



LEAVE THE

B@\$\$T@*DS

BEHIND

An Insider's Guide to Working for Yourself

Richard Maun

Leave The B@\$T@*D\$ Behind

Also by Richard Maun



**My Boss is a Bastard
Surviving turmoil at work**

Do you have a reasonable, competent, fair-minded and even-tempered boss? Congratulations! You need read no further.

Still with us? Your manager may be difficult, temperamental, even downright brutal, but for the sake of your career (and your sanity), you must achieve some kind of working relationship. That's where *My Boss is a Bastard* comes in.

Richard Maun dissects the personality types that make bad bosses and offers practical tips to help you survive everyday encounters with the monster in your office. Once you have recognised the raw animal nature lurking beneath that professional exterior, you'll be better equipped to escape unscathed from your next brush with the boss. You can rise above the office jungle and move towards a more fulfilling working life. And when it's your turn to be someone else's boss, you can make sure you don't inflict on others the miseries inflicted on you.

This book offers a lifeline for anyone suffering from a hostile work environment, and can help you transform the way you communicate and interact with others. It also contains a useful Personal Survival Kit, designed to help you really think about where you are and then take positive steps towards a happier, brighter, bastard-free future.

ISBN 978-1-904879-78-7
UK £9.99 / USA \$17.95 / CAN \$24.95

Leave The B@\$\$T@*D\$ Behind

An insider's guide to
working for yourself

Richard Maun

Tick here if you've had enough

CYAN



**Marshall Cavendish
Business**

Disclaimer

Please note: Any resemblance to any person or business contained within this book is purely coincidental. If you think you know someone in any of the examples, you are mistaken. I was writing about someone else, so hard luck.

Copyright © 2007 Richard Maun

First published in 2007 by:

Marshall Cavendish Limited
119 Wardour Street
London W1F 0UW
United Kingdom
T: +44 (0)20 7565 6000
F: +44 (0)20 7734 6221
E: sales@marshallcavendish.co.uk
Online bookstore: www.marshallcavendish.co.uk

and

Cyan Communications Limited
119 Wardour Street
London W1F 0UW
United Kingdom
T: +44 (0)20 7565 6120
E: sales@cyanbooks.com
www.cyanbooks.com

The right of Richard Maun to be identified as the author of this work has been asserted by him in accordance with the Copyright, Designs and Patents Act 1988.

All rights reserved

No part of this publication may be reproduced, stored in a retrieval system or transmitted in any form or by any means including photocopying, electronic, mechanical, recording or otherwise, without the prior written permission of the rights holders, application for which must be made to the publisher.

A CIP record for this book is available from the British Library

ISBN-13 978-0-462-09899-9
ISBN-10 0-462-09899-0

Designed by Rick Sellars and typeset by Curran Publishing Services, Norwich, UK
Illustrations by Rebecca Maun, www.rmcs.co.uk

Printed and bound in Great Britain by
TJ International Ltd, Padstow, Cornwall

For Lucy and Theodore

You are loved, you have talent and you can choose
your own path in life.

Contents

	Preface	viii
1	The Empty Desk Leaving the bastards behind	1
2	A Happy Bottom How to avoid a business spanking	15
3	You You You What sort of firework are you?	25
4	Form your Club Round up your supporters	45
5	Listen Please Sales secrets for beginners	51
6	Be Different or Be Dead The essence of marketing	71
7	The Big Secret Tell everyone you know	89
8	Find the Stinking Fish Clear contracting for success	105
9	How Short are You? Understanding transition	119
10	Playtime Kiddo Stop and smell the flowers	133
11	The Sunny Afternoon Practical accounting stories	135
12	Love is Groovy Celebrate your baby business	153
13	Personal Planning Kit Cut out and keep safe	159

Preface

This is a book to help people make the transition from fed-up wage slave to enthusiastic self-employed free-man, or free-woman, whether your dream is to be a florist, a plumber, a consultant or any other gig where you don't report to an odious lump of a manager and where you are free from the shackles of an annual appraisal. A world where personnel managers are just a distant memory. A world where you can decide what sort of phone to buy and where you don't have to use it to report in to a lame duck bastard of a boss, because you don't have one of those any more.

These pages have not been lovingly crafted, printed and bound for people who want to borrow £5 million and buy an established business, or who already have wads of cash and just want to play at it. No, this book is aimed squarely at people like me who started with little more than an idea and a sense of self-belief that would have made the Angel Gabriel cough with surprise.

