110 Start-up Business Ideas

By Peter B. Robinson and John C Gilbert
# Table of Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Table of Contents</td>
<td>3</td>
</tr>
<tr>
<td>Business Models</td>
<td>4</td>
</tr>
<tr>
<td>Business Planning</td>
<td>6</td>
</tr>
<tr>
<td>110 Business Examples</td>
<td>9</td>
</tr>
<tr>
<td>Recommended Books</td>
<td>121</td>
</tr>
<tr>
<td>Entrepreneurial Websites</td>
<td>122</td>
</tr>
<tr>
<td>Entrepreneurial Movies</td>
<td>123</td>
</tr>
</tbody>
</table>
Business Models

No matter what the business, there are only two main factors in coming up with a business. They are so basic that even babies know them. They are known as pleasure or pain. These two opposing ideas are the basis for all good business ideas. It isn’t so much that the nature of the problem is different, but rather the way you solve it. Entrepreneurs see the way to turn a pleasure or pain into a business that solves the problem. The business model is that solution.

A business model is the mechanism by which a business intends to generate revenue and profits. It is a summary of how a company plans to serve its customers. It is both strategy and implementation. Below are some of the more common business models with examples.

B2B - Business to Business  
B2C - Business to Consumer  
C2B - Consumer to Business  
C2C - Consumer to Consumer  
B2A - Business to Administration  
C2A - Consumer to Administration

These basic business models can be combined into more complex structures which represent additional business models. Some of these are as follows.

B2B2B - Business to Business to Business  
B2B2C - Business to Business to Consumer  
B2C2A - Business to Consumer to Administration

Remember, the model you choose will help you to define your business and refine your target marketing.
Once you have chosen your business model, you need to decide if your idea is feasible or not. The exploration and documentation of a business concept’s feasibility is what becomes the business plan. The diagram above shows the relationship between the parts of the business plan and your business concept. In the next section is an outline of things to consider for each feasibility study related to your overall business.
Business Planning

A Business Plan explains how your business model will become a profitable enterprise. Each section below describes the information your plan should provide.

Background
  Nature of the Venture
    - Background
    - Location
    - Goals & Objectives

Technical Feasibility
  Product/Service Description
    - Technical Specifications
    - Technology Requirements and Availability
    - Resources Requirements and Availability
    - Expertise (Ability -- Knowledge & Skills) Required and Available Components
    - Suppliers of Raw Materials and/or Subassemblies OR Finished Products
    - Facilities
- Equipment
- People Processes Necessary to Produce Product/Service

**Market Feasibility**

**Customer**
- Description
  -- Psycho-graphic: Buying Habits, Life Style, Attitudes, etc.
  -- Geographic: Location & Proximity,
- Need for Product/Service: Reason for purchase
- Size of Market: Number of Actual and/or potential Customers

**Product/Service**
- Uniqueness
- Advantages over Competition: Unique Selling Points
- Alternatives
- Current and/or Proposed Distribution System
- Current and/or Proposed Distribution Advertising & Promotion

**Competition**
- Description: Number, Size, Strengths & Weaknesses
- Comparison with Proposed Venture.

**Financial Feasibility**

Historical Data: Balance Sheet, Income Statement, Cash Flow
Financial Projections: Cash Flow & Profitability.
Break Even Analysis
Financial Needs: Structure of the Deal (Debt & Equity), Start-Up Costs, Operating Costs (Fixed and Variable).
Sources of Financing: Type & Cost (Terms)
Human Resource Feasibility
Nature of the Entrepreneur
-- Characteristics: Business & Technical Ability, and Mind-Set & Motivation,
-- Background: Education & Training, Experience, Goals & Expectations, Support and Resources.
Ownership Structure
Management Team: Who They Are, Their Roles, and Their Qualifications

Venture Strategies
Technical: Development of Product/Service
Market
Financial
Human Resources
Overall Strategy for Growth
## 110 Business Examples

1. Restoring to Chauffeuring
2. ZZZZ Best Carpets
3. Specialty Advertising
4. Lawn Care
5. Stuffed Animals
6. Vid Kid
7. Probots
8. Handyman Agency
9. Peruvian Connection
10. Renting Mopeds
11. Delivery Service
12. You Say It, We Type It
13. Renting Cheap Cars
14. Health Food Concession
15. Pet Hotel
16. Apartment Listings
17. Needles & Company
18. Crafts Fairs
19. Handicapped Puppets
20. Delivering Groceries
21. Merchandise Liquidation
22. Candle Making
23. Calendars
24. Cheesy Key Chains
25. Computer Programming
26. T-Shirt Business
27. Temporary Helpers
28. Chocolate Greeting Cards
29. Specialty Baking
30. Emergency Kits
31. Car Doctor
32. "Tel-a-soap"
33. Rent-a-Chef
34. Flower Stand
35. Old Homes Newsletter
36. Moving Company
37. Mugs
38. Image Consultant
39. Charm School
40. Pet Sitters
41. Bike Tours
42. Car Buying Service
43. College Admissions Book
44. Chimney Sweep
45. Produce Market
46. Lingerie Parties
47. Coupon Book
48. Mobile Music
49. Boat Cleaning
50. Doughnuts
51. Maid-to-Order
52. Computer Shopping
53. Yacht Listing
54. Exercise Mats, Etc.
55. Corvettes
56. Janitorial
57. Honor Box
58. Video Protection
59. Battle-Stars
60. P.O. Boxes
61. Car Seat Covers
62. Gymnastics
63. Security
64. Needle Craft Kits
65. Car Accessories
66. Party Service
67. News Clippings
68. Stationary
69. Bike Repair
70. Office Plant Care
71. Shoe Shine
72. Washing Cars
73. Collecting
74. Cherry Orchard
75. Swimming Pool Sales
76. Photo Coupons
77. Collection Agency
78. Painting Curbs
79. Computer/Specialty Fairs
80. Specialty Gift Shop
81. Dance Lessons
82. Oral Histories
83. Stressful Economy
84. Refinishing Shop
85. Window Washing
86. Typing
87. Woodcutting
88. Moped Delivery
89. Welcome Packs
90. Handyman
91. Teaching Music
92. Resume Writing
93. 2nd Opinion Surgery List
94. Emergency Clean-up
95. Date Planner
96. Greeting cards w/seeds
97. Travel Packages
98. Magic Show
99. Fishing Trips
100. Summer Camps
101. Vending Service Cart
102. Gift Wrap
103. New Student Directory
104. Impounded Car Pickup
105. Energy Stores
106. Delivering Cars
107. Doormats
108. Web Design
109. Your Future
110. Your Future
1. From Restoring to Chauffeuring

What makes Robert at age 18 an entrepreneur boasting a $2 million dollar revenue producing business? Simply seeing a sizeable opportunity and seizing the moment. At age 15, Robert, like any young boy on his block, liked cars. With a strong desire, determination and little help from his parents he turned his hobby—a hands-off observant interest in cars—into a million dollar business. Borrowing $1,500 from his parents, Robert bought a 1972 Cadillac, became a self-taught mechanic, refurbished it and sold it at a handsome profit. This was the beginning of a series of businesses for Robert, the first of which he sold at age 16 for $100,000.

Living in Washington D.C., Robert's interest in rebuilding old automobiles turned into a prosperous venture. After selling his first Cadillac, Robert opened Coach House Cars, Inc., an Arlington, Virginia antique auto business. He sold this company when he was 17 after grossing $600,000 in a single year. Sensing a need in the market for a commuting service between his home in Washington and New York, Robert modified his like for cars shifting, from refurbishing to chauffeuring. Today at age 18, he operates Dynasty Limousine Corporation, a luxury limousine service catering to corporate commuting needs between New York and Washington.

Though Robert has abandoned plans to attend college and remain a successful young entrepreneur, it wasn't an easy beginning. The biggest barrier facing Robert was his age, "People weren't sure they wanted to trust their business to a teen-ager, so I had to use some extra tactics," he says. Among those tactics were offering half-price introductory rates, wearing prime three-piece wool suits, and bringing a rose to the corporate secretaries.

