time and bill on a monthly basis. That way, I know I have a certain amount of money coming in for several months at a time.

GRANTED: Would you recommend working for large corporations over small businesses?

TF: Yes, because the projects usually last longer and the need is more consistent. You can generally count on large companies to have the budget to use your services time and again if you do a good job for them. But small businesses may not be able to afford that luxury.

GRANTED: What's the biggest challenge for a woman working from home?

TF: Something that I don't think men working from home deal with as often as women is the perception that since you're home, you're not really working. Of course, now that I have a baby I'm not working at my paying job as much, but that will change when both my daughter and I are ready for a full-time work schedule.

GRANTED: So, you plan on building up the business again at some point in the future?

TF: Yes, in fact I'm going to take one class per quarter to get my master's degree in tax preparation so that I can tailor the services I offer to fit more of a niche.

GRANTED: Have you had to make any sacrifices in terJS of a reduction in the family income?

TF: Fortunately, my husband has a job that pays well so we don't rely on my income for the basics.

GRANTED: It sounds like having a second baby has been an opportunity for you to sit back a bit and re-assess your professional life as well as family life.

TF: That's what's great about being a CPA, as well as setting up a home-based business. You can take those breaks you need to figure out where you're going in life, and then change whatever needs altering to make everything fit together.

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Advertising Sales Executive

Ten months ago, San Francisco-based advertising sales executive Jackie Stevens relocated to Los Angeles. The move south changed not only her lifestyle, but her career as well. Stevens went from working in an office to managing her own home-based venture, an advertising representation firm. In addition to the many challenges facing all home-based businesses, Stevens had a unique concern: Her main client is a Bangkok-based publishing company. How could Stevens preserve some semblance of family life while dealing with faxes at 2:00 a.m. (5:00 p.m. in Bangkok)? We caught up with her at a more civilized hour, 8:00 a.m. L.A. time.

GRANTED: What made you decide to start working from home?

Jackie Stevens: An opportunity presented itself, and I thought it would be great. Commuting in Los Angeles is very difficult, and media sales is mostly phone and fax work. I liked the idea of being in the comfort of home, with none of the hassles of commuting, parking and heading in and out every day.

GRANTED: What do you miss most about working in an office?

JS: The interaction with other people. Having colleagues to bounce things off of. It's a very solitary environment. Which is good, I get a lot done. But there are times when I want to talk to people and there's no one around.

GRANTED: Have you found ways to compensate for this?

JS: Some. I go to events hosted by organizations like the Asia Society. And I make two lunch appointments a week, no matter what. I also travel a good deal of the time, so at the end of a long trip and meeting people constantly, I'm glad to be home for a while. But I force myself out of the house and to have conversations.

GRANTED: What's been the biggest challenge for you?

JS: Allocating my time and separating GRANTED. Because I'm dealing with Asia, I often end up working late into the night. And then I end up feeling guilty for taking breaks during the day! The most important thing to do is close the door behind me when I'm done working. When I step out of my office, I have to be sure to turn off everything, including the phone. And to put lots of paper into the fax machine, so it doesn't run out late at night.

GRANTED: Do you use tools like e-mail to keep in touch with you overseas clients?

JS: E-mail is very effective, but there's really nothing that's better than a face-to-face meeting, or at least just picking up the phone. E-mail is great to communicate basic information, but it doesn't give you the whole story.

GRANTED: So how do you handle those late-night phone calls from Thailand?

JS: That's probably the area where I've been weakest. My husband has a six-minute window to visit me when he gets home from work, because I keep myself on standby from 6-10 pm. In my business I really have to make myself accessible. It's a commitment I've made. Information that someone gives you at 10 pm can affect your business for the next day.

GRANTED: What do you like best about working at home?

JS: I can just turn left out of my bedroom, work in my jammies and no one would know the difference. I really enjoy being home. I like not having to get dressed up to go into an office. And you can set up your own office nest any way you see fit. You can really have it your way for the most part. You're really your own manager, your own boss

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Alliance Educators

When computer programmer Stefanie Mills gave birth to her first son, she began looking for home-based work. After looking into a number of options, she hit on the idea of creating a personal financial management course targeting teenagers and people in their 20s. In 2012, she began teaching her course, "Financial Fitness for Young Adults." After a year of steady growth, she recently decided to go national, and now offers a licensed version of the course to others via the Web.

GRANTED: What made you choose this business?

Stefanie Simpson I noticed a big need out there. Students aren't getting this information in high schools or universities.

GRANTED: What sort of things are taught in the class?

SS: Credit-card management, personal budgeting skills, purchasing a car and a home; everything from managing a checkbook to retirement planning.

GRANTED: What made you choose to concentrate on this age group?

SS: I decided to start with high school seniors, because that's an age when people are starting to make some money. Even if it's a part-time, minimum-wage job, they need financial management skills, or they can get into a hole very quickly. And once you're in college, the credit-card companies all start marketing to you. If you're not prepared for that, you can really end up deeply in debt.

GRANTED: How have you marketed your classes?

SS: I do direct mail, I've done a radio commercial; a wide variety of things. The course is also listed in the bulletin of the local community center, where I teach it. I've recently branched out to offer the course through a local community college. I won't make as much money, but it eliminates the need to market the course, and gives me more exposure.

GRANTED: How many students have you had in a typical class?

SS: It's varied. The smallest had two students, the largest 21-22.

GRANTED: Any plans for more classes?

SS: I'm going to focus on this one for now. One topic that intrigued me was helping female students develop math skills, and if I started another course, I might look into that. But for now, I'm focusing on this course.

GRANTED: What sort of advice would you give someone who wants to enter this business?

SS: For one thing, it takes time to start up, like any other business. And you have to start out by getting involved in the community, to get your name out there.

GRANTED: Could this be a primary source of income?

SS: It would take longer to reach that point, but it's possible, especially if you live near a major university and you're flexible about scheduling.

GRANTED: What sort of person is best suited for this kind of work?

SS: Someone who is able to get up in front of these students and be articulate. Someone who understands basic consumer issues -- you don't need to have a finance background.

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Author

Liz Foster knew she wanted to work at home. What she didn't know was what exactly she wanted to do. After investigating numerous work-at-home "opportunities," she decided to pursue a career as a writer. She enrolled in a writing class, began sending articles to magazines and -- despite initial rejections -- didn't give up. Today, as the author of a money book, Liz is fulfilling her career goals while helping other mothers earn a living at home.

GRANTED: How did you get started as a writer?

Liz Foster: After getting rejections from well-known magazines, I decided to go with smaller publications. I got an assignment from one, and then from another, and things started picking up from there.

GRANTED: What made you decide to write your book?

LF: When I was trying to decide what kind of work to do at home, I spent some time looking for a book that dealt with mothers who wanted to start a home business. I knew I couldn't be the only mom out there who wanted to do this. I couldn't find any books that met my needs, so I decided to write one.

GRANTED: How did you find your publisher?

LF: Through the Interent. I found an editor who was looking for a parenting book. I sent her a query, and five months later I signed my contract.

GRANTED: How did you go about writing the book?