A clue to the content and style is in the title. Cunningly the book is not called *1001 Ways to Get Started* because you would fall asleep by the first chapter and probably consign the rest to the shredder. Instead it has the word 'bastard' in the title because when people make this kind of leap they are full of emotion and don't want to be force-fed lists of tip-top tips. What I wanted when I started was a book that would help me to understand some of the business basics, which make the difference between having fun and having a house. I wanted to read something that was informative and made me think, and that wasn't varnished by the dead hand of parental advice.

Most of the business books on my shelf are half-read because completing them is like trying to drive through a snowdrift without a steel snow plough bolted to the front of your car. No matter how hard you try, you just get bogged down and then have to wind down a window to let off a flare and be rescued. *Leave The Bastards Behind* comes without any snow-related safety kit, because it is breezy, pithy, informative and useful, so that you won't get stuck in the cold, wet, white stuff.

The world is full of bad language and it's fair to say that some of it has migrated into these pages, waiting quietly to be read, laughed at and thought about. If you're not the sort of person who likes to read a few naughty words then you have a choice. You can put the book back on the shelf or you can hand it to the person looking over your shoulder who doesn't have such hang-ups. I don't mind, because we all have choices to make in life and exercising your right to choose is what it's all about.

Choose to continue reading and you'll find some practical guidance to help you get going with your pet project. If you Google 'business books' you get a whopping 502,000,000 responses, but this is the only book to contain a handy height chart, some rude words about marketing types and a useful and unique personal planning kit. And if that wasn't enough, it even warns against the dangers of playing with fireworks.

Working for yourself is like sex. You can have fun, you can indulge your fantasies, but once you have fired the starting gun then there are going to be consequences, tears and a sticky patch. So this book is here to help. It's not intended to be a dull slog through the intricacies of discounted cash flow, the niceties of business law, or the pain of hiring help. Instead it covers the main issues people face when deciding to go it alone, and it invites them to think. I know, because I have worked for myself for over four years and so this book is part helpful companion and part reflections from the other side.

I have worked more hours than I ever worked when I was employed by someone else. I have had to learn fast to keep eating, and I have had days that have been so fantastically rewarding, I could have cried with the pleasure of just being me, doing what I wanted to do. On sunny days when I pull up to a client and park my car I still pinch myself that this is work. On the days when I'm stuck at home wading through accounts I also pinch myself that this is work, but the rough and the smooth is what makes life as a *selfer* so exhilarating and so stretching.

Read this book from cover to cover, and have fun working out for yourself *what* you will do and *how* you will start doing it for yourself. And if you are already in business, read it and think about all the decisions you can change now, and about all those little loose ends that you still haven't got to grips with. Then when you've finished it and completed the personal planning kit, if you want to spend some of your precious seed money on more books you have 502,000,000 choices to investigate. Life is always about choice, and *Leave The Bastards Behind* is here to help give you choices and invite you to consider your options. Have fun!

Whilst you're having fun, remember that no one is really a bastard. We might like to scapegoat our bosses for their bad behaviour, but as we own our own behaviour, we can choose to be powerful and do what we want to do. Think about the boss you hate. He (or she) may be overworked, under-trained and having to uphold a set of business objectives that he doesn't personally believe in, but being the boss he has to toe the party line or face the chop. Given the need to earn money to pay for life, it's inevitable that people's reaction to stress can be to treat their 'team' with harsh words and a short fuse. Don't pity them, simply think about how life must be for them, then focus on what you want to do for yourself and give them a cheery wave as you paddle off into the sunset.

There are no businesses that operate in a little bell jar, all on their own and isolated from the world around them, and it's the same with writing a book. Despite my sincere wish, this book did not arrive one morning in the post, completed, edited and ready to be read. So from my big jar of sweets I have some treats to hand out. First up is me, for actually managing to write the damn thing and for making sense of a pile of scribbles on odd bits of paper (loosely called planning). I'll have a rhubarb and custard sweet, I think.

Next up is my friend and chief supporter Harry Hemens, who has generously given me his experience when I needed it and who has listened patiently to my dribbling for many years. He gets a big round lollipop, as does Steve Tracey who lets me call him at odd times with crazy ideas, and who took the trouble of reading the drafts and giving me sincere and much-needed feedback. Thank you, chaps, and have a big lick on me. A chewy bar goes to Joe Holmes, who very kindly asked me a whole bunch of useful questions which got me thinking, and a big bag of jelly babies goes to the following supporters to share out and munch on: Julian Hammond, Alan Robertson, Frances Donnelly, Rob Godwin, David Jerram, Craig Walker, Mum and Bill, and the late and much missed John Morgan.

Finally a couple of bags of sherbet dip are reserved for Pom Somkabcharti and Martin Liu at Cyan. Without them, this would still be on my laptop, instead of in your hands. Enjoy all the sweets, everyone, and especially enjoy a tube of Daddy-Mints each, Lucy, Theodore and Rebecca, who have all helped me to become successful. If Newton stood majestically on the shoulders of giants, then I have perched on the wobbly shoulders of two small children and one hard-working wife. Thank you!