Robert's part time automobile refurbishing service has now blossomed into a full-time chauffeur and limousine service. Currently he is in the process of setting up Limo-Net, an international network of individually owned and operated limousine services. Robert's desire is simply to shape his own destiny. His comment, "It's not luck; it's hard work."

Robert transformed his like for automobiles into a healthy business. If you have a hobby whether it be cars or stamps, there could be an opportunity waiting for you as well.

**Analysis**

<table>
<thead>
<tr>
<th>Type: service</th>
<th>Financial Overview:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marketing approach: direct sales</td>
<td>Initial Investment: $1500</td>
</tr>
<tr>
<td>Unique Appeal: low cost</td>
<td>Potential Income: unlimited</td>
</tr>
<tr>
<td>Skills: some auto mechanical</td>
<td></td>
</tr>
</tbody>
</table>

---
2. ZZZZ Best Carpets

Barry, at age 15, started his own carpet-cleaning firm ZZZZ Best Company in his parents’ garage in Resenda, California. Today at 19, his company will boast sales of $2 million. Barry got his start as a child going to work with his mother who managed a carpet cleaning business. It was here that he began to formulate in his mind a more efficient and successful carpet cleaning business.

With no financial backing from his parents, Barry managed to save enough money to purchase his first carpet-cleaning machine. Since that time, his office has moved from the family garage to San Diego, Anaheim and Thousand Oaks. Aside from the fact that he had to finance his first machine, Barry also faced problems from some of his teachers at school. “Some teachers seemed resentful of me,” he recalls. “They thought I was trying to beat the system—to demonstrate that you didn't need an education to be successful. But I totally believe in school. I think it's the greatest thing.”

Currently his company has grown to 103 employees including his father and mother. His goals include franchising and becoming the General Motors of the carpet cleaning industry. Perhaps the only drawback to his job is the hours. Barry begins work each day at 7 a.m. and stays until 8 p.m. It isn't hard to see that he earns his $2 million by putting in a 60 hour work week.

What was the key to Barry's success? It's the key of analyzing a business and improving on it, something that plenty of businesses could stand in this country. For Barry those long days of thinking and planning, in his mother’s office, paid off.

Analysis

Type: service
Marketing approach: referrals
Unique Appeal: low cost
Skills: cleaning
Financial Overview:

Initial Investment: minimal
Potential Income: unlimited
3. Specialty Advertising

John, a Cleveland native, began selling at the early age of eight, samples of pens, coffee mugs, and T-shirts left over from his uncle's specialty advertising business located in Toledo. His early customers included his relatives, local friends and neighbors. By the time he was 12 he was corresponding with Cleveland business executives, introducing them to the benefits of specialty advertising. It was during this time that John learned the value of developing good clientele—a network of people that he could provide a service for in the future.

The biggest key to John's success was and is his initiative. Departing from the path of most 16 year olds, he decided it was time to set out on his own and form his own specialty advertising business. With a little bit of advice from his uncle and 8 years of tutoring under his belt he created his own company. John explains his decision this way: "Generally people are like frogs on a lily-pad. If one decides to jump off, how many are left? The answer isn't two but three, because the frog only decided to jump off, he still hasn't entered the water".

John's unique approach in marketing a wide variety of premiums, awards, executive gifts and other specialty products is in providing a total service for the customer. He feels that his customers don't just buy items, they buy a "total service," including packaging, shipping, and consulting.

Currently he has eight employees and will gross approximately $500,000 in sales this year. This is quite a step from being an eight-year old peddling his uncle's left over specialty items to being a self-made entrepreneur.

Analysis

Type: service
Marketing approach: networking
Unique Appeal: "total service"
Skills: none
Financial Overview:
  Initial Investment: minimal
  Potential Income: $500,000
4. From Lawn Mowing to Landscaping

What does it take to make money mowing lawns? Just a little bit of sweat, a little sacrifice, and lots of dedication. At least this is what John discovered mowing lawns while in the sixth grade in Washington D.C. While John's friends were involved in sports or other activities, John was teaching himself the art of landscaping. By the time he entered high school, he had learned how to care for every type of outdoor plant in the Washington D.C. area.

Once equipped with the necessary know how, John would rise early each morning and attend to the needs of his customers sometimes returning after classes to finish the job. John showed his dedication on one occasion when his family traveled to their vacation home in Maine. John stayed to take care of his customers lawns.

Today, at 19, John is president of Northwest Lawn Service. He has 120 regular customers and contracts work ranging from simple lawn mowing service to complete law care costing $400 a month. With five full-time employees and four summer part-timers, his gross sales have exceeded $125,000.

Within 10 years, he plans to be operating the major horticultural center in the city. For John it was simply a matter of discipline to get where he is at today. Some kids mow lawns and some kids, like John, specialize in lawn care. It pays, as John has shown, to become knowledgeable in your field. People learn to trust you and it increases the amount and types of jobs you can handle.

Analysis

Type: service
Marketing approach: direct sales
Unique Appeal: low cost, dependable
Skills: none
Financial Overview:
  Initial Investment: minimal
  Potential Income: $125,000
5. Designing Stuffed Animals and Much More

For Joanne babysitting has turned into a profitable adventure. Coming from a large family of eight children, she spent a great deal of her time babysitting to earn extra money. To entertain the children she would bring along stuffed animals that she had created as a hobby.

The husband of one of the families for whom she baby-sat, a marketing executive, suggested to Joanne that she capitalize on her hobby by marketing her idea. Joanne did just that. Under the name of "Furfun" she advertised her animal patterns in craft magazines and generated a mail order business for the pattern and fabric necessary to make the stuffed toys. By the time she was fourteen Joanne also began to design clothes for herself and friends.

Joanne’s creativity led to a $2,500 a month designing business, which has blossomed, into a designer boutique in an exclusive downtown shopping district in Evanston, Illinois. Her projected sales for the first year are $60,000 to $110,000.

What makes Joanne unique is her creativity. At a pre-opening show, she revealed a completely new approach to wedding attire: a flower girl entered in traditional white, followed by a bridesmaid in pale pink; as each succeeding bridesmaid entered, the shade of pink grew more intense until the bride finally appeared in a breathtaking fuchsia gown. "White is so dull," moans Joanne, "I feel that the entrance of the bride should build like a crescendo. She should steal the show."

All it took to get started was a little encouragement from a friend and an initial mailing of her patterns to several craft magazines. With the money from this business venture and her knack for designing her boutique was only one dream away.

Analysis

Type: light manufacturing
Marketing approach: advertising, mail order
Unique Appeal: new products
Skills: sewing, designing
Financial Overview:

Initial Investment: minimal
Potential Income: $100,000
6. The "Vid Kid"

'Veen-year-old Rawson, like most kids, likes video games. Instead of passing the day feeding quarters into a machine, this young entrepreneur has turned his favorite activity into a substantial annual income generator.

Recognizing that there was nothing on the market that would help people decide which video games were worth buying, Rawson decided to become The Vid Kid, now a widely recognized critic of video games. Presently he writes a syndicated column that appears in five periodicals, including the Odessa American, the El Paso Times and Young Person Magazine, a nationwide newsletter for schoolchildren. He also participates on the PBS series "New Tech Times."

Starting wasn't hard either. All he needed was four sample columns and an editor willing to buy. That editor was Dick Tarply of the Abilene Reporter News. What are Rawson's goals? To attend UCLA and pursue a career in television production--a goal he has already begun working on. He wrote a research paper comparing the prime time programming content of 1974 with that of 1984. Financing his college education won't be too difficult for Rawson since his writing gives him a yearly income exceeding $10,000.

People like Rawson start out with nothing more then a little insight and vision. His mother says, "He was born this way." This is true of each of us. If we want to achieve something, all we have to do is conceive it, believe it, and work to achieve it.