LF: I interviewed 29 working mothers, who are profiled in the book -- everyone from attorneys to pet-sitters.

GRANTED: Who are the target readers of your book?

LF: Mothers who have home businesses, and those who are looking for home businesses.

GRANTED: What advice do you have for them?

LF: Go with what you like. If you already have an interest in something, find a way to make it into a business. If you put your mind to it, you can make it happen. And don't fall for scams -- how excited are you going to be about a career stuffing envelopes, anyhow?

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Author & Publisher

When teacher Rhonda Barton's first child was born, she decided she wanted to spend time at home with her baby. However, like many mothers, she also wanted to be able to earn a living. Barton's solution: She became an author and publisher. Her first publication, a booklet of money-saving tips, was sold only through mail order, and lead to her first book. We caught up with Barton in her Missouri home office to find out how she manages her business while still raising four children.

GRANTED: What made you decide to start your writing and publishing business?

Rhonda Barton: I wanted to work at home, and didn't want to do anything related to teaching. My husband was working as a graphic artist for a company that did book publishing, and he suggested publishing.

GRANTED: How did you start?

RB: We educated ourselves about self-publishing, and about what we needed to do to market the book. We found out how to get publicity without spending money. We also learned the entire production process.

GRANTED: How have you been marketing your books?

RB: We decided to go completely against the grain, and not go into large bookstores. That's just too risky for a small business. So we went through book clubs and small outlets, selling mainly through mail order.

GRANTED: Are you publishing works by other authors?

RB: People have contacted me about it, but I don't plan to. What I'm really passionate about is my own work.

GRANTED: One of your books has now been picked up by another publisher. Which do you prefer -- self-publishing or being published?

RB: I don't think there's an either-or. It's hard to get an agent, which you need to be published by the traditional route. Self-publishing is a good way to start. We proved we could sell a book with a title most people said couldn't sell.

GRANTED: What challenges have you faced in running your business at home?

RB: The biggest challenge has been balancing home life and business life. You do have to prioritize, and focus on your family even as you run a business.

GRANTED: Any advice for people who want to start a publishing business?

RB: There are a few books that are worth reading. Anything by John Kremer is good, as well as "The Complete Guide to Self-Publishing," by Tom and Marilyn Ross.

GRANTED: What are your feelings about working at home?

RB: I wouldn't trade it for anything! I enjoy the flexibility, the ability to be with my children, the fact that I can work in sweatpants. People need to be warned that it's a lot of work, though.

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Card Designs

Sometimes a detailed study of demographics can lead you to a new business opportunity. But Nick Newsome, former production artist, found that Demographics was leading him away from his goals. In addition to his work at the magazine, Nick operated a greeting-card company out of his home. In 2012, however, he found that he couldn't keep up with both the card business and his responsibilities, which grew to include work on the magazine's Web site. He decided to put his card business on hold. Then, at the beginning of this year, Nick made the choice to break with the 9-to-5 world and reactivated his card -- along with some other business ventures -- out of his home.

GRANTED: What made you decide to take the plunge and go back into business for yourself?

Nick Newsome: I decided that I had too many ideas that I was just sitting on, and I wanted to start the business back up again and also operate other businesses that took advantage of my art and production backgrounds. I knew that I was not meant to be a 9-to-5 worker, and I really wanted to go back on my own and do all the things that were stirring around in my head.

GRANTED: How is the greeting-card business doing after being on hiatus for so long?

NN: The cards are doing well and they still have the same appeal as they did six years ago. I currently sell 35 designs, which is small, but since it was not in operation for almost two years, I hope to get my cards back out there and selling again. I also am in the midst of writing a book about how to start a greeting card business.

GRANTED: Has being online changed the way you do business?

NN: With the advent of the World Wide Web I can take my cards, put them online and do something I couldn't do before, which is to compete with the big companies. I'm also able to test-market my cards online before they are printed. Being online has its advantages and it's a great tool to create new revenue stream.

GRANTED: What about your other business ideas?

NN: My main goal is to take advantage of my art and production backgrounds. In a few months, I will be operating under two new Web sites, Nebelsky.com and CardToons.net. Under these two "umbrellas" I will set up my businesses. Now, I know I won't be able to run all of these businesses at once, but at least they are down on paper and visible to me instead of just an idea in my head. I've just signed my first client, Cornell University Press, and am also bidding on two others.

GRANTED: What's your advice for people who might want to consider getting into the greeting-card business?

NN: I believe it is imperative to know your customers' buying habits. Hit the frontlines and talk to shop owners. They know exactly what is selling best, and what customers are looking for. You can also get a lot of good ideas when you do a little legwork first before you make your monetary investment. When I first started my business, I visited about four different shops. I was surprised at how nice card-shop owners were, and they gave me some good feedback. Be up-front with them and tell them you are just starting out, and you want their opinions on your designs.

GRANTED: What's the best way to market greeting cards?

NN: If you want to get into the greeting-card business in a large-scale way, then you would sell your cards in lots of dozens and half dozens. Your primary customer will be card and gift stores. You get sales like any other way you do business. Cold-calling, advertising, press releases, direct mail, phone solicitation, word of mouth. The first three were the most successful for me. Shop-owners and customers like to know that you designed the cards you are selling. Local shop-owners might even arrange for a "meet the designer" promotion in the store, much like a local author would have a book signing.

GRANTED: What's your advice for home-based entrepreneurs?

NN: I think the secret to starting and building a successful home business, is to find something you have an interest in or love to do. For me it was designing greeting cards. I also have other hobbies. Pick something you love to do, and see if others would want to buy your services or your product. Dedicate yourself to long hours with little or no pay at first, until you can build the business up. You will work more hours per week as a home-based business owner than as a 9-to-5 worker. I'm not trying to discourage anyone from owning a home-based business, because the rewards outweigh everything else!

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Day-Care Business

In 2008, Pam Morrison of Wisconsin began her home-based day-care business. At the end of 2013, despite building a successful enterprise, she closed up shop. What made Manuel's business a success -- and what drove her to call it quits?

GRANTED: Why did you start your business?

Pam Morrison: I wanted to be with my son and also bring in some income. This seemed to be the best way to do that. And it would give him other kids to play with as well.

GRANTED: How did you attract customers?

PM: I placed some ads at the beginning, but it was pretty much word of mouth. I was legally limited to five kids at any one time, so I was always turning people away. This is one market that will never be slack. I also networked with other people in day care.

GRANTED: Did you specialize in one age group?

PM: Originally, I didn't. But eventually I did. At the beginning, I took all ages up to age 4. That's just too hard. You can't keep them all on one schedule, which is really important. If I had to do it again, I'd specialize in 6 weeks to 1 year or toddlers from 1 to 3.

GRANTED: What was the biggest challenge?

PM: Parents dropping kids off at strange hours -- or visiting at midday. You don't want parents coming in the middle of lunch. The other kids get all excited. I'd say the hardest part is dealing with parents.

GRANTED: What do you need to do to prepare for this kind of business?

PM: Have to babyproof your house; it's a good idea to have a separate room for the kids. It saves wear and tear on the house. Being a mother is good; experience as a caregiver is a good selling point.

