

# **Are you grappling with how to stay at home AND contribute to the family finances?**

**I understand. Over the past 25+ years I found many ways to do that,  
some I enjoyed, some I loved, some I just did.**

**However, all of them were because I was ‘driven’ to be at home and  
available for my first priority – my family.**

**Today, I simply want to share some of what I’ve learned in the hope  
that it will shorten your learning curve.**

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## What Would Make Your Heart Sing If You Were Starting a Home Business?

When starting a home business, will your heart sing with joy? How will you feel after starting? Will you feel joy and excitement at getting up in the morning to [work from home in your home based business](#), or will you feel dread.

Why is this so important when starting a home business?

Simply, any business takes effort, and on your journey you will be tested on your commitment. Those tests often appear in the most unexpected ways. ( [Personal Growth](#)). So for now just be prepared for them, ok?

Let's take a look at what will make your heart sing - after all, isn't that really the bottom line? Why do something that doesn't bring you joy.

Before you do, have a look at why others choose to have a [stay at home business](#) and how [moms working at home](#) can use their natural talents with a stay at home business.

No matter what your current circumstance are, when starting a home business, just be aware of how you feel, and more importantly how you will feel by having your own home based business so you can [work from home](#)



**Look "deeper then just the money".**

Ask yourself, "After starting a home business and it brings me the money, what will that allow me to do, what will it give me?"

Then ask the question again... "If I have 'that' what will that give me?" Keep asking the same question until you get to your 'core' desire. It will bring tears to your eyes and you will KNOW with CERTAINTY that you WILL have it no matter what.

You have discovered your power - your power that will PULL you through thick and thin.

You will KNOW the feeling of joy it will bring to you, and it will make your heart sing just thinking about it. THAT is powerful.

**Are You Starting a Home Business from Inspiration or Desperation?**

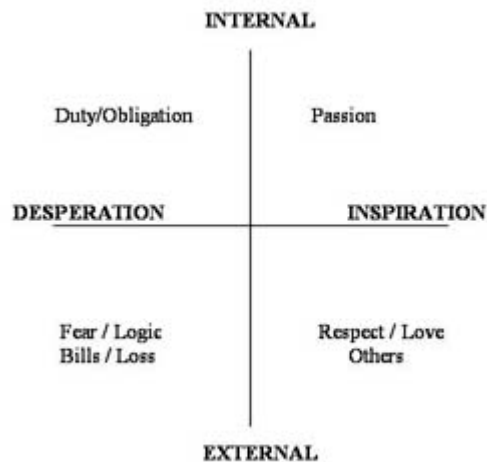
When looking for what will make your heart sing it is important to be aware that there are TWO types of basic motivation:

1. *Inspiration* - it will PULL you towards your passion and priorities.

2. *Desperation* - on the other hand will SUCK the life out of you, where fear and your external circumstances (e.g. bills and lack) rule you.

Take a look at this diagram to understand this better: Basically, what this means is if you are starting a home based business 'because you have to', with the pressure of your financial situation and demand of bills that are due then STOP! Your actions will come from desperation. This will limit your joy and success.

On the other hand, if you are INSPIRED to action because of what you feel you can accomplish or contribute - then THIS is what will make your heart sing.



HERE IS A POWERFUL ACTION to help you find what is driving you:

Identify ALL of your motivations and write a reason for each e.g. Are you operating from FEAR or RESPECT / LOVE?

e.g Money to buy clothes – are you motivated by FEAR or Respect/love for yourself or others around you.

\* Stay Home to Care for Children: Motivation Fear or loss in some way or Respect/ Love. Get the idea?

\* Be My Own Boss: Because I want to explore my own creativity or because I don't like working 9 -5.

Now write your own:

This may appear to be simple. Yet many pay hundreds of dollars to understand this. If you 'get' this, you are well on your way to success!

### **Believe You Can Build a Home Business**

OK, so now you KNOW exactly why you want to start a home business it is time to declare who you are..