Analysis

Type: service
Marketing approach: direct sales, radio, television
Unique Appeal: audience
Skills: writing, video games
Financial Overview:
  Initial Investment: minimal
  Potential Income: $10,000
7. The Robot Center

Tim, like any thirteen-year-old boy, was fascinated with the exciting world of electronics. He especially dreamed of the possibility of creating robots that could walk, talk, and wait on man hand and foot. However, Tim was more than a dreamer. Today at 18 he is proprietor of the Robot Center—a robot fantasyland equipped with robots he calls "probots," and everything from dump trucks and fighter plans that can be transformed to take on human looking shapes, to talking bears and probots that can serve drinks at your pool warming party.

Tim got his start at fourteen developing his own software company. His hours at the computer began to pay off as he soon began writing articles and software reviews for 13 periodicals and newspapers. He authored his first book, The World Connection, at age 16 and has written eleven other books since.

Tim's probot business produced sales of $150,000 within the first nine months and he is optimistic about the future. Tim's drive lies in the desire to be his own boss, which sometimes presents problems to many young entrepreneurs. According to Tim he feels like it's a little person inside of him that is out of touch with reality. This, of course, has given him the initiative to try things that the average 14 year-old might not try, such as starting his own company. On the other hand, one drawback of being so successful so early in life is that you can move so fast that you can easily make mistakes. Tim has learned from his mistakes, and especially careful to balance his drive with planning.

Analysis

Type: service
Marketing approach: direct sales
Unique Appeal: young age
Skills: writing, computers
Financial Overview:
- Initial Investment: minimal [computer costs]
- Potential Income: $150,000
8. The Handyman Can

After graduating from college, Andre went to work for the government designing workflow systems and putting the right people in the right jobs. It wasn't long though before he realized that at $14,000 a year he wasn't going anywhere in life. What did he do? The same thing most successful entrepreneurs do—went into business for himself.

Leaving the security of his government position, Andre established his own employment agency. It was here that he discovered a need for temporary employment in his community. Though most employment agencies worked under the assumption that their duty was to find permanent employment for clientele, Andre decided to form Handyman Network, where he markets temporary labor. Skills of his people range from plumbing to fetching a cat from under a house.

His first step was setting up a system to identify the skills of temporary workers. This he accomplished through tests, interviews, and work histories. Next he advertised his Handyman's worker skills through newspaper, radio, and direct mail advertising in Charleston, S.C. where he lives. Then the calls started coming in.

The interesting point of this work is that the temporary workers like moving from job to job, although in many instances their temporary work leads into full-time employment.

Businesses also like temporary help since they don't have the same payroll requirements as regular employees.

Andre's network has supplied temporary workers for more than 4000 clients and had sales in 1984 of $900,000. What Andre really enjoys, apart from being independent, is the contribution he is making in his community. People need temporary help, and Handyman Network fills that need.

For Andre it was a matter of determining a need in his community and then providing a service to feel that need. What are the needs of your community? Can you service one or more of them?

Analysis

Type: service
Marketing approach: advertising, direct mail
Unique Appeal: temporary help
Skills: none

Financial Overview:
Initial Investment: minimal
Potential Income: $900,000
9. The Peruvian Connection

Annie developed a love for Peru when as a Yale sophomore she volunteered for an archeological dig on the Peruvian coast. During her graduate studies she returned to Peru to do research on "market women" --women who sell goods in marketplaces of remote Andean villages. On her return trip to Tonganoxie, Kansas, her hometown, she brought her mother a Peruvian sweater: made from the soft and silky lightweight wool of the alpaca, a llama-like animal native to the Andes and known to have been the royal fiber of the Incas.

It wasn't long before her mother's friends were telling her that she ought to import the sweaters. When her mother obtained their first order from Hall's, a Kansas City, Missouri, department store, the mother-daughter team went into business.

In the beginning, business at the Peruvian Connection Ltd. was slow. Annie would spend her time after school visiting boutiques around the country to sell the alpaca fashions. The main problem was that she disliked wholesaling. A break came for Annie and her mother when the New York Times interviewed Annie at a New York fashion trade show where she was able to get a space. The article brought in about 3000 queries regarding the sweaters. Annie and her mother turned these queries into a mailing list.

With a $50,000 Small Business Administration guaranteed loan, they put out a color catalog in 1980. Their sales figures now are several hundred thousand dollars a year. Annie's mother handles the bookkeeping and Annie spends a lot of her time correlating with a New York designer to come up with original patterns for the sweaters as well as hats, ponchos, scarves, capes, and skirts. She also does a lot more traveling to Peru to work with her suppliers.

Annie, though she has had to postpone her doctorate work, doesn't mind the commitment. It is a commitment though. According to Annie, "You have to invest everything that you have--emotionally, physically, financially, and intellectually. To be able to do that and feel rewarded for it, you'd better pick something that you really love."

The lesson here is to count the cost of starting your own business. How much time will it require? Is it worth my total investment of time, money, and energy?
10. Mopeds for Hire

At 19, Peter was attending the University of Virginia as a freshman. In a class on entrepreneurship, he had to develop a business on paper. What he came up with was a moped rental business for U. S. vacation spots. The professor, impressed with his work, urged him to start the business during the coming summer. Peter decided to set up at a favorite vacation spot of his family's in Nantucket Island, Massachusetts. After grossing $50,000 in four months, Peter decided not to return to college.

After renting a small dirt corner lot in Nantucket, Peter set up a card table, bought a cash box, and invested $5,000 in buying 15 mopeds. The first two weeks he was so busy, he borrowed $10,000 from his father so he could buy 25 more mopeds.

At the end of the tourist season in Nantucket, he packed up and moved to Sanibel Island, Florida. This has since become his headquarters for his Fun Rentals Company.

His company has now grown to over 500 mopeds, 40 employees, and 11 other sites. He has also started selling franchises for around $35,000. With his business grossing more than $1 million a year, Peter has set a lofty goal of having 100 franchises and 100 pieces of the most valuable property in the country's resort areas.

For Peter it was a matter of taking classroom theory and applying it in the field. This, the initiative to test a theory or an idea, is an important ingredient any young businessperson can have. Gather your knowledge, weigh the costs, then take the risk.
We Deliver

Stan had a summer ahead of him with lots of plans for fun—all he lacked was money. He noticed that his community was predominantly comprised of elderly people especially those living on his own block. He wondered if he could be of service to these people and at the same time earn some money. Investigating his possibilities, Stan discovered that there were two nursing homes, several shut-ins, and a hospital all within a close radius of his home.

His mother suggested that he might run deliveries for these people, since many of them might have trouble getting out of their homes. Stan liked the idea and expanded it into quite a summer business.

First Stan called several department stores and nursing homes to see how his idea was received. Most of the people he visited with were very positive, so Stan decided to set up his business. Within a week, with a $50 loan from his parents, Stan had purchased 1000 business cards and 1000 printed flyers explaining his service.

His first problem was using the family car for deliveries. Since more than one family member used the car, Stan had to set a definite schedule for calling on customers, shopping, and making deliveries. Initially he set aside 20 hours a week to do his business. Another unforeseen problem he had was the increased calls coming into his home. In order to receive all his phone calls he had to invest some of his initial earnings into an answering service costing an extra $20 a month; he divided the cost with his parents.

Stan spent his first month getting acquainted with customers. He began by visiting the nursing homes—leaving his cards and information with interested participants. Next, with the help of some of his friends, he left flyers around his immediate neighborhood. Eventually with the flyers and word of mouth, shut-ins in the community started to hear about his services. After three months, he began contacting business executives in the community and buying company gifts and personal items to help them with their busy schedules.

By the time school started, Stan had developed quite a business. He had started out making the deliveries himself in order to get to know his customers as well as give him a chance to collect his service charge. However, by the end of summer he had switched to taking orders, collecting his service charge, and then having the item delivered.
While attending college with her husband Jan decided to find a part-time job that would help with their ever-increasing expenses. Since she and her husband were in a large college community she knew finding a part-time job wouldn't be hard. After two weeks of sorting through minimum wage jobs in fast food restaurants, her husband finally suggested that she market her typing skills.