GRANTED: What kind of person would be best suited to this kind of work?

PM: It's good for a homebody; you're pretty much confined to the house. And, of course, you have to enjoy being with children.

GRANTED: What made you give it up?

PM: I wanted to spend more time with my son. And I wanted to get out of the house more. But it was a great business to be in.

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Day Trader

Day Trader Wendy Schwartz found her career online. Surfing America Online, she discovered a forum devoted to stock trading. Her curiosity piqued, she began studying, learning from people online, and before she knew it, she was trading regularly. Today, Wendy works as a day trader, buying and selling stocks that she keeps for no more than a few hours (though she does aTjit to some "position trading," or short-term trading that goes beyond a single market session). We caught up with Wendy between trades, and found out you don't need to be a predator to swim with the sharks.

GRANTED: What attracted you to day trading?

Wendy Schwartz: I'd been investing, in mutual funds and stocks that I invested in for a longer term, and this just seemed interesting.

GRANTED: Isn't this sort of investing very risky?

WS: Actually, I think it can be safer than long-term investing, because you're in a stock and then you're out of it. At the end of the day, if you think the market is skittish or something, you can be out flat and not have to worry about it.

GRANTED: What about the fact that the market has been very volatile lately?

WS: A volatile market is good for day trading. You see it tank, see it turn around and go back. That's when day traders do most of their trading. In a really strong bull market, it's better to hold stocks for a longer term.

GRANTED: What kind of skills are needed for this kind of work?

WS: I'd say that anyone who's interested in investing can do it. It requires staring at a computer all day, watching stock quotes and listening to news. You do have to be a certain kind of person to be able to sit in front of a computer all day.

GRANTED: What about training?

WS: There are a lot of good books about trading and charting, that you can learn from. It's also good to just watch other traders. Spend some time in a chat room like Rev Shark's (AOL Keyword: TRADERS).

GRANTED: Do you need any special equipment or services?

WS: A fast Pentium computer is a good idea, and you need real-time quotes. Other than that, it depends on your trading style. A full-time day-trader usually needs access to Level II quotes [real-time quotes on the NASDAQ exchange that display detailed pricing information]. Having a good broker, who can execute your trades quickly, is crucial.

GRANTED: How has being online helped you with this career?

WS: I couldn't do it without being online. I can talk to other traders in chat rooms, and have access to research and quotes online.

GRANTED: Anything else people should know about this field?

WS: Never risk more than you can afford to lose!

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Estate Sales: Mary Wood, Montclair, NJ

Back when people's tastes were running to sleek, modern chrome and vinyl, Mary Wood and her husband were combing Goodwill and second-hand furniture stores for old-fashioned treasures. ("Oh, heck," she says, "we were just married and couldn't afford anything new!") Translating that personal passion into business, Mary started her own estate-sale service--going to homes in which the owner has died, or is moving to a nursing home, and arranging for the sale of iteS the family doesn't want. Now a certified appraiser, Wood been running her business successfully for 18 years, and employs several people as part-time help.

GRANTED: How did you make the jump from sale-goer to sale-holder?

SW: I worked for someone first, for about two years, who was already in the business. She knew me because I went to the sales, and she asked me to help out. It was my husband who urged me to go into it for myself.

GRANTED: How did you make a name for yourself when you went out on your own?

SW: Word of mouth, which is still how I get most of my business. From my very first sale, I got two new sales immediately. And that's how it's continued--often, when I do a sale, I will get several others from other members of the family. It sounds awful, but when another person dies, they call me. I hardly advertise at all.

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GRANTED: Repeat business is the dream of any person--how do you make that kind of impression on people?

SW: You have to be kind. And honest. You're dealing with old people, or people who've lost a loved one, and you have to be respectful of that. And you know, you find things-- like money that's been stashed away. People have to know they can trust you, and that you'll turn that sort of thing over to them.

GRANTED: Just what's entailed in running one of these sales?

SW: You go in, you review the house and its contents to see if it's even worth doing, and whether you can hold a sale there. If the family is taking several rooms of furniture, you may need to combine it with another sale. Then, if they accept my terms, my people and I-- I have several people who work for me part-time--go through the place, basement to attic. We catalog and price everything for the sale; we tag and fold the linens, polish the silver, straighten up, rearrange furniture--a lot of the times, the house looks better than it ever did before when we're done with it! Then you hold the sale itself. That's when I do* advertise--you want the word out about the sale to the public and to antique dealers.

GRANTED: Do you frequently see the same people at sales?

SW: Yes; I have regular dealers and regular private clients. People tell me about items they are looking for, and when I find them, I call them ahead of time and let them know the piece is up for sale. And what's interesting is that younger and younger people are coming to the sales--I've seen quite an increase in couples in their 20s and 30s.

GRANTED: What have you had to learn over the years?

SW: Well, my knowledge of what items are, and what they're worth, has increased--it's based on experience and talking to people. You have to know whom to ask, and how to look it up. And the business end--how to do the paper work, how to get insurance (Wood carries both liability and workman's compensation), and so on. Most importantly, I've had to learn how to use a computer.

GRANTED: A computer doesn't seem a necessity in the antiques trade!

SW: But it is. I keep all my records on it--the inventory, appraisals, sales records from each sale. I need it to stay organized!

GRANTED: What's your advice to someone who wants to get involved in this business?

SW: Go to as many sales as possible, and ask about everything. Learn what things are, and what they're worth. And work for someone else for a while. I have to say, it's my crew that makes this work--they are all specialists in various areas, and I couldn't do it without them. But it's a good business for women with children--it's not every day, and it's not 9-to-5. You can be home by 3:30 for the kids.

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Expert Resume and Secretarial Service

Several years ago, tragedy struck Mary Hanks, whose 25-year career had included stints as a legal secretary, teacher and bookkeeper. When she injured her back in an auto accident, Mary found she could no longer work productively in an office environment. Rather than throw in the towel, however, Mary embarked on a new career as a home-based entrepreneur. She bought a computer and began doing secretarial work. After a slow start, she began marketing herself, and things started to take off.

GRANTED: What did you do to attract clients to your business?

Mary Hanks: My first client was running a business from his home, and I began doing his secretarial work, which expanded to bookkeeping and banking. Essentially his office was in my home. I decided I wasn't busy enough, so I began looking for other clients, and about three years ago I put an ad in a business directory.

GRANTED: And that led to customers?

MH: Some. The real change occurred about two years ago when I started advertising in the Yellow Pages. I think the Yellow Pages has to be the best source of new business for someone just starting out.

GRANTED: How has your business changed over the past few years?

MH: Initially, I was doing a lot of secretarial and bookkeeping work, and start-up consulting for small businesses. But I found that more and more customers were looking for help with their resumes. Today, I'd say 98% of my business is resumes.

GRANTED: Why do you think that's happened?

MH: I think there have been changes in the job market. Everyone needs a resume now. I've had dock workers -- people who used to just need to fill out an application -- come in and ask to have their resumes done. One woman came in and said she had already been hired for a job, but the company needed a resume for its files.