So if you fancy a dip into the world of 'after I had a proper job', complete with bad language and strong stories, then read on. Remember that you are responsible for all your choices,

actions and inactions, because the responsibility to manage your own business sits squarely on your shoulders at all times. The book does reflect my genuine experience and is full of my failures and thoughts, but I don't intend to be sued, so keep your eyes open and your ears alert at all times. In addition, the examples have all been disguised, so that only I know who is really who, to save red faces and the threat of litigation.

Finally, if you're wondering why I bother to use strong words, then it's because life is like that – and don't pretend you didn't know them already!

Richard Maun

The Empty Desk

**Leaving the
bastards behind**

1

I am fed up, frazzled and fucked off.

Not for the first time I find that my job has disappeared before my eyes. Evaporated in front of me like a will o' the wisp with a fast ticket out of here. This is not the first time this has happened, and I can feel a growing bubble inside me that says that this will be the last time. The last time I will have to sit opposite someone telling me he doesn't need me. The last time I will have to sit on my hands to avoid reaching out and squeezing his throat. The last time I will have to nod and smile and 'understand' that he just can't afford me any more.

Boss

It's nothing personal, you know, old chap. The chairman needs a new car and we wondered how the business was going to pay for it. And we thought ha! We could lose a Maun and *bingo*, we now have the money. So terribly sorry and all that, but you know, business is business. Would you like to see the brochure? It really is a very nice car, with leather seats and a special hook for curry bags. Car people are so clever these days. And the cup holders are the same ones that NASA uses on the shuttle.

Me

Don't they have a habit of blowing up?

Boss

Do they really? How fascinating. Anyway, Maun, there's an envelope for you. Only a small cheque. We're rather cash-strapped you see, just bought a new car. Oh, and there's the door. Do use it, please.

(I tug a forelock and exit, stage left.)

Boss

(calls out) Bye, Maun. Do have a nice life.

Me

(I call back) Thank you! *(Thinks: Fuck you!)*

Of course I haven't been told to my face that I'm being turned into a corporate love machine with burr walnut door handles and a cappuccino dispenser in the glove box, but the truth of it is that I might as well have been. Several years ago I found myself sitting in the meeting room at work, all alone and staring out into space, with tears in my eyes and that sinking feeling that life had just got a little bit more shit. And I pondered. And I felt the bubble, once dormant, now grow and surge and spring into life.

A smile spread across my face and I took a deep breath, wiped my eyes and decided that I was going to win this game. I was going to have a chair of my own which no one but me would sit in. A chair without surprises. A chair which would be loyal to me and which I would not find occupied by a fat, smiling executive, one cold morning without warning.

I was going into business. My business. It was time to build my boat, pack some provisions and set sail into the world of the self-employed. There was one question though, picking at the sleeve of my suit, like a small child in search of a sweet. Relentless and whining. The question was this:

Just what would my wife say when I told her of this bold decision?

Before we get to my wife and indeed many other helpful, loving and generally supportive people, let's stop and think about what this book is about. It's a book of personal stuff with useful bits, all about working for yourself. A personal story of what happened next, after I had made my decision. And unlike some of the less useful books on this subject, it will not stuff your head with a zillion ways to make a million, and it will not sit smugly in its corporate helicopter and tell you how to assemble a multi-level corporate

strategy to take over the world. That kind of stuff may be useful, but I'm fed up with smug and patronising. This is the book I wish I'd had when I started. In the spirit of usefulness it will contain some thinking to encourage your thinking. It will contain some rude words, some interesting stories and some examples of how I fucked it up at times. See, a rude word already and we've only just begun.

I am successful, now.

I have survived. And I have enjoyed myself more in this gig than at any other time in my career so far, so we shall celebrate the good bits along the way. At the end of the book there is a very useful item for you to complete: your own personal planning kit. It's based in part on the business plan that I drew up for myself and used to guide me in the early days.

In my experience lots of small business types turn white when you ask them if they have a business plan. They all know that it makes sense to write things down, but there is a feeling that unless you have been to Harvard and can produce 40 pages of graphs and charts, then you are just playing at business. They are surprised when I show them my two-page plan, which I wrote in about half an hour. Often they say, 'Is that *it*?'

'What did you *expect*?' I reply. 'I haven't been to Harvard, don't have time to write 40 pages of business drivel, and am too lazy to plot any graphs. And I have carried this with me for 12 months and have ticked off all the elements.'