Jan, realizing that there were a lot of typists already in the area catering to college students, decided to go one step beyond typing and open a 24-hour Dictation and Transcription Service. She began by calling the communications consultant at the telephone company to get an estimate of the cost of setting up direct recording equipment. She found out that installation for a machine and telephone lines cost $40 and that the rate was $33.10 a month per machine. She also got an estimate on a tape recording system that would transfer the telephone messages to another machine in order to free up her telephone lines for further messages; the cost was $30 per week rental.
Since Jan and her husband owned a word processor, they didn't need to worry about typewriter or computer rental. Her next step was to advertise her service. She called several local stenographers to determine what she should charge per page. Recognizing that legal jobs would comprise a large portion of her business she and her husband invested $125 dollars for a direct first-class mailing to attorneys in the area. She also called the hotels and arranged for the management to refer guests to her when their regular public stenographer was not available. She set up several ads near public telephone booths, at the college's law building, and even ran an ad in a small local newspaper that was circulated in the business community.

Jan found that when business started coming in, she averaged 30 pages a day. At a $1.50 per page, her gross income of $45 a day gave her an annual gross income of $11,700 or $975 per month. Her monthly costs for phone equipment, paper, etc. didn't exceed $400 so her net income per month was $575.

Jan's full-time business now has five employees, two who have their own electric typewriters and three who have word processors. She also has two part-time students who deliver finished copies. Her regular clientele has grown to over 100 legal and business executives. This year she expects to gross $45,000. When her husband graduates from college what then? She'll start her business again, perhaps even opening up an office. For Jan her job sure beats the minimum wage, and makes college life a lot more enjoyable.

Analysis
Type: service
Marketing approach: direct mail, advertising
Unique Appeal: 24-hour dictation
Skills: typing, transcribing
Financial Overview:

- Initial Investment: $500
- Potential Income: $8000/mo
13. Rent-a-Wreck

Bart, age 16, is perhaps the youngest entrepreneur in Red Bluff. His business is renting beat up but mechanically sound cars. Reading the paper one day he learned of a Los Angeles man netting almost $620,000 a year in renting used cars. Though renting cars isn't new, renting less then perfect cars is.

Bart realized he didn't have to compete with big dealers like Hertz, Avis, and National. His approach is simply to rent a less than perfect car at a very low rate. Instead of $160 a week, Bart charges $37.50, instead of $17.00 a day plus 22 cents a mile, Bart charges $7.50 a day and gives the customer 20 free miles daily.

Getting started was Bart's hardest challenge since he didn't even have a car. He convinced his dad that if someone in Los Angeles could make over $600,000 a year doing it, he could probably make a modest summer profit. His dad invested $2,300 in three used cars and Bart and his brother Steve spent three weeks working over the cars. With another loan from his father, he then advertised in the yellow pages under the name of Bart's Barnyard Cars.

By the end of the summer, Bart had increased his fleet to six and was averaging $250 a month per car. Today, with his mother managing the business on his corner lot in Red Bluff, his fleet is now 20 strong. Bart says it won't be long, "perhaps by the time I graduate from high school, I'll be earning $620,000 a year as well." Though this is optimistic, there is no question Bart is doing a booming "barnyard" business.

Analysis

Type: service
Marketing approach: yellow pages
Unique Appeal: low cost cars Skills: none
Financial Overview:
  Initial Investment: $3000
  Potential Income: $1500/mo
14. Health Food Heroes

Mike and Gary, 17 and 18 respectively, are capitalizing on the health craze in their hometown of Poway. Coming from a family of 10 kids, Mike and Gary have always enjoyed the freedom of being outdoors. Apparently so does the rest of their community of 47,000. While biking one Saturday they noticed a concession stand near the city park selling pop, candy, and greasy fried food. Mike and Gary thought a health food concession would be better for the people than all that "junk-food."

It wasn't until they shared their idea with a friend a week later while riding past the same concession that they decided to do something about it and go into the health food business. With their father's help, they were able to obtain a city concession license and within two weeks they had decided on the health product they would market--yogurt.

A local milk company in the area would sell bulk quantities of yogurt to Mike and Gary. All they needed now was an ice-cream machine, cones, honey to sweeten the yogurt, and a concession booth. They managed to set up shop within a month and the Health Bar became a permanent resident next to the "junk-food van" as they called their first competitor.

Today they have five Health Bars in the community, serving 23 flavors of yogurt. Their menu includes yogurt sundaes topped with such items as walnuts, pecans, almonds, bananas, peaches, strawberries, dates, shredded coconut and granola. They also serve a variety of juices including carrot, celery, orange, grapefruit, papaya, and cranberry. From their initial investment of $500, they have grown into a business employing 16 employees and grossing $50,000 a year.

For Mike and Gary this is only the beginning. Their goal is to have an additional 10 Health Bars located in surrounding communities within the next year. Some of these they'll franchise. "Health is where it's at," says Mike with a grin. "If you want proof," Gary adds "just go to our original Health Bar and look for the junk-food concession, he's no longer there."

Analysis

Type: service
Marketing approach: direct sales
Unique Appeal: health food
Skills: none

Financial Overview:
Initial Investment: $500
15. The Pet Hotel

Dave, of Yorba Linda, has turned his love for pets into quite a business. At 17, he runs one of the cleanest pet hotel and grooming services on the west coast. Raised on a ranch in Montana, Dave learned to care for animals. When his family moved to California, he missed the animals he had on the ranch and decided to take on the task of watching neighbors pets when they were on vacation.

As an anxious 15-year-old entrepreneur, he went door to door in his neighborhood circulating a hand-made flyer advertising his services. That Christmas he received 15 calls and spent every day, including Christmas, taking care of seven cats, eight dogs, and two baby hamsters. The idea was received with such success that Dave put his Christmas earnings back into the business for future expansion.

With an initial loan from his parents of $1,000, Dave and his father built a kennel in their orchard, and for $2.50 to $5.00 a day, he watched dogs and cats. For an additional $5.00, he would bath the dogs. His price for feeding the animals was $0.75 a day.

Today, Dave has built a full scale Pet Hotel and offers a safe and clean haven for owners pets. He also has hired a groomer and charges $17.50 per cut, according to the customers' specifications. Dave likes the hours. People bring their pets anytime between 8 a.m. and 6 p.m. His groomer takes care of the feeding, the clipping, and the cleaning. "I love the animals," says Dave, and the income is great too." This last Christmas season Dave grossed $2,257 in one week. For Dave it was a merry Christmas.

The important thing to Dave is that he is doing something he enjoys. "A lot of people are making money doing something they really dislike," comments Dave, "my job has no great pressures, because I enjoy it so much." Another key to Dave's success, he admits, is living close to several nice areas where wealthy owners vacation a lot. If you love pets and have quite a few in your community this is definitely a prospect worth checking.

Analysis

Type: service
Marketing approach: door-to-door, flyers
Unique Appeal: convenience
Skills: none

Financial Overview:
Initial Investment: $1000
Potential Income: limited to space available
16. Apartment for Rent?

Terry, on arriving at college had to stay with her aunt for almost two weeks while she looked for an apartment. She wanted something small and clean, with good roommates, and a washer and dryer, so she wouldn't have to carry her laundry to a Laundromat. It wasn't long before she became frustrated with driving from apartment to apartment, calling property owners that weren't home, and finding absolutely nothing. Luckily, before school began she was able to find a small apartment, with fairly good roommates, chipped paint and a Laundromat only two blocks away.

One of her roommates discussed the same frustration and eventually Terry with her friend Sandy came up with a business venture that has since proved profitable for the two of them.

Terry and Sandy decided to put together a listing of every available apartment and home for rent within their college community. The listing would include details about each of the apartments. For this service, apartment seekers would pay $25 to come by their office (their modified apartment living room) for one full year and look at the listings and daily updates.

Gathering the information was a big challenge at first. From their Chamber of Commerce they got a list of how many rental units were in the community. Scanning the classified ads, they became aware of the number of rental services operating. Then they took occasion to view all the major college complexes within twenty blocks of campus. It wasn't long before they had developed a list of 7,500 rental units.

They advertised on campus bulletin boards giving special rates to new college students, and in the community paper. It wasn't long before property owners started to take advantage of the free services as well. The property owners save advertising costs as well as real estate broker fees and Terry and Sandy receive the information they need.