GRANTED: What kind of work do you do for people who need resume help?

MH: I have an initial consultation; I like to find out about the person, about his or her needs. I do cover letters, give interviewing tips. There are resume writers who just focus on putting the resume on two pages so that they can charge the customer for two pages. I focus on helping the clients get jobs.

GRANTED: What do you like most about working at home?

MH: I love working for myself. I feel like I'm appreciating myself. It's much more flexible than working in an office.

GRANTED: Any advice for people starting their own businesses at home?

MH: Find out what your interests are. You really have to like and care about what you're doing. And you shouldn't need the money too badly. If you depend on the money to pay your bills and keep you above water, you're going to be putting too much pressure on yourself to do your clients justice.

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Freelance Copywriter

When Alan Ziff sold his interest in a software company, he tried working for other people for a couple of years. But he had been bitten by the entrepreneurial bug, and the idea of working for someone else just didn't seem to work anymore. Then, Alan, armed with an MBA in marketing and experience in writing brochures, catalog copy and other marketing materials, launched his new career as a freelance copywriter. Ziff's clients have included a computer marketer, for whom he wrote catalog copy for several years.

GRANTED: What made you decide to pursue a career in copywriting?

Alan Ziff: Writing is what I like best, and I thought it was something I could use to support my family.

GRANTED: What were the first steps you followed to start your business?

AZ: I put together a brochure. My brother does desktop publishing, so he was able to help out. Then I did a mailing to ad agencies in the New York area. From an initial mailing of 50-60 brochures, I found one client, a local medical marketing agent that gave me some work on a regular basis.

GRANTED: How did things work out with this client?

AZ: Before long, we were able to work out a monthly retainer. That's the Holy Grail of a freelancer; it's as close as you come to job security. It put me over the top. I was still looking for full-time work, so I could support my family, but was hoping to establish myself at a sufficient income level as a freelancer.

GRANTED: What did you do to attract other clients?

AZ: I developed a letter and a brochure that I send out to ad agencies that are in hiring mode. I contact them even if they're looking for designers or other people. I let them know I'm not looking for a job; I'm looking for something better -- a client relationship.

GRANTED: What character traits are necessary to succeed in this business?

AZ: You have to have the ability to tolerate the insecurity of the ebbs and flows of the business. That becomes easier over time, but there are still slow periods. You have to accept the fact that although you have autonomy over when your work is done and how you dress, you have very little control over workflow.

GRANTED: Do you have any advice for people who would like to try to get into this business?

AZ: Read as much as you can. Bob Bly has written a number of good books, including "Secrets of a Freelance Writer: How to Make \$85,000 a Year." You have to realize as well that for most people the real money is in commercial copywriting, in doing things like corporate brochures, newsletters and so on. Go ahead and write the Great American Novel, but do that on your own time. Also, having talent is important, but being committed is equally important. Half the challenge is getting business.

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Gift Baskets

At one point, Kitty Paige's gift-basket business grew so big that she decided to move it out of her house and into a storefront. She learned, though, that there's no place like home-- the store gave her no additional sales, and only cost her money--and promptly brought the enterprise back in-house. She continues to run the business, now in conjunction with her husband, in addition to doing product education for companies and producing training materials and sessions for those who'd like to start a gift-basket business themselves.

GRANTED: How did you get started?

Lucy Hicks: I was a medical secretary, and I knew I wanted to do something else. I had been coaching cheerleading for a long time, and considered writing a book on it. Then one day in 1987, I was in the office, waiting for something to come out of the printer and doodling on a pad of paper, and it came to me: Gift

baskets. I gave my notice and started two weeks later.

GRANTED: You just up and quit? No plans? No months of preparation?

KP: Looking back, I don't know how I survived. I didn't do any of the right things--I see so many people on the Internet now, researching their business ideas, writing out real plans. I didn't.

GRANTED: How did you pull it off?

KP: I had limited funds, so I had to be creative. I aggressively marketed myself. It started out slow--only two, three, four orders a month, but it began to add up. I was lucky, my husband was incredibly supportive, and helped me out financially while I was launching the business. Over time, I refined my strategy--instead of offering many, many individual baskets, we now offer a limited number of standardized baskets, one in each price category. By standardizing, we were able to become more efficient and increase our output.

GRANTED: What sort of output are you talking about?

KP: My husband, Leonard, and I--and we're the only two employees of the company--can put together 92 an day.

GRANTED: Where do you have room to make that many baskets at once?

KP: We have an outbuilding where we do all the work. Originally, I did them all in my basement, and that just got ridiculous. Leonard came home from work one day and said I had to check out a storefront. Well, it seemed to be in a great section of town, so we moved in, but because most of the other businesses around us were service oriented, not product driven, we didn't get much foot traffic. So we moved the business back home briefly, and then moved into another storefront, and then yet another. But we finally realized that all of our business came from phone and fax orders. Foot traffic accounted for virtually none of the business, so we moved the entire thing back home. Our customers call or fax in orders; we send them out via UPS.

GRANTED: After 10 years of doing this successfully--and developing training materials for others--what kind of advice do you give to those who are starting out?

KP: It's a natural business for crafters, and there's plenty of room for more to enter the business. You have to develop your niche, but it's like the floral business--there's one on every corner, and they all make it work by doing their own thing. In my training package, I explain to people how to choose product, assemble the baskets and market themselves. I also advise anyone who's looking to start a business to check their local zoning laws--we're lucky, we're not affected by them, but the ordinances vary by locality.

GRANTED: How long do you think you'll continue doing this?

KP: Well, you know, last year I thought I'd get out of the making of baskets altogether, and just focus on training and product education. But the time came, and I just couldn't let it go. I still love doing it. At first, I made the baskets, and could barely let them out the door I was so proud of them. Then it was "Get them out of here and get me paid!" Now... I still can step back and look at them and think, "Gee, that's good." As long as I feel that way, I'll probably keep doing it.

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Graphics

When electrician Bill Stepford faced a three-month layoff a number of years ago, he vowed he wouldn't let it happen again. His solution: He started his own home-based business. However, Bob wasn't quite sure what business to pursue. Investigating potential business opportunities, Bob says he responded to 200 ads, and found 200 scams. It was after answering an ad about the silk-screen design business in a magazine that Bob finally found his calling. He went into business for himself three years ago, eventually attracting a number of corporate clients who turn to him to design and produce premium and promotional items. And after continuous hard work, Bob now has a business that is so large that it may soon expand out of his home -- a mixed blessing for any home-business owner.

GRANTED: How did you find out about this line of work?

Bob Stepford: I answered an ad, and really lucked into it. I met someone who had been in the business for 20 years and he taught me a lot. I started doing it part-time, and went full-time about three years ago.

GRANTED: How long did it take you to become successful?

BS: The first year was pretty slow, and the second wasn't all that great. But we saw the potential and stayed with it. In the third year, the business almost tripled, and this year it's quadrupled. You really have to stay with it.

GRANTED: What have you done to expand your business?