If you are already in business for yourself, use the personal planning kit to help you reflect on where you are now and where you want to walk to next week.

Life is full of shit sometimes, so we may as well have some fun on the way. Hence the bad language and the down-to-earth stories. Business can be like a small war, which is fought on the streets and in the hills. People get

dirty and take bullet wounds. Sometimes they are fatal, sometimes they are not. People have to pull the trigger and get out there and mix it with the bad guys. Therefore, I am happy to share my mistakes, and if this helps one person to avoid taking a bullet in the heart, then the book will have done its job.

So having parked my wife we need to return to the action to find out what she said when I arrived home in a slightly mixed-up state. On the one hand I was relieved to be free from a company which had been sapping my energy and causing us all heartache. On the other hand I was now free of a salary, and I had a new house with a large mortgage, two small children and no obvious skills to sell.

However, I was also excited and had a gleam in my eye that I had not felt since the first term at university when everything was possible and life seemed so full of opportunities to have fun, get drunk and roll about with as many lady undergraduates as possible. After all nobody goes to Uni to learn. It's one of the great myths of our time. Like the fact that pensions will work out in the end (they won't) or the fact that plastic surgery can make you look like Britney (it won't).

My wife said nothing when I told her of my plan, decided upon just after lunch and padded out on the short drive home. She looked like she either wanted to cry with fear or hug me with hope. In fact she simply said:

'Oh.'

And then she said, 'What will we do for money?' And then we both burst into tears and hugged.

Big hairy life-changing events are chock-full of emotion, so we may as well face up to the fact that behind the thought that you will have your own business is a feeling. We do feelings in this book. And thinkings and doings. These are the three magic ingredients of life: think, feel and

do. They work in the same way as a three-legged milking stool, and if you only ever balance on two legs you will, at some point when you least expect it, tip backwards into a pile of steaming cow plop and squirt milk up your nose.

Some people are not so good at feeling their feelings. They lock them away and present a granite exterior to the world. This can be very useful at times, particularly when you are selling to someone. Crying on the shoulder of a potential customer and dribbling tears down her jumper is a novel way of securing a deal, but it's not generally recommended. Developing a tough waterproof shell is a handy asset for being in business, but you need to take it off sometimes, let your soft inner underbelly flop out and own up to having some feelings.

It really is OK to let people know you are terrified and excited at the same time. That you are worried you do not have all the answers, or indeed all the questions. That you are embarrassed just by saying the words out loud: 'I want to work for myself, because I think I have some talent that people will buy into.' Some people are too modest for their own good. It's no fun having 'He died a modest man' engraved on your tombstone. That's too late to be of use. Instead it would be better to have, 'He died a happy man, who had a rich life and had a go at doing the things he really wanted to do.'

So *fuck* the modesty and think about what you really want to do. What is in your heart? What ambition lurks there that dare not speak its name? Like forbidden love and the need to get a thrill from the shopping channel.

Do remember that thinking is *work*. Your brain is a like a bulging bicep that goes flabby with under-use. Ask yourself this:

Is my brain the equivalent of a beer-swilling crisp-

munching slob, or does it have the gleaming physique of a champion oarsman?

If your answer is nearer the slob end of things, then it's time to get into shape and have fun with mental squat thrusts. Give your frontal lobes a couple of laps round a cognitive cinder track, and a six-pack will soon be yours.

You can think. You might not do it very often, preferring constant action, like some sort of demented business paratrooper, who just can't help leaping out of the plane to sort things out. Relax and take off your jumpsuit and boots, because now is the time to read on, then go for a walk, make a fresh pot of tea and think about things.

It never ceases to amaze me that our culture is obsessed with doing. Doing stuff. Rushing to the shops to buy useless new gadgets and then rushing home again to watch sour-faced old biddies act in our favourite soap operas. We rush off to work and we rush off for a 'snatched' weekend break. If you're not doing something you must be dead or stupid. If we could all practise doing some quality thinking we might avoid some of the worst problems we encounter on a daily basis.

The same goes for business, where the general idea is often to check in your brain at the door and hang it on a peg next to your coat. You won't be needing it for the next eight hours, so best to leave it in a safe place. Most of the guilt for this attitude is shouldered by the senior management, who despite having a clutch of degrees, MBAs, and having been through leadership training that would make an eight-year-old yawn, decide en masse to deploy a new corporate policy which has all the merits and profit potential of a dead llama. The cult of the consensus board, or the decisions rubber-stamped by a tame management committee, who are too weak or

cowardly to stand up to the wretched tyrant at the top, is a disgrace.