By summer break, Terry and Sandy each were netting approximately $200-$250 a month from their efforts. It was enough to set some aside and help with tuition. The biggest problem was working their class schedules around office hours.

Terry and Sandy's goals include printing a brochure explaining their services with several testimonials of happy apartment dwellers that had immediate success in using their services. Eventually they'll probably sell the business. Terry says that they already have had some
good offers and "if the business infringes on school too much, we'll sell."

Two motivated college co-eds turned a community need into a community service. Anyone can do it. All it takes is work.

Analysis
Type: service
Marketing approach: targeted ads
Unique Appeal: convenience
Skills: none

Financial Overview:
Initial Investment: minimal
Potential Income: $500/mo

17. Needles & Company

Nancy had a unique idea one day, as she was cross-stitching. This idea has now turned into her own company, which she shares with her business partner Cecil, who also happens to be her husband.

One day while working on a cross-stitch, she decided to design a floral border for a 15-inch-by-15-inch cloth on which people do their cross-stitching. She had the design silk-screened on the cloth, giving it a colorful border with room in the middle for the cross-stitching pattern. She sent her idea to a large Maryland craft company and it came back with an order for 400. The next day the buyer increased the order to 800.

With an initial investment of $80 for the silk-screening and $500 for the cloth, she filled the company's order.

Needles & Company now has 12 employees, a new 5,000 square foot building and receives orders from all over the country. In its first six months, sales hit a quarter million dollars with last year's sales reaching $600,000.

Nancy also has completed nine books on cross-stitching and is now producing sponge animals for children. The sponge animals bring an additional $50,000 into their home annually. She and her husband have also opened up a second firm, C.L.Fields, Inc., which markets a collection of stuffed animals and old-fashioned wooden toys. Their goals are to see their toy sales increase and to reach fewer working hours.

For Nancy and Cecil, Nancy's idea has turned into a full-time job producing a healthy income. If you're on your toes and constantly thinking, a small idea might turn into a large profit.
18. A Fair With Flair

Steven and his brother-in-law, Warren, decided one day to have an indoor arts and crafts fair with exhibits from local artists and charge admission. This idea was the beginning of General Expositions Corporation, which expects revenues this year of $2.5 million.

The first attempt Steven and Warren made at producing a festival in San Francisco wasn't received with much enthusiasm, but they didn't let this lack of interest stop them. They regrouped, rethought and decided to give the public the kind of festival they wanted. Since then, they have been involved for 13 years. The American Folk Arts Festival, held also in San Francisco, drew 16,000 patrons and gave Steven and Warren $10,000 each.

To date they have produced 85 festivals and have yet to lose any money. The corporation is comprised of 13 employees and has a goal of reaching 60 cities from coast to coast within 10 years.

Analysis
Type: service
Marketing approach: direct sales
Unique Appeal: fun
Skills: none
Financial Overview:
  Initial Investment: minimal
  Potential Income: unlimited
19. Teaching Puppets

When Aiello, a special education teacher in Washington, had a handicapped student leave his class to integrate into a regular classroom, the student, Anthony, wanted to come back because he wasn't being accepted by his new classmates. Aiello knew that Anthony had to stay and adjust to the real world but she didn't know how to make the students more sensitive to his needs.

After thinking for a while, Aiello decided to create a life-sized puppet in a wheelchair, using plumber's piping, garden hose and secondhand clothes. She named the puppet Mark Riley and introduced him to the class as a child that had cerebral palsy. The kids began to ask Mark all sorts of questions that they wouldn't ask Anthony.

From this small beginning, blind, deaf, and retarded puppets quickly sprang to life.

Aiello began to give presentations around the Washington area eventually appearing before the Joint Senate-House Subcommittee on the Handicapped.

On one Senator's recommendation to begin marketing the puppets, Aiello created "Kids on the Block", a puppet company that sells by direct mail. Aiello also sells scripts, props and training programs to accompany the Puppets.

Aiello now has 31 puppets on the market, with everything from physical to social handicaps. The immediate success of the company has brought Aiello the growing pains of any new company. She actively seeks to meet the public's needs and her $650,000 business must mean she is reaching her goal.

Analysis

Type: light manufacturing
Marketing approach: mail order
Unique Appeal: product
Skills: none
Financial Overview:

Initial Investment: minimal
Potential Income: $650,000
20. Country Store Deliveries

When Mike decided one summer to go into business for himself, all he had was an old beat up blue Ford pickup and a lot of determination. While other kids in his high school were bagging groceries, he came up with an idea to deliver them to several outlying mountain communities.

Mike realized that most of the stores in these communities were paying for produce to be delivered by larger trucking firms that necessarily had to cover more costs than he ever would incur.

Buying directly from the farmers in his valley, Mike loaded up his truck one day and drove one-half an hour into the mountains. He pulled up his car to a country market and explained his business and his just above wholesale price. The market liked the idea of daily early morning deliveries and the lower price. It wasn't long until Mike had established a delivery route and a sizeable clientele.

More than the money Mike earned, he enjoyed his hours and the mountains. Each morning he would start his day at 5:30 am, and be done with deliveries by 1:30 pm. This gave him the rest of the day to pursue his other interests, such as horseback riding and swimming.

Through this summer venture, Mike earned several thousand dollars. The hardest part of his job was telling his clientele that he would be quitting, to travel to Bolivia, something he couldn't have financed by bagging groceries.

Analysis
Type: service
Marketing approach: direct sales
Unique Appeal: convenience
Skills: none
Financial Overview:
Initial Investment: minimal
Potential Income: $2,000/mo
21. Irwin the Liquidator

After working hundreds of hours in his father's burlap-bag manufacturing business to earn a modest savings account of $4,000, Irwin decided to spend it all in one day at a US Customs auction. With an eye for an investment opportunity Irwin bought several hundred pairs of Italian skis for $13 a pair. He then turned around and sold the skis for $39 a pair.

After making a $10,000 profit at age 18, Irwin decided to continue looking for damaged or unsold goods and then reselling them at a profit. He started by going to retailers, but could just as easily have started by going to a number of liquidation auctions such as police auctions or damaged railroad auctions.

This type of entrepreneur requires an eye that can zero in on opportunity. Many investment liquidators like Irwin spend their time at used car auctions doing the same thing—buying cheap and selling for a profit. Whatever the goods one purchases and resells, there are ample opportunities in almost any community.

Irwin eventually raised his sights and instead of buying goods begin to reinvest his earnings in purchasing fledgling businesses. His first purchase, a failing brewery, he sold after 10 months at a profit of $4 million.

Today Irwin lives in a 30-room house and has assets worth millions of dollars. Whether you’re a small time investor or a multimillion dollar investor like Irwin, there is money to be found in buying something that no one else wants or is aware of and then selling them at a profit.

Analysis

Type: service
Marketing Approach: direct sales
Unique Appeal: variable
Skills: none
Financial Overview:
  Initial Investment: $4,000
  Potential Income: unlimited
Joyce in the fall of 1971 was in need of some extra Christmas money. At the suggestion of a friend, she decided to market the homemade candles she had been making for years and giving away as gifts to her friends.

With an initial investment of less than $100 to purchase wax and minimal advertising, Joyce set up her candle making business in her kitchen. It wasn't long before friends and neighbors were dropping by to see her decorative candles displayed in her living room. According to Joyce, "People started coming to the house in droves."

Her initial problem was finding time to keep up with orders. For Joyce this was a problem worth having, even if it meant staying up nights to get the job done.

It wasn't long before Joyce needed to expand. Her innovative idea was to begin to market the candles through Tupperware style parties in other people's homes. She didn't even have time to market directly to small novelty shops or investigate mail order opportunities.

Eventually she called friends and relatives to have them work for her. Within two years, she moved her business from her kitchen into a small warehouse. Her set up cost was under $1,000 for the lease and needed equipment. Today her business, Lund's Lites, has moved into a 20,000-square-foot factory and is the biggest decorative candle maker in the industry. Her income has also grown from a little extra Christmas money to a $5 million-a-year business.