Let me explain, Cassies Clay (Mohammed Ali) declared that he was “The Greatest”. By declaring it, he started to believe it. Then others by hearing him, and seeing his belief started to believe it. You can use this same principle.

You can either make your own beliefs, or others will do it for you. It’s your choice.

Unless you believe that you CAN and WILL have success when starting a home business, success will elude you.

A POWERFUL ACTION to support on your journey is to DECLARE out loud who you are. As you say it, you start to believe it. As you believe it, others will believe you, and that is who you become. Put in front of this "I choose...".

Here are some declarations you could make about yourself:

e.g. I am making my heart sing.

- I choose to attract...
- I believe...
- I achieve...
- I own...
- I enjoy...
- I empower...
- I produce positive results...
- I am lively...
- I am poised...
- I am charming...
- I am successful.

Check yourself throughout the day to make sure your thoughts are empowering you as you're starting a home business with joy!

Make sure you stop for the next 10 minutes and actually write your own down now. OK?

**HAVE FUN WITH THESE! AND GO MAKE YOUR HEART SING!**

## Be Warned! There will be Roadblocks. Things Will Stop You. Learn how to move past them with Confidence

What are your roadblocks to starting your own home based business? What personal growth have you experienced? What stops you from achieving the success you deserve?

From my experience, personal growth is essential, and you WILL experience it – sooner or later. So my view is the sooner the better!

If you are aware of the major road blocks, and have strategies available to counter them, you will be surprised how these blocks will dissolve. So let's look at some of them:

- Not knowing SPECIFICLY what you want. Generalisations just don't cut it.
- Learn how to smooth out the ups and downs so the swings become a gentle rise and fall of life rather than gigantic mountain and valley experiences. [Don't Worry Be Happy! - regardless.](#)
- Learn how to deal with fear and negative thoughts using a [positive thought of the day.](#)

Ok, I am assuming by now, that **you know what makes your heart sing**. You know what PULLS you towards your passion.

**The question is, do you know HOW to go about getting it?**

If zero money is a genuine reason for not proceeding with your dream then you really need to get this report on [ways to make money.](#)

So, you have come this far in life that means you have been able to learn things - right? That means you have the ability to learn.

Yes?

Good.

That means you have the ability to learn and as long as you are also WILLING to learn (you wouldn't be reading this if you weren't!), stick with me, and apply what you learn. It will guide you on your way to having a successful home business.

**OK you're excited and ready to start.**

In your excitement, you start telling your friends and family about your great plans. WAM! Unexpectedly they start to caution you and give you 'well meaning' advice. In shock, you start to question yourself - after all THEY should know - right?

Well, not necessarily, unless they have already succeeded in business. This is where your personal growth comes in handy.

Be careful WHO you listen to. Unless you are well grounded in 'why' you started, your dream will fade all too quickly.

Here's a simple way to keep focused on why and what you intend to accomplish:

**Create your own best day** - when your heart sings all day long.

On a BIG piece of paper. On the left-hand side of the page write 1 – 24 for every hour of the day. Like so....

1

2

3

4 etc

Then in beside each hour write what you IMAGINE you are doing on your IDEAL 'best day'. Break it into 15 min lots if you want more detail. Make sure as you do this, you really SEE yourself doing it in detail.

What does it FEEL like?

What do you HEAR?

What can you SMELL?

What are you TOUCHING?

Mmmm BLISS! Now review this EVERY DAY until it becomes FACT!

For me, working around the children when they were young meant I had my hands in the sink and phone on my shoulder making business calls. Certainly kept the dishes from being boring!

Remember to keep your day REAL.

### **Self Confidence**

No doubt you have heard that 'success is a journey'? Personal growth is how you build self confidence. As Nike say: Just Do It!

"What", you say. You lack confidence in yourself? OK, now is a good time to start doing something about it.