Think of the famous corporate names who have sold sure-fire winning businesses in order to invest in technology, or who have paid five times the market price for a licence to peddle as yet unknown items. Think of the sports teams that are financed by big shots with more in their trousers than their brains, who spend vast fortunes to build the killer pub quiz team, only to find out that a 20,000 seat capacity pub is a tricky thing to fill.

If only some of these people had some of the time stopped to think, then perhaps some of the world and most of the pension funds wouldn't be headed for meltdown.

There are exceptions to this: those talented few who don't talk through their backsides. Who ponder and stop and smell the daisies and carefully work out their next move. These organizations are the modern equivalents of the Great Pyramids. Their organizations are massive, stable, profitable and designed to be around for at least a thousand years. Perhaps even one day there will be a token two or three mega global businesses that have sucked up all the others in the way that gravity from a black hole sucks up light.

So when I made that tiny little decision to do something different, I was thinking for *myself*. I was thinking about what I would really, *really* like to do.

Because people have a nasty habit of forgetting things in the heat of the moment, the personal planning kit at the back of the book can be cut out and tucked under your wing for when that crucial moment arrives. And you will know when that is, because a tiny little thought will sidle up to the first domino in the long, long line of dominoes stretching round your brain and give it a sharp kick in the ribs. Clack-clack-clack, down they fall and whoopee – off we go, heading towards the land of the *selfer*.

However, let's remember that my story is mine. Yours will be yours. Therefore you are cheerfully invited to say *bollocks* to any part you disagree with, and to choose a way for yourself that works. My way worked for me; you are *you* and need to be responsible for your way. Because you are responsible to yourself and that is the way life is.

Stop at this point and think about what it is you would like to do:

- Set up as a hairdresser?
- Move to becoming a contract electrician?
- Chuck in the corporate towel and become a consultant?
- Go freelance?
- Buy a franchise?
- Set up as a therapist?
- Make money as a masseuse?
- Open a shop?
- Retrain as a ... (you decide)?
- Or a thousand other opportunities to stop working for other people and discover the satisfaction doing it for yourself.

It's OK to dream and to be talented at something. It's OK just to want to have a go at avoiding spending the rest of your life as a barfly who moans that he could have been *the* man, if only he had listened to his heart. I met a pensioner once at a rugby club bar in Wales. He had sat quietly in a corner while I moaned to a friend that I couldn't do what I wanted. The old gent then leaned over and said, 'Look, sonny, I'm 78 and you don't want to be sitting here like me, wishing you had done things. Think about it.' His eyes sparkled and he held his gaze steady, which although was

slightly unnerving also made me concentrate. After thanking him politely, I found on the walk home that I really was chewing on his comments, and that he had scored a direct hit on the bit of me that wants to lead a life and not just be a follower.

There is a small part of our hearts which is like a tiny happy flea sitting on a deckchair, quietly reading a newspaper under the warming sun. This little flea is our life force, that bit of us that gets up sometimes and says, 'Hang on, I want to do this for me.' Or 'I have a dream' or 'Will you stop doing that?' or 'I will lead my life for me.' Most of the time the flea is just happy to sit and read and perhaps doodle a bit on the crossword puzzle.

Sometimes however, a breeze makes him look up and stirs him into life. He throws down his paper and springs and twists around in the air, doing what he wants to do, just for himself. And so it was that the old man's comments were like a breeze which stirred up my own flea. Then many years later when I was older and wiser (or more stupid, depending on your viewpoint) and my job had been taken away from me, the shock and shame and hurt of it also stirred up the flea, who rolled up his newspaper and jumped and jumped and jumped and made big divots in the sand, which read, 'Follow your heart.'

So I did.

With only a biro and my ex-company car for company, I struck out on my own as a business coach. Quickly building on my existing industrial experience, I added new skills at my own expense, and in the early days, when I was still greener than a slice of tropical rain forest, cut the odd corner to stay one step ahead of the clients. Working for myself really rammed home the sentiment, borrowed from the lawless gun-toting Wild West, that:

In business there are the quick and there are the dead.

I determined to be quick.

Sitting in the smoky depths of a franchised pub and ‘restaurant’, I almost never made it past my first day on the job. Nervous, unsure of myself, but ballsy enough to be there anyway, my first client sat in front of me, his eyes unblinking with suspicion and his bulging arms folded stoutly. He looked at me as if I was a bug sitting on the rim of his beer glass, and grunted belligerently, ‘Wot ya goona do for me then?’

I smiled and said coaching wasn’t like that, and that it was about working together. While I fumbled to convince both of us that I knew what the hell I was talking about, he abruptly stood up and nipped to the toilets. Seizing my chance, I reached into my jacket pocket, pulled out a small book on coaching and speed read as much as I could in the three minutes he was gone. Hearing the toilet door bang open, I stopped and just managed to squeeze it back into my pocket as he sat down again. I smiled at him, with a secret smugness because my quick mental freshen-up had done the trick. I now had some words in my head and a fresh clip of questions to fire at him.