Analysis

Type: light manufacturing
Marketing Approach: referrals, word of mouth
Unique Appeal: quality
Skills: candle making
Financial Overview:
  Initial Investment: $100
  Potential Income: unlimited
23. The Collegiate Pin-up

Dan was a typical struggling college freshman who wondered at the end of every month where his money had gone. Instead of living in poverty for four years, he decided to do something about his meager paycheck. Inspired by other college campuses who had successful student calendars, Dan decided to produce "The Men of the University of California-Santa Barbara"-- a 1983 pinup calendar which he sold for $5.95. This venture brought him a $10,000 profit.

Since he didn't have any capital to begin with he borrowed $2,200 from his father which barely covered the printing and photographer cost. Since there wasn't already a calendar on campus, Dan knew it would be a popular fast seller.

After his initial success, Dan went into a partnership with Chip and Sam under the name of College Look, Inc. Their next step was convincing a Los Angeles businessman to invest $80,000 in exchange for a percent of the profits so they could lease office space, hire a photographer and arrange the printing of their new glossy calendar "California Dreaming."

One of the first problems they met came when they signed up sales representatives in order to gain national distribution. They soon found out that even the reps couldn't get enough orders. Worried about the unsold inventory they decided to hit the road, and sell their calendars to card shops, bookstores and other outlets. With a little bit of determination and a lot of hard work they sold the remaining 45,000 calendars and grossed $200,000.

Currently each partner puts in about 60 to 70 hours a week managing their business while attending school. Though it's difficult at times, all three are determined to graduate.

Today their business has expanded to include posters, gift wrap, teddy bears, and "pinch me" dolls and cards.

Analysis

Type: light manufacturing
Marketing Approach: sales representatives, direct sales
Unique Appeal: content
Skills: none
Financial Overview:
Initial Investment: $2,200
Potential Income: $10,000
24. The "Cheese" Fob

For Noah, an 8-year-old boy of Langhorne, Pa., becoming an entrepreneur was a matter of taking a creative idea and then closing the sale with a corporate executive.

One day while Noah was spending his school vacation tinkering around his father's leather goods factory, he took a leather fob for a key chain and punched some holes in it with a round die, painted it yellow with a magic marker, and then showed it to his mother who claimed that it looked like a piece of Swiss cheese.

Noah knew that his father sold his leather items to companies for sales promotions and marketing incentives. Putting two and two together, he decided to sell his new leather fob creation to Hickory Farms.

Without letting his parents know of the letter, he wrote Hickory Farms and asked the president of the company if he would like to buy his yellow key fobs to put in Christmas packages for $.50 apiece. Three times in the letter, he asked for the sale.

The letter eventually reached Donald P. Berens, vice-chairman of Hickory Farms of Ohio who commented that he was impressed with the boy's entrepreneurial attitude and letter. Berens' first order was for 250 leather fobs. Noah got busy and produced the fobs and it wasn't long before Berens placed and order for 100 more.

Noah's biggest task was punching the individual holes onto each fob. He asked his father about making a die that could punch all seven holes at once but at the time it wasn't profitable. After receiving another order from Berens for 5000 fobs, Noah decided to consult with his father about making a die and possibly hiring his brothers and sisters to help him fill the order. Then Noah faced one of his first business challenges. The size of the order required a price increase and so he reluctantly called Berens and left a message with his secretary that the price would have to be raised to $.69 apiece.

Berens secretary called Noah back and told him to hold the order and then Berens after returning from a business trip called Noah and begin negotiating a price. They settled at $.65 apiece and Berens ordered 1000 fobs.

Today Noah sits at a cardboard desk in his father's shop. He has his own phone, handles all his own billing, and is hoping to develop some new designs for the future.
25. The Computer "Wiz Kid"

Adam learned how to use a computer in the fourth-grade. When he was eleven, he started programming and by the time he was twelve, he had saved up enough money from odd jobs to purchase his own computer.

With a $600 loan from his parents and $600 of his own, Adam updated his computer system so he could begin programming. When he bought his computer, the manager of the store told him that if he developed anything good to bring it back and he would help him market it. It didn't take Adam long to find something to program. He thought the tutorial program that came with his new computer was so bad that he decided to design his own. This he took back to the store manager who helped market it. Since that time, the manager has been referring clients to Adam.

Initially Adam had to put up with clients being surprised about his age. He says, "I don't know why people are surprised that I can work with computers...A lot of this technology is so new, kids have as much experience with it as anybody. We grew up with computers. We're comfortable with them."

It is especially annoying to him when clients try to put things in real simple terms. He understands the jargon of his trade; after all his business is to write programs that enable them to use computers to solve their computer problems.

Charging forty to fifty dollars an hour and selling programs for twenty-five to thirty-five dollars he is making a sizeable profit. He is confident that he will be able to finance his college education.

Analysis

Type: light manufacturing
Marketing Approach: direct mail
Unique Appeal: promotional items
Skills: none

Financial Overview:
Initial Investment: minimal
Potential Income: $1000
26. Shirt on Their Back

Michael and his friend Brian, at 15, decided that they could set up a business that would undersell their competition and lead to a handsome profit. One summer while they were looking through a magazine, Michael and Brian saw an ad for a printed T-shirt. The price of the shirt was $9.95. Both Michael and Brian felt that the shirts were overpriced. Since Brian knew how to silk-screen and Michael's family owned a clothing business they decided start their own T-shirt business.

Michael and Brian realized right away that they needed exposure. The first thing they did was to invest $50 for business cards and then begin calling on prospective customers. They went to schools, community youth groups, small businesses, and little league sports teams. Within a few weeks, Michael and Brian had orders for 1,000 T-shirts.

Michael and Brian approached their project enthusiastically not taking the time to worry about printing the T-shirts. Brian had the silk-screen equipment and Michael's grandfather helped them secure thirty-days credit on a shipment of blank T-shirts. They soon discovered that printing on T-shirts was a lot different than on paper and ruined a good deal of their inventory.

It took a while for them to perfect the process and they admit that even though they filled all the orders on time by working after school and on weekends, they “just broke even on that first run.” They didn't let their first venture dampen their spirits, however, and after establishing a line of credit with a T-shirt supplier they continued their business. It wasn't long before they were printing over a hundred shirts an hour and making a $1 net profit on each shirt. As Michael and Brian had decided to buy good quality T-shirts their customers were pleased with...
Reva was good at making money even when she was a little girl. When her friends would ask her to do something or to share something she would say "Sure--for a nickel!" Now at age 20, she is still ambitious and going strong.

Her greatest asset is that she really likes people and gets a lot of satisfaction out of helping them. She also enjoys being her own boss and doing everything she does with professionalism. Reva has been doing odd jobs ever since she was in high school. It was this experience that prompted her to start "Nell's Your Helper", a service agency that fills the needs of individuals. Reva says, "We do whatever our customers don't have time to do." This includes picking up dry cleaning, babysitting, bookkeeping, cleaning and a host of other odd jobs.

Reva began her business in Wichita, Kansas by investing $47.50 for some business cards and then returning to people she had helped in the past to explain her new service. Through word of mouth, calls begin to come in. Reva decided to keep her business simple and charge

Analysis

Type: light manufacturing
Marketing Approach: referrals
Unique Appeal: cost
Skills: silk-screening

Financial Overview:
Initial Investment: $50 + equipment
Potential Income: $30,000

27. Girl Friday

Reva was good at making money even when she was a little girl. When her friends would ask her to do something or to share something she would say "Sure--for a nickel!" Now at age 20, she is still ambitious and going strong.

Her greatest asset is that she really likes people and gets a lot of satisfaction out of helping them. She also enjoys being her own boss and doing everything she does with professionalism. Reva has been doing odd jobs ever since she was in high school. It was this experience that prompted her to start "Nell's Your Helper", a service agency that fills the needs of individuals. Reva says, "We do whatever our customers don't have time to do." This includes picking up dry cleaning, babysitting, bookkeeping, cleaning and a host of other odd jobs.

Reva began her business in Wichita, Kansas by investing $47.50 for some business cards and then returning to people she had helped in the past to explain her new service. Through word of mouth, calls begin to come in. Reva decided to keep her business simple and charge
The "Kandy Man" Can

Samuel began shining shoes at age five for quarters, today he sells chocolate greeting cards for thousands. It's not only his knack for making money that makes him a success but also his desire to be his own boss and build something that is successful.