My suggestion is that you start to really 'see' yourself for who you 'really' are. (If you don't like what you see then you have the choice to become who you DO like).

You can do a check-up on yourself morning and night by:

**Start each day by deciding what you want**, and focus on that by asking yourself great questions like:

What is going to be most outstanding/dynamic/excellent thing about today?  
What can I do today that I will be proud of?  
What am I happy about today?  
What am I grateful for today?  
What do I love more about spouse/child/ team today than I did yesterday?  
What do I like/love about my life?

**Then just before you fall asleep at night** ask yourself more great questions like:

What was AWESOME about today?  
What did I LEARN today?  
What am I PROUD of myself for today?  
What am I GRATEFUL for today?  
What is going to be most INCREDIBLE about tomorrow?

Remember: what you focus on is what you get.

Your personal growth will impact your business. Be creative and come up with your own statements! You will find, to have success you will also need to be prepared for change.

Another exercise for clarity around what you really want is on a sheet of paper draw a line down the middle on one side put what you DON'T WANT on the other what you DO WANT.

Then simply start with the Don't Want and reverse it for the DO Want.

Now that you are specifically clear on what you want, you are aware that things may stop you along the way. What are your options?

15 years in the financial services industry taught me the fundamental differences between a job and business. Let's take a look at those differences now.

# Would You Like to Make Extra Money at Home with a Job or Business?

When you want to make extra money at home one of the first things to decide on is, do you want a 'job' or a 'business'?

On the surface, the distinction between the two may appear to be simple. However I have found there is much misunderstanding around the two.

*Why is it important to understand the difference?*

**You're precious TIME.**

The time you could be spending with those you love, doing the things you love to do - AND make extra money at home to be able to do it.

To understand the difference, you first need to understand the four general ways you can make extra money - Investments, Job, Business or a Network.

Let's look at each of these individually:

## **Investments.**

This requires capital: an initial sum of money. To get any decent sort of return usually requires large sums to purchase investments like property, shares, or even a business of some form.

These investments generally produce a '[passive income](#)', using a [residual income program](#) where your money is working for you or you are having 'other people's money' working for you (e.g. when you get a loan for this purpose). This can free up your time so you can do other things. Your income here can be unlimited.

Investments can be an excellent way to make extra money at home – IF you have the funds AND know what you are doing.

## **Job**

No doubt you are very familiar with this way of making money, where you exchange time for \$\$'s e.g. 1 hour for \$x's. Your income is limited by the number of hours in a day. Most doctors, dentists, plumbers, clerical workers and sales people are locked into this type of income.

Some people find 'work that they can do from their home office' however this still generally requires an exchange of time for dollars.



## Business

An example would be a Franchise. It could be a one-man-band, or a collective group of people within a corporation. Often this is a slight variation of a job, except you may 'own' it, so the 'profit' and 'headaches' are yours.

Another aspect of a business, particularly if you purchased or out-laid a lot of money initially, is delayed gratification. Delayed gratification takes patience and perseverance - 'knowing' you 'will' receive the profits in the future, so the low or no income to start with doesn't worry you.

A good way to understand [a residual income program](#), is to understand how compounding interest works.

Businesses also have to deal with all the issues relating to government regulations, stock and inventory (this alone can be a nightmare! Let alone the capital that gets tied up – less money for spending now) plus dealing with staff...the list goes on and on. **It really is no wonder many people become fearful and weary of going into business.**

There are many 'cottage' businesses where people do make extra money at home. However again, there are constraints as already mentioned above.

## Network

This is one of my favorite ways to make extra money at home. Here's why:

With most businesses, the goods after leaving the manufacture go to maybe a national warehouse, then distributed via state or local distribution center's before ending up in a shop where you, the consumer, makes a purchase.

Often you are told about these products via advertising or if you happen to walk into the shop. (The advertising will get you to go to the shop). As a rule of thumb, the cost of this is around 75% of the goods.