BS: I've done a fair amount of yellow-pages advertising and cold-calling on potential clients. A lot of it has been through word-of-mouth. When we started, we had hardly any ads, we just passed out flyers. Word-of-mouth is very effective. It's how we got Brachs, Ingersoll-Rand, some health-care facilities.

GRANTED: You had a lot of trouble with scms before you found this business. What advice do you have for others who'd like to avoid scams when starting a home business?

BS: If they're asking for money up-front, turn it down. There are a couple of exceptions, of course. In some cases, you really do need to pay for materials. But if they're advertising a work-at-home opportunity and they're asking \$50 for information, you might as well forget it. If you want to start a business or work at home, you should be able to get any information you need up-front without paying a penny.

GRANTED: Do you have any other advice for people who'd like to start home-based businesses?

BS: You've gotta stay with it. Don't give up no matter how bad things look. Working at home has been murder. But once you make it, you know it's worth it, even with all the headaches.

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Home Decorator and Remodeler

Fran Miller has been working in sales and marketing for 20 years, adapting to economic changes along the way by fine-tuning her businesses to market conditions. She sold oil equipment when that business was strong; when it went into decline, she moved back into real estate, a field in which she had had earlier success. Moving to Dallas two years ago, she narrowed her focus to a specific aspect of the real estate industry: decorating and remodeling homes for both sellers and buyers. Today, she works with developers, banks, brokers and just plain homebuyers, all of whom value her ability to take a lived-in home and make it look like new -- and meet budget projections in the process.

GRANTED: What made you decide to get into the decorating and remodeling business?

Fran Mullinix: I was doing site inspections with real estate agents, and began to get an idea of the concerns people had with contractors. There's a real demand for remodeling when houses or condos are sold.

GRANTED: What have you done to market your services?

FM: It's all word of mouth. Real estate agents call me, or people I've used on other jobs refer me to customers.

GRANTED: Has working out of your home caused any disadvantages for you?

FM: Not at all. I have everything I need at home, and I work by appointment. I keep a complete file of referrals and photos of each job completed.

GRANTED: You've run a number of successful businesses from your home. Any plans for more?

FM: I've recently started making gifts for the children of clients after we've finished their home. For example, for one client's daughter, we built a doll cradle that matched the paint job of her room. I've been thinking of expanding this into a business and possibly going retail with it. Also, within a few months I will have a remodeling kit ready to put on the market through the mail. This will be a very inexpensive way for someone to get the help they need for remodeling one room or a complete home. The kit will furnish everything they need to know from colors to room arrangements, samples of products and sources they will need to complete the project. Builders pay thousands of dollars for this service when they build expensive spec. houses.

GRANTED: Any advice for other people who want to start businesses?

FM: Get into a business that you really enjoy and really know something about.

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Import/Export

By 2012, Michael's Forester business plans were derailed by that common enemy of entrepreneurs: a full-time job. As an editor (and eventually associate publisher) of a magazine that covered US-Japan business relationships, he learned a lot about doing business with Japan, even if he wasn't directly involved himself. When the magazine moved its headquarters to New York in 2013 Michael went along, and when it folded in 2014, he found himself free, once more, to pursue his dream. Today, he exports to Japan American products ranging from suntan lotion to energy bars to toothpaste. We caught up with him in an annex to his home-based office -- a Manhattan coffee bar.

GRANTED: What made you want to become an entrepreneur?

Michael Forester: I didn't really set out to become one. In 2014, the high yen presented a lot of opportunities for American companies. Later, I found a job that I really enjoyed. When that ended, I decided I'd rather go into business myself than try to recreate that in someone else's office.

GRANTED: How did you decide what business to go into?

MF: I enjoy what I'm doing. There's a book called "Do What You Love and the Money Will Follow." That may not always be true, but I think it's important to

think that way. You have to believe in what you're doing.

GRANTED: How did you prepare for your life as an entrepreneur?

MF: For one thing, I saved about half of my income for years. It's really important if you're going into business for yourself that you have that cushion. If you need the income from the business to pay the rent, you're going to be under too much pressure, and you're going to make the wrong decisions. You should always have something to fall back on. Even now, I do Japanese translation part-time.

GRANTED: What do you find most challenging about working at home on your own?

MF: The fact that you have to do everything yourself. But that's really not such a bad thing. You learn to be resourceful. If I want to send out a brochure, I write the copy myself.

GRANTED: Have you found it difficult competing against big businesses as a one-man operation?

MF: Everything in this business is based on relationships, so that doesn't matter. I deal mostly with other entrepreneurial companies, so I usually deal directly with the president of the company. We end up working together as a team.

GRANTED: Many people who have houses, where there's space for a home office. Do you find it difficult running a business from a New York apartment?

MF: Not really. The key is to be organized. Since I tend to work odd hours, I keep a detailed agenda, so I always know how many hours I'm working on a given day. And I make sure to schedule non-work activities for myself every day.

GRANTED: What about the lack of separate office space?

MF: Thanks to technology, my office travels with me. I carry an electronic organizer, a pager and a cell phone. If I get a call and I'm not home, the answering machine pages me instantly, so I can then return the call with my cell phone. My fax machine also pages me, so that I know when I've received a fax. And my organizer connects to my cell phone, so I can send and receive faxes and email from anywhere. And the Starbucks revolution means that there's a coffee bar on almost any corner, where I can work in peace.

GRANTED: What would be the first piece of advice you'd give to someone who wants to start their own business?

MF: Don't expect to get rich overnight. You have to be prepared for the long haul -- I've been at it for most of the past 10 years. And make sure you're doing something you really enjoy. In the end, it's much more rewarding if you're working at something because you love it, rather than because you want to get rich and dominate an industry.

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Instructional Audio and DVDs

Husband-and-wife team Brian and Jan Fine are veteran home-based entrepreneurs, having been in business together for over 15 years. The two had worked together even earlier, as colleagues at a radio station, before they decided to leave corporate America to start their own business. After running an advertising agency for over a decade, the couple launched their current business, Fine & Co., which sells instructional audio and DVDs.

GRANTED: What made you decide to start Fine & Co.?

Brian Flora: After running the ad agency for 11 years, we decided we wanted to have children, and wanted to find something we could do from home. We didn't want to be absentee day-care parents. I'd been a magician and a mentalist, and I thought publishing products for other entertainers could be a good business.

GRANTED: Why DVDs?

BF: It's the kind of product you can publish on demand. And for some of these ideas, you really need video.

GRANTED: How do you decide what kind of tapes to publish?

BF: We find out what people want and then publish it! We've proceeded on a few erroneous assumptions. But we try to publish only on things we've done or that we know others have done successfully. We guarantee that the ideas on our tapes will work. We don't guarantee that people will like them!

GRANTED: How do you market your products?

BF: We advertise in publications for entertainers, we do direct mail. We've got a Web page. We've learned a lot about marketing. We tried unsolicited email once, and learned how not to do it -- we received megaflames!

GRANTED: What have been the biggest challenges about running this business from your home?

BF: We needed dedicated space; we had to build a studio for video production and replication. And time management is always a challenge: making the choice between working more or going to soccer practice with the kids. It's hard when you do everything yourself.