During that first session we talked through several improvement options, and he quickly worked out how he could save £50,000 in his business. The client and the conversation both relaxed, and I was off and away. Thanks in part to his need to empty his bladder, and in part to a small book tucked in my pocket.

A friend of mine said that ‘You can fake it until you can make it.’ And I have been guilty of sailing close to the wind several times in the early days. Sometimes when under pressure I would suggest to the client that it was her turn to buy the coffee, and while she was at the counter I would do

a hurried spot of revision. A bit cheeky perhaps, but when you're on your own you need to be resourceful.

It's a Catch-22 really, because you need experience and you can only get *that* by having a go. Sometimes you just have to hold your breath and dive into the water.

When I started to facilitate training workshops for clients, I was still being trained myself, and I would book the workshop for the week after my own training. This would give me a couple of days to prepare, and as the training was fresh in my head I would sail through and appear knowledgeable and confident. The reality was that I spent the first six months wetting myself that I would be found out and exposed as a 'fraud'. Not that I was doing anything fraudulent, just that people hate being told, 'Thanks for being my first client, and I wish us *both* good luck today.'

A chum reminded me that when you are training people, you are OK as long as you stay one page ahead of the delegates. On one memorable occasion I was down to my last half-page of advance notes before we stopped for a break and I could swot up on the next section.

Today, I am an experienced and confident coach and trainer, but without taking a few risks in business I would never have made it. You too can cut a few corners if you need to, as long as you're not doing anything illegal or unsafe. Of course, if you are a freelance brain surgeon I would tend to suggest you don't apply this helpful rule of thumb and make sure you get properly qualified before slicing open your first head.

Before we pause and turn to the personal planning kit, let's take a moment to think about what sort of business you would like. I started as a *sole trader*, where you and the business are one and the same. The business's money is your money, and the risk is your risk. Sole trading is quick

and simple to set up, and I was advised to voluntarily register for VAT in order to look more professional. Remember, kids, that VAT paid to you is not yours, and that when you register you become an unpaid tax-collection service. On the upside, you can reclaim VAT spent on your start-up costs, and so it is well worth considering.

After a couple of years I incorporated my business into a *limited company* and put 'Ltd' after my name. Limited companies are more expensive to set up, and more complex to run, than sole-trading businesses, because the company is a separate legal entity. Getting your money out is harder, but can be more tax-efficient and this is one of the attractions of going limited.

Lastly there are *partnerships*, which are a bit like a limited company with a pre-nuptial agreement. Partnerships are also a legal entity, and if you're thinking of forming one it's essential to draw up a partnership agreement, or you could be dropped in a dung heap should you need to dissolve the arrangement in the future.

Whichever option you choose, sole trader, limited company or partnership, it pays to get some tax advice and to think about the costs involved in setting them up and winding them down.

Pause here for a moment. Think about what you would like to do, and don't let a lack of skills or experience get in your way. Then turn to the back of the book where the Personal Planning Kit is sitting waiting for you. Please complete the first section called 'A Sense of the Future' (on page 160). As you don't have to show it to anyone for now, just go for broke. What's in your heart? Don't worry about fear or practicality; if you edit your dreams then your life is going to be a bit short on fulfilment. Laugh, smile to yourself and go for it. Then when you're happy with your answers come back here and continue.

Now you have put some words to your dreams it's time to dive into the word of the selfer and have fun, so without pausing for refreshment let's leave our corner-cutting behind us and think about keeping our bottom in good shape.

And I don't mean through liposuction.

Personal Planning Kit

Cut out and keep safe

Every business is run by different people and so is different in some aspects. The same is true for the planning needed to start up. Examples of more traditional business plans can be had for free from most major banks and building societies, and this personal planning kit is here to provide people with the basic building blocks.

Because of the variation in size, scope and the needs of new businesses, the personal planning kit is not intended to be exhaustive, or it would run to several hundred pages. Instead it is there to bite off big chunks of thinking and to focus you on answering some of those thorny questions which will have to be addressed if you are to be a successful selfer. Remember though, that you are responsible for the choices you make and the actions or inactions you decide upon as a result of completing it.

We generously offer you a no-quibble, no-guarantee contract here that says, with a warm smile on our face, good luck and you're on your own.

Remember not to get *spanked!*

Have fun!

Personal Planning Kit

This Personal Planning Kit belongs to:

Date of completion: _____

Compass points to guide you

- Simplicity is your greatest asset.
- Spend nothing until you need to.
- Keep your hands and your money in your pockets.
- Do what you can for free.
- Update your cashflow forecast each week.
- You are your business.
- Remember to watch out for fireworks.
- Love your business and it will love you back.