A Network on the other hand, as you can see in the diagram, moves the product directly from the manufacturer to you, the consumer.

How you come to know about the product is via word of mouth (or 'mouse' – internet). A network of consumers who use and like the product is built then through word



**Channel profits to you. Bypass the middle man.**

of mouth again share what they like with others, thus creating a network.

This allows you, the consumer, to have a piece of the action without the hassles of managing inventory and all the other things that usually go with a business, as already mentioned.

This method utilizes two very powerful principles of creating 'passive income' (see above).

- (1) Using other people's money (often this is the manufacture) and
- 2) Other peoples time (in other words, people helping people as a team – with the right program).

Some examples of this are affiliate programs and network marketing / multi-level marketing.

The reason why this is a popular and VERY effective way to make extra money at home is because [network marketing start up costs are generally low.](#)

It is also, VERY time efficient (when you know how to do it properly). It gives you the benefits of a [residual income business opportunity](#), yet can be done AT HOME.

The REAL power of this is that over time you can in fact, develop very real passive income or [a residual income](#) - where you receive income week in week out with or without you. If you build it right.

This makes it IDEAL for the AVERAGE person, giving you full control - You decide how much extra money at home you want to make, and by WHEN.

However, there is also a lot of MIS-understanding around [network marketing](#), and it's important to REALLY understand what network marketing IS and ISN'T. [The difference between direct sales opportunity and network marketing are often blurred.](#) As you can see from above, ALL of these will take 'some' time, 'some' money, 'some' effort and 'some' skills.

One of my first jobs out of college was repetitive and mundane office work. Same with many sales 'jobs' once you make a sale you have to go make another sale. Ouch. Having experienced both job, business and a business that creates a passive long term income I know which I prefer but that may not be your choice. Take a look and see for your self.

# How to Choose the Best Home Business

## That's Right for You.

When choosing the best home business opportunity, you will want to ensure that that these key ingredients are present.

Once ready to make your final decision you will also want to ask some powerful questions about the right [home based business idea here](#).

Firstly ask yourself:

### **Will this ultimately allow me to 'Own My Life'?**

What I mean by this is:

Take out your sleeping, driving, working and things you have to do every day. Most people don't have more than one or two hours a day to do what they want. Then, would they have the money for it?

By making sure you find the best home business opportunity that has these key ingredients, you will be off to a good start in owning your life. Here are four major things to look for:

#### **1. Own your own business – minimize your risk with low start up.**

Statistically we know that 74% of all wealth is created by owning your own business. But we also know statistically that owning your own business can be a very risky business. 8 out of 10 new businesses fail in the first 5 years. 'Home based business' are no different.

Traditional business usually requires intense capital: life savings; you borrow money from friends, family or banks.

When you don't succeed, the banks just don't pat you on the back and say, "Nice try, do it again". The fact of the matter is, they don't have a sense of humor about it. They have about 200 years experience at getting their money back, and they're really good at it!

So, minimise your risk with [low start up. costs](#).

#### **2. Be positioned in front of major market trends that have huge potential for growth**

A couple of these trends are:

- Global Network Marketing
- Demographics: [Baby Boomer Demographic](#) and GenX'ers. Both of these groups have HUGE growth potential, and are BOTH looking for similar things.

They want [retirement income planning NOW!](#)

Both want to travel and they need money, time and health to be able to do that. One group wants retirement income; ([see baby boomer trends](#)) the other simply wants to be free - not locked into a dead end job.

Both are interested in health and anti-aging.

### 3. Have 'remarkable' or 'unique' consumable product.

Consumable ensures that each time the bottle empties, a new one is bought. This creates a continuous income flow. Do this enough times and you have a re-occurring income.

But the key words are "remarkable and unique ". Products that will make a difference in how you feel and how you look. and with limited availability - from you.

