



THE GOOD, BAD, AND UGLY ABOUT WORKING AT HOME...

If you're thinking of starting a home business, you've got to realise something about life. Life has a certain balance: there is no pleasure without pain, and there are no pros without cons. Here's a look at the upsides and downsides of home businesses.

Pro: Independence. You do what you want, when you want. No-one else can screw up your hard work, and you don't need to depend on anyone but yourself. Your days of being told what to do are over. And there's no dress code, either! Many people who work from home admit to sitting around in their pyjamas all day, or even working in the nude.

Con: No Security. With independence, though, comes responsibility. There's nobody to carry you if you do badly one day – if you don't make any money for the business, then you don't get paid. People like certainty in their lives (that's why they spend big bucks on insurance) – it can be hard to live with this ultimate step into performance-related pay. You might find yourself quickly wishing you had a regular paycheque again.

Pro: Flexible Working. You decide your hours. If you want to take Wednesday off and work Saturday instead, then no-one's stopping you. If you'd like to get up early and cram all your work into the mornings so you can have the afternoons off, then hey, you're the boss. Such flexibility can be a massive relief after years of working nine to five.

Con: Work Never Ends. When you work from home, it can be tempting to be constantly monitoring things, even when you've decided you're not working. The only person who can handle a crisis is you – and crises have a tendency to happen in the middle of the night, or on your day off.

Pro: Keeping All the Money. Everything you earn is yours to keep. It can be truly disheartening to work somewhere where cash is being handled, and realising that the takings for the day add up to a hundred times more than you got paid. You know that someone's getting rich off your back, but it's not you – working from home makes you the fatcat at the top.

Con: Doing Everything. Not all that money was profit, you know. It goes on things like marketing, management, stock control, deliveries, and so on. Suddenly you have to manage everything that goes on in your business – you deal with suppliers on one end and customers on the other, you have to do all the budgeting and spending, and you become your own marketing department. You get to deal with all the fun tax issues, too.

Pro: No More Commuting. Commuting is expensive, painful, and can feel like a complete waste of time – just think of all the time and money most people spend travelling to and from work. When you have a home business, you just get up and you're right next to your workplace – isn't that convenient?

Con: One Less Room. Your house can feel a lot smaller when you've had to set one room aside as your 'home office'. When you're not working, it just sits there, useless, and meanwhile your kids are getting upset at how small their bedrooms are.

Pro: A Healthier Lifestyle. When you only have an hour's lunch break to do everything you need to do, you can end up running yourself into the ground and not eating properly. Working from home lets you do your errands when you want, and eat good food every day.

Con: The Loneliness. If you're the only one around in your house during the day, it avoids distractions – but it can also feel very lonely. If you're the kind of person who likes being around other people, you can start to get quite depressed.

But...

If you talk to anyone who works from home, they'll probably say to you that, for them, the pros far outweigh the cons. Once you're doing your own thing and feeling great, it's hard to go back to a salaried existence – and remember, it's far easier to work around your problems in a home business than it is to deal with any problems you might have at work.

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