Avoid a spanking

- S Self** – check out your own awareness and your style of working.
- P Plan** – cash, time, budgets, networking.
- A Assumptions** – you will live or die by them.
- N Networking** – tell people you exist.
- K Kick ass** – Get going: business requires energy, motivation and slog.

To download a copy of your Personal Planning Kit, please visit www.richardmaun.com

Section 1: A Sense of the Future (page 14)

Part A: Relax and let your thoughts and feelings swirl about. What is your sense of what you would like to do? No need to be precise, if you're not too sure. Write down the *sort* of thing that you fancy having a go at:

Part B: Now imagine you are doing some of the stuff from Part A. For fun, have a go at describing what your working week, or an average day, looks like. Write it, draw it or just jot down some points to capture the feeling of actually being there:

Part C: What new skills or experience do you need to acquire to help turn your dream into a reality? How will you get what you need?

Part D: What resources will your business need to get started? Think about equipment, people, premises, stock, insurance, training and any critical 'must have' items:

Part E: What type of business will you be? Tick an option:

- Sole trader
- Limited company
- Partnership

Section 2: Assumptions and Bank of Family (page 23)

Part A: Assumptions. List the ones you are making about the size and shape of your business – and remember to look around you at current competitors. If your local florist drives an old van, then wonder why. Or if your chum who is a consultant spends all her time away from home, ask her how much she spends on food and hotels ...

Part B: Bank of Family. How much emotional credit do you have lodged with them, that you can draw on to support you through the tough times ahead? On a scale of 1 to 50 ask *your family* to put a cross on the line to show you where they are:

1-----50
 (not much credit) (loads of credit)

Section 3: The Fireworks Code (page 42)

Copy your scores onto the scales and then circle the firework that best represents the behaviour others are likely to see from you:

A Thinking

Quick,
or shallow
thinking

– 1 2 3 4 5 6 7 8 9 10 –



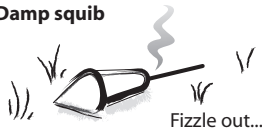

Deep thinking,
or fixated
thinking

B Activity

Inactivity,
or sluggish
movement

– 1 2 3 4 5 6 7 8 9 10 –

Train-track
direction, or
shotgun approach

Firework Model of Stress (FMoS)		
Hyper Thinking	<p>Catherine Wheel</p>  <p>Round in circles</p>	<p>Rocket</p>  <p>Lost in space</p>
Lazy Thinking	<p>Damp squib</p>  <p>Fizzle out...</p>	<p>Fountain</p>  <p>Shotgun Approach</p>
BEHAVIOUR	Lazy Activity	Hyper Activity

Section 4: Your Supporters Club (page 46)

Note down the contact details and the reason why each person is on your list. If you're stuck for a great reason, then choose again:

1 _____

2 _____

3 _____

4 _____

5 _____

6

7

8

9

10

Section 5: Team Questions (page 48)

Add five more questions to the list that you would like to ask your supporters club. Any question that has value to you is a good question! Useful questions:

- 1 What questions do I need to ask you?
- 2 If you were starting today, what would you do differently?
- 3 How do you find new customers?
- 4 When did you get it wrong and what did you learn?
- 5 Who do you know who would be useful for me to talk to?

6 _____

7 _____

8 _____

9 _____

10 _____

**Section 6: I am Special Because ...
(page 50)**

Write down the strengths, skills and useful experiences you have which you would share with clients, in order for them to be reassured that you are worth spending money with:

1 My strengths include:

2 My skills include:

3 My relevant experience includes:

Section 7: Creating an Opening (page 62)

Ask questions to get the client talking and to generate an opening, which you can fill with your product and/or service. Note three examples, one closed and two open:

Closed question:

Open question:

Open question:

Section 9: The Name Game (page 78)

My three possible business names are:

1 _____

2 _____

3 _____

Tick when you have checked them at Companies House, the Patent Office and made sure the website address is available for your favourite:

Section 10: Differentiate or Die (page 82)

Part A: Write down the negative messages you have in your head, then cross them out! They no longer have value to you:

Part B: Write down what you know about your closest competitor. What products/services does he/she/it offer? Why do people buy from them?

Part C: Yourself. What do you well?

Part D: Your business. Think about what you will do. How will you do it differently from your competitor? Remember to include small details, as all differences have value.

Section 11: Marketing Toolbox (page 85)

Which marketing tools will you need to let people know you exist? Tick the ones you will organize, but think about the costs involved as well, as you may not need or be able to afford all of them.