### 4. Use an efficient distribution channel

To have the best home business opportunity you will also want to align yourself with a Business Partner / Company that will provide you with:

- Proven Track Record – you want it there for the long haul.
- [Global Opportunity](#)
- Integrity in handling all the tedious aspects of business for you. ie R & D, shipping, inventory, employees and government regulations etc, etc. - Your time is precious!
- Pay Plan that is FAIR to ALL; both the 'heavy hitters' and the 'small-timers'.

The best home business opportunity has all four ingredients and will, with right effort and skills give you:

### **TIME, MONEY and HEALTH**

So you can do what you want, when ever you want, with whom ever you want and have the money to do it.



Now what 'skills' will you need once you've chosen the right business?

# Competent Skills will bring Joy and Contentment to your Home Based Business

**There are fundamental skills you need, regardless of the business model you use in your home based business.**

These may appear obvious but are often overlooked.

Effective Communication Skills are on top of the list

Let's face it.

ALL business relies on talking to people in some way. So the sooner one learns how to communicate effectively the more enjoyable your home based business and home life will be.

I'm referring to more than just talking to others. How you talk to yourself, is just as important as how you communicate with others - talking or writing.

Good communication skill is based on understanding people. Learning listening skills effectively, as well as building repore by learning how to make friends and understanding how people tick.

It also helps to have general knowledge of the different personality types.

## **Marketing**

This area is probably one of the toughest most people struggle with. Most people get marketing mixed up with 'selling'.

Think about marketing as 'attracting' customers to you versus "selling". It is all in the way you 'communicate'. 'Pull' versus 'push'.

Here's an interesting perspective:

- Marketing PREPARES people to buy
- Marketing is romance. It's a process!
- Marketing excites people.
- Marketing drives people to your website.
- Marketing gets people to beg to enroll or buy from you.
- Marketing puts people into a buying mode.

Really and truly understanding the difference between 'hard sell' or honestly supporting / helping people find a solution to their problem.

It is all about how to **treat people like human beings, 'not prospects'**. **Build a relationship on trust.** (Wow that is sure missing these days isn't it?! A novelty!)

Someone who teaches this well is Ari Galper creator of [Unlock The Game™](#). Ari overturns the notion of selling as we know it today. He profoundly shifts one's mindset about sales, to a place of complete integrity aligning with your values.

His teachings are based on new words and phrases grounded in sincerity. It is this sincerity that has earned him distinction as the world's leading authority on how to build trust in the world of selling.

His methods can be used for any business, home based or otherwise.

Ari has a deep understanding of human communication and how it can be maximized in the sales process. He teaches you how to 'think' differently where 'selling' becomes a joy rather than a chore.

## **Advertising**

This can be a tough nut to crack with so many variables. It takes time and there is a real art to it.

Briefly you may want to think of it like:

- Advertising does just the **OPPOSITE** of marketing.
- Advertising is selling and that turns people off.
- Advertising is a selfish display of ego.
- Advertising should only be for "name" brands.
- Advertising is good to secure an identity.
- Let Coke and Nike advertise. You shouldn't.

Advertising can support a marketing campaign, but advertising alone doesn't work.

## **BUT, I don't HAVE those skills!**

You are not alone!

Henry Ford, when questioned by a critic, was to ask why HE should know it all! Particularly since all he had to do was push a button and someone 'else' who DID know, could give him the answer he needed!

So, don't be disheartened if you currently don't have these skills. Just be willing to either LEARN or get someone else to do it for you.

Also, before you put yourself down, you may actually be surprised as to how much you REALLY know. If you just learn to TRUST your natural intuition - particularly women. - We are good at that!

## **The Conclusion is Just the Beginning.**

Well that just about sums it up from me for now.

I do hope you are now wiser with a greater understanding of what to look for and clearer on the path you wish to follow.

My friends tell me I'm great at helping them find their own path....so...

**Are ready to take the next step towards Owning Your Life?**



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More importantly, enjoy the journey and make  
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