With an initial investment of $100, Samuel started "The Kandy Man", while in high school. Sales of chocolate greeting cards and several other confection-filled novelties reached $2,500 his first year. This climbed to $7,500 his first year at college and he is expecting $17,500 this year.

Working with his only other full-time employee, his mother, and six part-time employees Samuel buys chocolates in 50-pound cases and then sells his 12-ounce greeting cards for $5 each to colleges and businesses. For Samuel it is a 40-hour a week job, which keeps him busy while attending college. This leaves Samuel little time for social life. "First comes my education, then the business, and then having fun," says Samuel.

His main goal is to build his business up to where he can give it to his parents and branch into other ventures. For Samuel it is a great opportunity and a great stepping-stone for an even brighter future.

Analysis

Type: light manufacturing
Marketing Approach: direct sales
Unique Appeal: chocolate cards
Skills: candy making

Financial Overview:
Initial Investment: $100
Potential Income: $17,500/yr
29. Baking into Business

One summer Pattie, living in New York City, decided to supplement her income. Her specialty at the time happened to be baking cookies, especially her grandmother's walnut and fudge tart recipes. With a large city to work in Pattie decided to hit the streets and sell her baked wonders. In only a few months, she was selling her cookies in many of the cities leading stores.

She decided to add chocolate chip and peanut butter cookies to her line and within another three months, she was making an extra $300 a week. With her cookies so popular, Pattie moved on to making gingerbread houses that she sold for $6 to $12. She even expanded into the creation of other familiar buildings including city buildings and row houses. These she sold for $34 each.

Pattie found that each time she made a delivery people would comment on her baking skill. One day while making a delivery to a store she was approached by a contractor who asked her if she could bake a model of a new apartment building he had just completed. She gave it a try, and earned a healthy $250 commission.

Pattie has continued to do specialty baking designing everything from airplanes to tennis rackets. Her most expensive work was a 3D-foot cake in the shape of a snake. She "charged a $1,000 for that one."

Though she enjoys baking, it does get tedious at times. One project required her to hand decorate 1,800 small windows on a high-rise apartment structure she designed. Her shop is her New York loft apartment and in August when it really gets hot, she takes a break.

Pattie attributes her success to word of mouth advertising. Once someone sees and tastes her wares, it doesn't take long for word to spread. In the future she plans on expanding her line of cookies and cakes and perhaps even taking on a partner. She says she could double her profits but "hasn't wanted too until now."

Analysis

<table>
<thead>
<tr>
<th>Type: light manufacturing</th>
<th>Financial Overview:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marketing Approach: referrals</td>
<td>Initial Investment: minimal</td>
</tr>
<tr>
<td>Unique Appeal: specialty baking</td>
<td>Potential Income: $15,000</td>
</tr>
<tr>
<td>Skills: baking</td>
<td></td>
</tr>
</tbody>
</table>

39
30. Survival in Business

Bill noticed while he was in high school in Carlsbad, California, how people were unprepared during periods of shortage—including his own mom and dad. It occurred to Bill that people become alarmed at everything, from gasoline shortages to falls in the stock market. He decided to market an emergency survival kit under the name of Survival Inc.

With an initial investment of $1,500, Bill purchased several army surplus ammunition boxes, first aid supplies, etc. from a wholesaler. He put the kits together in his basement and began calling on sporting goods stores and pharmacies in his community. He pursued this course for two weeks with very little results. According to Bill when Monday morning rolled around the third week, he had only sold two kits at $29.95 each, "one... to my mom and dad and the other to a neighbor." He was ready to give up. That day, however, his hopes blossomed as he was able to sell five kits and place 2 additional kits on consignment. Bill admits he had to lower the price $10.00 a kit but the sales indicated he was justified in doing so. Since he purchased the material at wholesale, he still made about $8.00 a kit. The storeowner also suggested to Bill that he try a flee market.

After his first three weeks of going from store to store the idea sounded good to Bill and he decided to try his luck at a local flee market. During one weekend, he sold the rest of his inventory and just about tripled his initial investment.

Bill learned two things from customers at the flee market. One was that some people didn't like the army motif on the boxes, and two that he ought to try mail order. So pushing forward he made two of what he calls his best business decisions yet. He expanded his kit and put together a three-day emergency packet that included dehydrated foods, first-aid supplies, matches, water-purification tablets, a solar blanket, etc. Next, he placed ads in several newspapers and magazines and advertised his kits at $149.95. Within 4 weeks, he had 17 orders and cleared a profit of $1343.

After graduating from high school Bill decided to expand Survival Inc. Averaging a monthly income of $1700 during his senior year, he was able to invest in sufficient inventory to expand his survival line to include everything from simple stoves to crossbows.

His plans for the future include the opening of a survival store and
The Car Doctor

Steve had just gotten back from job hunting when he got a call from his friend Brett. Both were still looking for a summer job and neither wanted to mow lawns or work at a fast food restaurant. Brett had car trouble, was stranded on the road about 5 miles from Steve's house, and he needed a hand. Steve jumped in his pickup with some tools and headed out to rescue his friend. Five minutes after tinkering around with Brett's engine, Steve discovered a corroded plug wire and fixed it well enough to start Brett's engine and get him to a shop.

Steve recalls that, "After Brett's car was running he suggested that I ought to be a mechanic for the summer since I was so good with cars. That's when I began to think. With the tools that I had I could make house calls and give basic tune-ups for less than perhaps anyone in town." He also felt he could do a lube and oil change in less time and undercut the other quick lube places in town.

Steve, in order to establish credibility quickly, got several references from his school and from people in the community and assembled a bright colored flyer. He put them allover his community including cars in parking lots. His main line read: "Why wait in someone else's waiting room? Call Steve the car doctor and I'll make a house call.

At prices just under his competitors, Steve began to make house calls. Though Steve could make other minor repairs, he stuck to minor tune-ups, and oil and lube changes. His best customers were brought in from his references and included older people and busy business men who came home after most quick lube places had closed and who didn't have time to do it themselves.

Steve even arranged with one mechanic in his area to refer hopefully expanding his survival chain throughout the state. What is Bill grateful for? "I'm glad I went out that third week!" Nothing pays like persistence.

Analysis

Type: light manufacturing
Marketing Approach: mail order
Unique Appeal: timely item
Skills: none

Financial Overview:
Initial Investment: $1,500
Potential Income: $20,000

31. The Car Doctor

Steve had just gotten back from job hunting when he got a call from his friend Brett. Both were still looking for a summer job and neither wanted to mow lawns or work at a fast food restaurant. Brett had car trouble, was stranded on the road about 5 miles from Steve's house, and he needed a hand. Steve jumped in his pickup with some tools and headed out to rescue his friend. Five minutes after tinkering around with Brett's engine, Steve discovered a corroded plug wire and fixed it well enough to start Brett's engine and get him to a shop.

Steve recalls that, "After Brett's car was running he suggested that I ought to be a mechanic for the summer since I was so good with cars. That's when I began to think. With the tools that I had I could make house calls and give basic tune-ups for less than perhaps anyone in town." He also felt he could do a lube and oil change in less time and undercut the other quick lube places in town.

Steve, in order to establish credibility quickly, got several references from his school and from people in the community and assembled a bright colored flyer. He put them allover his community including cars in parking lots. His main line read: "Why wait in someone else's waiting room? Call Steve the car doctor and I'll make a house call.

At prices just under his competitors, Steve began to make house calls. Though Steve could make other minor repairs, he stuck to minor tune-ups, and oil and lube changes. His best customers were brought in from his references and included older people and busy business men who came home after most quick lube places had closed and who didn't have time to do it themselves.

Steve even arranged with one mechanic in his area to refer
Karen realized one day on her way home stuck in traffic on a busy freeway that she was going to miss her favorite soap opera. She thought at that time how nice it would be to have a soap opera service where someone could call in and find out what they had missed on their favorite show.