GRANTED: Would you consider working for someone else?

BF: Never. I think I'm dramatically unemployable! I haven't worked for someone else for over 20 years.

GRANTED: Any tips for other would-be at-home workers?

BF: You have to do something you love, or you're not going to do it well. Don't start out in debt. And learn "emotion management." When it's your business, you tend to take all criticism personally. That's something you have to deal with; you can't agonize over it every time someone is critical of your business.

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From Apple to Alpacas

Native New Yorker Lenny Marks knew he had to change his life when, one day in 2013 he found himself stuck in a six-hour traffic jam on the Long Island Expressway. Marks, a former marketing executive for Apple Computer, decided then and there that he would leave New York and settle in farm country on the outskirts of Portland, Oregon, a city he had visited a year earlier on a business trip. But Markshad something of a problem: Though he knew he didn't want to work in an office again, he didn't know quite what his next career would be. He found his solution in the Internet, which rapidly became a lifeline to him in his new rural environment. Today, he works as a consultant, advising companies on Internet-related issues.

GRANTED: What made you decide to use the Internet to conduct business?

Lenny Marks: I knew how useful electronic communication could be. So, when the Internet started to get into vogue, I knew it would change the way people communicate, and I felt it was a niche I could develop.

GRANTED: How did you start your business?

LM: I started going to companies and telling them how they could grow their businesses on the Internet. It was a very slow process at first. For the first two years I made absolutely no money.

GRANTED: How's the business doing now?

LM: Things have picked up. My projection for 2015 is that I will make as much as I was making at Apple.

GRANTED: What have you done to differentiate yourself from the hundreds of other Internet consultants out there?

LM: The first thing I did was to establish a niche. This is important in any kind of business. You can't be all things to all people. My niche is email and virtual communities.

GRANTED: How do you advise your clients about email usage?

LM: I try to make people aware of the culture; I advise them to offer something to the community. If you send junk email, you're going to get flooded with flames. But you can market to people more effectively with your own mailing lists or forums. The main thing is to give something back. People are so tired of getting pitched.

GRANTED: What other products are you working on?

LM: I've got a videotape coming out on tips and secrets for using email. You'll be able to buy it on the Web.

GRANTED: Any tips on avoiding "spam"?

LM: Never join a mailing list with your main email address. Use a secondary address for all public correspondence. I have about 15-20 email addresses right now.

GRANTED: Do you do all of your business virtually?

LM: No. Face-to-face relationships are still important, especially if you work at home on your own. Business is about relationships, and that's about meeting people.

GRANTED: Would you consider returning to the corporate world?

LM: There couldn't be enough alpacas in the world to get me to move back into an office!

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Life-Planning Personal Coach

In 2004, TR Trek left a 15-year career in broadcast management and sales to become a personal coach operating from her home. "I felt like I had missed the

first four years of my daughter's life, and I didn't want to do that with my newborn son," says Mitsch, who is married and whose children are now ages four and eight. But working from home wasn't a panacea for all her problems. Mitsch went from a powerful position managing others to working alone and feeling isolated. Here's how the one-time VP/General Manager successfully built up her home business and her self-esteem.

GRANTED: What exactly do you do as a personal coach?

TR Trek: I work with individuals and corporate teach to help them reach their professional dreams, without sacrificing their personal lives. I made those personal sacrifices for years, and working at home has helped me to realign my professional goals with my goals for my family.

GRANTED: It sounds like you're a career/personal life counselor.

TJ: Actually, coaching is not therapy or counseling, but a type of consulting that synthesizes the best concepts from business, psychology, spirituality and sports. Athletes and performers have coaches to help them reach their potential. Now executives, entrepreneurs, and people in transition are also working with professional coaches to reach their peak in every aspect of life.

GRANTED: How did you start out as a coach and build up a clientele?

TJ: First, I took a correspondence course over the Internet. To get some practice, I coached five friends for whatever they could afford to pay me. They each referred me to other people and within 18 months, I had 23 individual clients purely through word-of-mouth. It was a lot of work to consult with 23 people separately on a weekly basis, so I decided to contract with corporations and now I team-coach groups of executives. I work with three to four companies at a time for a year-long period.

GRANTED: What was the transition like, going from successful manager to working from home?

TJ: It was horrible for about a year, because I went from being very focused in my career to really lost. I felt like I had been buried and reborn -- and I didn't have a clue about how to start over.

GRANTED: What was the hardest facet of this transition?

TJ: Definitely the isolation. I started to do a lot of charity work just to get out of the house and make some human connections. My husband works from home also, so learning to communicate with him on another level was another huge challenge. I was used to managing people and he definitely didn't want to be managed!

GRANTED: Have you worked out your different styles so that you and your husband can peacefully co-exist with two home businesses?

TJ: We've worked side-by-side for nearly four years, and it really has been a catalyst to grow our relationship and learn to communicate better. But both our businesses have really taken off. He creates distance learning programs for corporations -- so he's moving his office out of the house.

GRANTED: What's the most important way in which working from home has enhanced your life?

TJ: I'm much more focused on my kids now. Before, my daughter was going to daycare from 7 a.m. to 6 p.m., and I felt like someone else was raising her. Now, I work during the hours she's at school and my son's at preschool -- 9 a.m. to 4 p.m. -- and I stay out of my office until after they go to bed.

GRANTED: What advice do you have for other women who want to be coaches?

TJ: Keep in mind that it's lots of work, even if it is at home. And be sure to keep your day job until you build up your clientele and really have a chance to see if this is the right career choice for you. It's not for everyone, but it can be a great way to use your intuition and insight in a professional arena.

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Marketing Communications Consultant

From telecommunications marketing executive to home-based consultant to hip-hop impresario, Pat Simpson has had a wild, eclectic career. Like many working parents, Pat decided to establish herself at home after the birth of her first child. Leaving behind a flourishing career with a major telecommunications company, Pat learned how to attract clients, stay competitive and still find time for her family. The key to her success: She's remained flexible, acquiring new skills and moving to serve new markets quickly and effectively, keeping her one step ahead of her corporate competitors. Today, she works as a marketing communications consultant from her home in New York's Westchester County, and is also on her way to a new career in the music business -- also based out of her home.

GRANTED: What were your biggest challenges when you started working at home?

Pat Simpson: The biggest challenge was in dealing with clients and competitors in the corporate world. I got such negativity -- they just didn't understand the idea of a home-based business. That's changed a bit in the past few years. There's been more of a realization that home-based businesses are legitimate.

GRANTED: What other challenges have you faced in competing against corporations?

PS: Being in the suburbs can create perception problems. I compete against agencies that are based in Manhattan, so they can claim to offer better service because they're closer to their clients. However, I'm only an hour from Manhattan. Of course, I have an edge in some respects, because I have a lower overhead and can charge lower rates for comparable work.

GRANTED: In the beginning, you focused on marketing communications, which you had done in the corporate world, but you've also moved on to other fields. Why the change?

PS: To stay competitive, you have to keep looking for ways to sell yourself and offer a range of services. I took an HTML course, and familiarized myself with Web-page design, and started advertising those skills to potential clients.