- Business card
- Pre-printed letterhead
- Compliments slip
- One-page leaflet
- Multi-page brochure
- Press release
- Magazine advert
- Special packaging

Section 12: Net-Work (page 95)

What specific business opportunity will you be asking the people in your network to look out for? Write it here in one short sentence.

☺ I am looking for:

Secondly, think about people you already know to whom you could mention this opportunity. Add as many names as you can to each of the categories below:

- ☺ Friends
- ☺ Family
- ☺ Leisure clubs
- ☺ Ex-colleagues
- ☺ Suppliers
- ☺ Competitors
- ☺ Local businesses
- ☺ Who else?

Section 13: Your Skinny Minute (page 102)

Write down eight key points that describe your business. Paula's Pets is used as an example on the right-hand side.

Your business

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.

Paula's Pets

1. Exotic
 2. Reptiles
 3. Five years
 4. Homes and schools
 5. Seven poisonous snakes
 6. Insurance
 7. Pole dancing
 8. Chameleons
-

Section 14: Trawling (page 114)

Clear contracting for success is about the administrative details, the goals and processes and the fishy bits. Write down three questions Peter could have asked at his interview to find some of the fish which were clearly lurking in the depths:

Q1 _____

_____?

Q2 _____

_____?

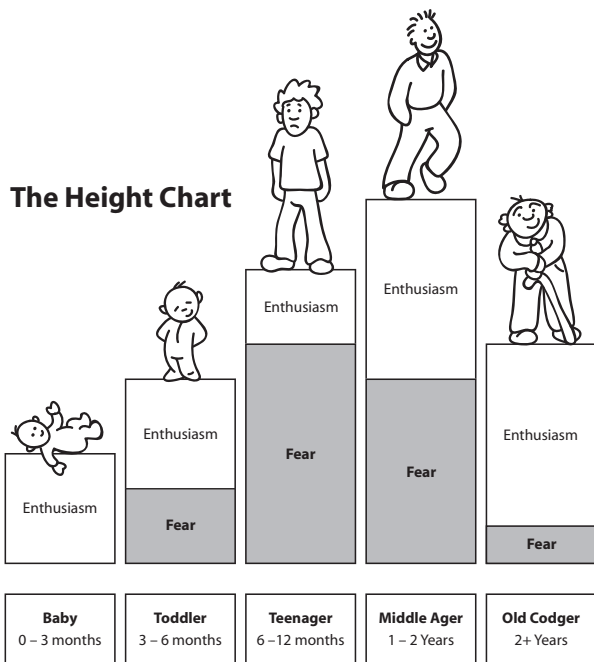
Q3 _____

_____?

Section 15: The Height Chart (page 130)

Tick the box that best describes your mood today, then cement this by colouring in the cartoon on top of the bar of your current stage.

- Baby** – just born into an exciting world
- Toddler** – one or two skills, lots of enthusiasm
- Teenager** – fed up and worried at your lack of instant success
- Middle Ager** – worldly and experienced, some success balanced by continued effort
- Old Codger** – sustainable and complacent, watch out for the younger hungry types



Section 16: Lucky Numbers (page 145)

Produce a profit and loss spreadsheet for your first three years of trading. Use the example in the chapter as a guide if it helps. Then when you have a useful document, tick the box!

I have a P&L spreadsheet that I am happy with 😊

Section 17: Cash or Crash (page 151)

If you do nothing else by way of business planning, at least draw up a cashflow forecast. Check your assumptions and build in some contingency, because it will rain at some point! Then tick the boxes:

- I have a cashflow forecast covering the first six months.
- I have a cashflow forecast covering the first two years, taking me into a successful position.

 **Celebration Time**

Well done me, for making it this far. I have completed a useful planning exercise and feel very proud of myself. Full of confidence, I can tick 'yes' to the following essential skills and resources:

- I have talent.
- I will be successful.
- I understand the difference between profit and cash.
- I know what sort of firework best describes me.
- I have a sexy skinny minute in my pocket.
- I am ready to work my network.
- I am a special loveable person who can follow their own path in life.
- I have my own chair and I'm keeping it to myself!

Hooray!

The bastards are now way behind me and the future looks fantastic.



About the Author

Richard Maun is a professional business manager who has worked in industry for many years. He now enjoys life as a freelance business writer, as a director of his own company and as a visiting lecturer to a leading UK university. Richard facilitates personal and business development through coaching, management consultancy and interactive workshops, and he specializes in personal communication skills. He has worked with a wide variety of people to help them act in awareness, develop new thinking, turn conflict into collaboration and learn about themselves in a safe and supportive way.

Richard Maun can be contacted at:
www.richardmaun.com