GRANTED: And your music business?

PS: I was managing my brother's hip-hop group and found others in need of representation. A lot are young kids who get turned away from record labels because they don't have the right kind of representation or guidance. So I started a new company, Liquid Verse Productions, to focus on that business.

GRANTED: Is this very different from your other business ventures?

PS: It's all marketing. I used to market yellow pages; this is marketing a person, marketing talent. It's all basically the same thing. You have to reach an audience and convince them that your product has value.

GRANTED: What do you miss most about the corporate world?

PS: Networking with others. In the business world, you're always attending functions, seminars, dealing with people in the industry. I used to take that for granted. When you're working at home you have to make the time. You have to join organizations and make the effort to get involved. Of course, the Internet is a godsend for networking.

GRANTED: What do you think are the biggest challenges facing home-based entrepreneurs?

PS: Besides not having a steady paycheck? One thing is that in the corporate world, there are clear gauges that you're doing well. A raise, a pat on the back, etc. There are different points where you can gauge your climb to the top. When you're on your own, you have to create your own gauges. If I lose a bid, I have to make sure to keep motivated.

GRANTED: Did you set specific goals for yourself?

PS: I did initially, but I created guidelines that were too rigid. I think it's unique in each situation. For some people, very rigid guidelines can be good.

GRANTED: Any advice for other refugees from the corporate world?

PS: You have to have a strong identity and feel good about yourself and what you do. You're not competing with people in the workforce. You don't need a big fancy office with windows and a secretary to feel good about yourself. Feel good about what you do, and don't be afraid. It's going to be scary. But if you make a success out of it, you'll realize the benefits far outweigh what you had to go through.

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Medical Billing Expert

Claudia Yoder, who had worked in medical billing and hospital administration, decided that she had had enough of commuting, and set up a medical billing business out of her home. Things weren't easy for Claudia, who initially spent \$4,000 on software that didn't meet her needs, and took three months to get her first client (and a year to get her second). Today, Claudia serves four doctors, and has parlayed her experiences into a book, "Medical Billing: The Bottom Line." We reached Claudia at her New Hampshire home office, where our conversation was punctuated by the home-worker's companions: her barking dogs.

GRANTED: What made you decide to start working at home?

Claudia Yoder: I started working in medical billing in a hospital. I couldn't stand commuting, so I decided to try working at home.

GRANTED: Was it difficult to start working at home?

CY: It was really hard starting at home. I ended up spending a lot of money on software I couldn't use.

GRANTED: What did you learn from that experience?

CY: I saw that a lot of people seem to get scammed by software dealers. And I saw that you don't have to spend that kind of money. That's what prompted me to write a brochure, which I later expanded into my book.

GRANTED: What's the hardest part of working at home?

CY: Lack of cash flow is a problem -- at the beginning you're wondering where you're going to get money from to buy that next stamp. Building a client base

is tough. It took me three years to get my first client, and only in the past year have I really been able to get more clients.

GRANTED: Any advice to other home-based entrepreneurs on how to bring in clients?

CY: Use the postcard approach. Send self-addressed postcards to doctors' offices. And do press releases for local papers. It's also a good idea to advertise in medical newsletters.

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Products in Printing

Fate doesn't always play a hand in deciding the plans of a new business. But in the case of former police officer Stan Roca, it had a major role. Stan and his wife stopped into a local diner in Connecticut to discuss their future. Stan who has run a security consulting business from his home for some 20 years, was looking for a new line of work. As the couple discussed their plans, Stan noticed the placemats on the table -- which featured advertisements for local businesses around the edges and the restaurant's name in the center -- and commented to his wife, "Look at these placemats! They're terrible-looking! I could do better!" Thus was born Products in Printing, which today has over 1,100 advertisers, who pay to have their ads featured on placemats distributed free of charge to 97 Connecticut restaurants. Now, Stan is branching out, by providing design and printing services to would-be menu-marketers in other regions.

GRANTED: You've been working from home for over 20 years. How did you get started?

Stan Roca: I started as a police officer in 1961, and worked in law-enforcement until 1977, when there were some cutbacks. At that point, I decided to move to Connecticut, and started my security business.

GRANTED: What made you decide to change fields after 20 years?

SR: I needed a change. I didn't want to get up in the middle of the night anymore. And the security business has become very competitive. So I'm selling that business to a friend.

GRANTED: How difficult was it starting the menu business?

SR: It wasn't too bad, because it uses skills I already had. I've done sales practically all my life. Even being a police officer, you have to sell yourself to people. And I had done art before -- I was an artist in an ad agency before becoming a cop. The real challenge is convincing people that you're giving them something for their money. They think you've got something up your sleeve.

GRANTED: What did you do to get started?

SR: I took a placemat from a restaurant and asked the advertisers what they were paying, and then went to see a few printers to see what it would cost to produce 15,000 to 30,000 placemats. I decided it was worth exploring further, so I invested about \$7,000 in computer equipment and came up with a design for a two-color placemat that could be color-coordinated to the restaurants' decor. I sold my first 12 ads and produced my first placemat in June 1996, and in the first two months signed up 36 restaurants.

GRANTED: What lessons did you learn in your security business that you've applied to this one?

SR: I learned a lot about marketing. In the beginning I was using the yellow pages, which was costing me \$1,000 a month. After that, I went to word of mouth, which is the best way to advertise. That's the way I'm doing it now. Everybody in the restaurant business knows everyone else.

GRANTED: What are your expansion plans?

SR: I'm now offering Web site design services for restaurants, and also working with people in other regions who want to sell placemats. I can help them out, because all they'll have to do is sell. I can handle design, printing delivery -- the placemats will be delivered straight to the restaurants.

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Professional Errand Runner

Having trouble managing your time? Need to find a few extra hours each week? One option you may want to consider is hiring a professional errand-runner to manage your shopping, post-office visits and other errands. And if you're looking for a work-at-home business to start yourself, you may want to consider going into this field -- if you're exceptionally organized! We discussed the ups and downs of this field with Martha Lehrer, who has been shopping for profit for over 12 years.

GRANTED: What made you decide to go into this field?

Martha Robertson: I had a job as a customer service manager, and in speaking to co-workers, I found that many of them didn't like to shop. But I like it. I never thought of going into business shopping for other people until that job ended, and I had to decide whether to look for another customer service job or go back to teaching, which I had done before. I decided to try to do something for myself instead.

GRANTED: How did you go about finding your first customers?

MR: I made up flyers and went around to supermarkets and other places with public bulletin boards. After a week, all the tags at the bottom of the flyers were gone, but nobody had called me. In the end, people I knew found me, and found out about what I was doing. Even after twelve and a half years, most of my customers come through word of mouth, though I still advertise.

GRANTED: What kind of work do you do for your clients?

MR: A lot of grocery shopping. When I started, I spent a lot of time taking people to stores. That evolved into doing it for them. They read me their grocery list over the phone and I did the shopping. I also do things like dropping off and picking up dry cleaning, going to the post office, stopping in at shoe repair shops.

GRANTED: Do you have regular customers?

MR: I have steady customers who have been with me for years.

GRANTED: What kind of people are your customers?

MR: I originally thought I'd be dealing with a lot of people in their 30s and 40s who would appreciate me doing chores on weekdays instead of them doing it on weekends. It turns out that I live near a retirement community, where a lot of people can't get out. So, they really need this kind of help.

GRANTED: What kind of skills are necessary to make it in this kind of business?

MR: Patience is important. People skills are vital. And you have to be able to face the challenge of never knowing in advance what your schedule is going to be for each day. You have to be able to shift gears and rearrange your schedule at any time.

GRANTED: Do you think it's possible to make a full-time living doing this work?

MR: I have. At the beginning it was hard; I had very little business for the first six months, but I stayed with it and I'm glad I did. I've put two sons through college, and I'm still in business.

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JTF: I'd say find your niche and go for it! You have to know what you're doing, not just by learning HTML, layout and graphic design. You also have to learn everything you can about business and marketing on the Web. Once you have a solid grip on the above, just market, market, market! There are tons of Web designers, so you have to know your stuff and be willing to work hard. I've found that testimonials work great in this business, as well as encouraging your happy clients to refer work to you. Get some experience by doing freebies for nonprofits. Not only do you get hands-on experience, you then can write a press release about what you did and get your name out there!

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Vintage Lights

Can you have it both ways? Is it possible to run a successful home-based business and keep up with a job in the "outside world?" For many potential home-workers, this is a dilemma that ends in an either-or proposition. Not so for Janelle Florer and Patricia WeLm. The Oklahoma-based mother and daughter have active pursuits outside of the home -- daughter Janelle as a full-time college student with a part-time job and mother Patricia as a teacher -- but still manage to keep up with their home business, Vintage Lights, which converts antiques into decorative lamps and designs floral arrangements. Want to start a home business without giving up the security of an outside job? Follow the example of this team -- keep it fun and creative.

GRANTED: What made you decide to start a home-based business?

Janelle Florer: We are both professionals outside the home, and felt the need to use our creative talents. We also found this a very fun way to make extra money.

GRANTED: What techniques do you find most effective for marketing your products?

JF: Local interior designers who place our lamps in newly decorated homes and sell out of their showrooms have helped a lot. We have also found that private showings are a good source of business and a wonderful place to network.

GRANTED: What do you like best about working at home?

JF: We really enjoy the relaxed atmosphere. It's much more fun than the formalities that we work with on a daily basis (in our other jobs)

GRANTED: What do you like least about working from home?

JF: Sometimes the mess can get a little out of hand and of course the cleanup is no fun. It is also hard to find enough storage for our products and supplies.

GRANTED: What do you consider the biggest challenge about working at home?

JF: We really have a lot of fun together, which sometimes makes it hard to keep our minds on task. We have also found that it is a challenge to keep plenty of supplies on hand.

GRANTED: What are your long-term goals for your business?

JF: We would like to continue in keeping this a "fun" business. It is important for us to always enjoy what we're doing instead of making it a "job."

GRANTED: What advice would you offer others who would like to start a similar home-based business?

JF: It is important to have a financial base and set goals for yourself. Find local marketing possibilities. Locate sources for your product and supplies. You should be prepared to spend the time and money necessary to find unique items, this may include traveling and visiting many antique shows, auctions and stores. Because of this you should invest in good walking shoes and plenty of Advil!

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Sage Web Creations

Like many working mothers, Julie Tracey-Freeman sought a way to stay home with her children while still building a career. The former graphic artist and direct-marketing consultant found her inspiration in the online world, founding a company that provides Web design services to small businesses.

GRANTED: How did you become interested in the Web industry?

Julie Tracey-Freeman: When I first decided to start a home-based business over five years ago, I had no idea what I wanted to do or how to do it. But I knew this: In order for my business to succeed, it had to be something I love. I went online and was immediately addicted, fascinated, inspired and inquisitive. I knew within two days that my business would have something to do with the Internet.

GRANTED: What have you done to market your services?

JTF: All of my clients have come from either word of mouth or the Internet. So far I have used very little money to advertise. I think using my time and my head are much more effective, and I believe that's the case for most home-based businesses. I "advertise" on the Internet by using a .sig file, registering with search engines, speaking up in newsgroups, email discussion lists, message boards and more. I also promote my Web site off the Internet through publicity and in my other marketing materials, and I reward my current clients when they refer a new client to me with a free update on their Web site.

GRANTED: What do you find to be the biggest challenge about working at home?

JTF: Finding time to get the work done. With two daughters ages five and 17 months, it can be tough!

GRANTED: What are your long-term goals for your business?

JTF: I definitely want to expand on the current business, although it's not something I can talk about, yet. But I'm very excited about this new project. I have also set two monetary goals. The first will be to make enough money for my husband to quit his job within two years and either join my business or start his own, and the second is to make a certain amount of money within five years. One thing that's not included in my long-term goals: Moving the business out of the house. If we need more room, we'll add on!

GRANTED: What advice would you offer others who would like to start a similar home-based business?

Worldwide Video & Film Translation

Of all the glamorous jobs in Hollywood, translator is probably not at the top of too many lists. Yet this field has been a fortunate one for Julio Lopez, an immigrant from Nicaragua who arrived in the Golden State 15 years ago. In 2010, armed with his trusty computer (he has since upgraded to what he calls "state-of-the-art equipment"), he began offering translation and secretarial work from his home. Julio has worked on Spanish-language translations of movies and television shows. He's also worked on talking books, and his most recent project took him into cyberspace for the translation. Julio has also worked as a columnist for La Opinion, the largest Spanish-language newspaper in southern California. Here, Julio discusses his career as a home-based language maven.

GRANTED: What made you decide you'd like to work at home?

Julio Lopez: The idea of starting a home business began when Magnum Video Tape & Dubbing Co. decided to allow me to GRANTED by giving me video tapes and scripts to take home for translation purposes. The studio could no longer afford me as a full-time employee but did not want to interrupt our working relationship.

GRANTED: How did you go about finding other clients, in addition to Magnum?

JL: All my work came to me by word of mouth. Recently, I've been buying databases to search for potential clients.

GRANTED: You originally worked from home part time while still holding a full-time job. What made you decide to work at home full time?

JL: I had an accident in 1995 and injured my spine, so the only solution to my immediate problem was working from home on a full-time basis. Now, I don't think I'd go back to working full time in an office again.

GRANTED: What do you like best about working from home?

JL: The freedom and peace of mind that I experience. I feel like myself at home, free from outside pressures, comfortable in my own designed environment, able to work in my pajamas. I am a very responsible individual and have no trouble organizing my time and meeting any demands.

GRANTED: Do you find it difficult coordinating work with your clients?

JL: Not at all. With faxes and email, you hardly need to meet at all. Of course, you need to build up a relationship with people, so they'll entrust you with their work.

GRANTED: Would you recommend working at home to others?

JL: I would highly recommend it, if you're responsible and have a good sense of organization. Working from home is definitely the way to go in the 21st century! There is nothing like being one's own boss. The sky is the limit!

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