Four months later, her idea grew into a telephone service that gives daily recaps of all 13 daytime soap operas shown on TV. Here's how Karen began her venture.

Initially she invested $300 on a market survey to see if other people felt the same way she did about such a service. When she received favorable results, she formed a partnership to secure the necessary start up capital. Calling her business, "Tel-A-Soap", callers would get, for a $25 subscription fee, three months of access to a toll-free number to hear recaps on their favorite soaps.

In one month, Karen signed up 1,000 subscribers. Within six months, membership grew to 3,800. With the help of three drama students - one for each network - Karen records a daily recap of each show.

Customers are quite pleased with the service. Karen was surprised at first to learn that most of her customers were men. However,

---

**Analysis**

- **Type**: service
- **Marketing Approach**: referrals
- **Unique Appeal**: house calls
- **Skills**: basic auto mechanic

**Financial Overview**

- **Initial Investment**: minimal
- **Potential Income**: $5,000/summer

---

32. **No Soap, Real Business**

Karen realized one day on her way home stuck in traffic on a busy freeway that she was going to miss her favorite soap opera. She thought at that time how nice it would be to have a soap opera service where someone could call in and find out what they had missed on their favorite show.

Four months later, her idea grew into a telephone service that gives daily recaps of all 13 daytime soap operas shown on TV. Here's how Karen began her venture.

Initially she invested $300 on a market survey to see if other people felt the same way she did about such a service. When she received favorable results, she formed a partnership to secure the necessary start up capital. Calling her business, "Tel-A-Soap", callers would get, for a $25 subscription fee, three months of access to a toll-free number to hear recaps on their favorite soaps.

In one month, Karen signed up 1,000 subscribers. Within six months, membership grew to 3,800. With the help of three drama students - one for each network - Karen records a daily recap of each show.

Customers are quite pleased with the service. Karen was surprised at first to learn that most of her customers were men. However,
33. Food for Thought

Jim, after one year of college, decided that he was tired of eating out at fast-food restaurants. Furthermore, he was just as tired of hamburger helper and macaroni and cheese dinners—the only things he could prepare. It was during a trip to his summer home that he decided to learn how to cook and prepare a decent meal. With the help of his mother—an excellent cook according to Jim—he was able to poach salmon, stuff tomatoes, and prepare a hundred other delicious meals by the end of the summer.

When Jim arrived back at college, his roommates couldn't believe what Jim could do at the stove. They wanted him to cook every night. During one of his meals, a roommate suggested to Jim that he start renting himself out for parties and dinners. It wasn't until three weeks later when Jim was roped into preparing a meal for a homecoming date for four couples that he decided it might not be a bad idea to charge for his services.

Jim set up some basic policies for his service then advertised and waited for results. According to Jim, "Customers pay for the food, invite me as a guest to the party or dinner, help clean up afterward, and pay a fee for the service."

In the college community, Jim says he didn't make much money, but by word of mouth and by advertising he was able to get several

as she remarks smiling, "it doesn't matter who uses the service, as long as they use it."

Currently this is a local business for Karen and the opportunities available to others is unlimited. The best area of course would be in the larger metropolitan areas.

Analysis

Type: service
Marketing Approach: referrals
Unique Appeal: 24-hour convenience
Skills: none
Financial Overview:

Initial Investment: $300
Potential Income: $300,000+
appointments a month averaging $200 each.

Since cooking has treated Jim right, he plans to invest in his
talent by attending the U.S. branch of Pairs' Le Cordon Bleu cooking
school and eventually opening up his own catering service. Jim says
people will always need to eat so "I know I'll never be out of a job." and
he adds with a smile, "and the better the cooking, the better the pay."

**Analysis**

<table>
<thead>
<tr>
<th>Type: service</th>
<th>Financial Overview:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marketing Approach: referrals</td>
<td>Initial Investment: minimal</td>
</tr>
<tr>
<td>Unique Appeal: content</td>
<td>Potential Income: $14,000/yr</td>
</tr>
<tr>
<td>Skills: cooking, catering</td>
<td></td>
</tr>
</tbody>
</table>

**34. A Budding Enterprise**

Mark began his marketing career at age fifteen by working in a
flower stand near his home. At age 19, he bought the stand and grossed
over $33,000.

For Mark, beginning the flower business was easy since there was
very low overhead. Buying his flowers directly from wholesale dis-
tributors, he continued the business he had worked in for four years.

For Mark, however, one stand wasn't enough. He could see from
experience that with a little initiative he could expand his business and
his market. Instead of spending profits from his first year of ownership,
he decided to open another stand at a busier location.

At the same time, Mark realized that the stand he had initially
wasn't as nice as it could be. Therefore, his new stand was more elabo-
rate and inviting. Mark's eye for consumer appeal paid off and his
business began to blossom just as fast as his flowers. Within six
months, his sales were showing an increase in profits of 42%

By the end of his second year, Mark had opened five flower
stands. The only draw back, as he puts it were, "sixteen hour days and
very little free time." Mark eventually had to admit that he was thin on
management and put into his plans to start franchising. He sold his first
franchise for $65,000.

Currently Mark has plans to own his own floral wholesale busi-
ness and eventually enter a finance business to cater to those seeking his
now coveted franchise opportunity.
This Old Home

While Glen was in college, his family bought an old battered Victorian house. In the process of restoring the house to its former state, they were frustrated due to the lack of information about restoring old homes. Once the project was finished, they felt they had certainly learned something by trial and error.

Glen thought there must be others in the same situation and so after convincing his family of the possibilities he secured a family loan of $8,000 and started, The Old-Home Restoration Journal, a $17.95 per year monthly newsletter that offers practical advice to anybody restoring an old home or building.

Glen, with the help of some family members began advertising in trade magazines and other journals and magazines such as Popular Mechanics and Better Homes and Gardens. It wasn't long before subscriptions began coming in.

After 3 years, Glen's letter has 33,000 subscribers and grosses $500,000 a year.

Starting a newsletter is easy. The only drawback is that there are already a number of them on the market. Locally though, if you can sense a need, there might be a great opportunity brewing. The key to this type of business is quality research and producing a letter worth reading.

In this type of business, a partnership might work out the best. Once you discover the type of newsletter that will sell in your community, find someone who knows a great deal about the subject. Explain to them that you will handle sales and distribution if they will handle research and writing.

Analysis

<table>
<thead>
<tr>
<th>Type: service</th>
<th>Financial Overview:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marketing Approach: direct sales</td>
<td>Initial Investment: variable</td>
</tr>
<tr>
<td>Unique Appeal: variable</td>
<td>Potential Income: unlimited</td>
</tr>
<tr>
<td>Skills: writing</td>
<td></td>
</tr>
</tbody>
</table>

35. This Old Home

While Glen was in college, his family bought an old battered Victorian house. In the process of restoring the house to its former state, they were frustrated due to the lack of information about restoring old homes. Once the project was finished, they felt they had certainly learned something by trial and error.

Glen thought there must be others in the same situation and so after convincing his family of the possibilities he secured a family loan of $8,000 and started, The Old-Home Restoration Journal, a $17.95 per year monthly newsletter that offers practical advice to anybody restoring an old home or building.

Glen, with the help of some family members began advertising in trade magazines and other journals and magazines such as Popular Mechanics and Better Homes and Gardens. It wasn't long before subscriptions began coming in.

After 3 years, Glen's letter has 33,000 subscribers and grosses $500,000 a year.

Starting a newsletter is easy. The only drawback is that there are already a number of them on the market. Locally though, if you can sense a need, there might be a great opportunity brewing. The key to this type of business is quality research and producing a letter worth reading.

In this type of business, a partnership might work out the best. Once you discover the type of newsletter that will sell in your community, find someone who knows a great deal about the subject. Explain to them that you will handle sales and distribution if they will handle research and writing.

Analysis

<table>
<thead>
<tr>
<th>Type: service</th>
<th>Financial Overview:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marketing Approach: direct sales</td>
<td>Initial Investment: variable</td>
</tr>
<tr>
<td>Unique Appeal: variable</td>
<td>Potential Income: unlimited</td>
</tr>
<tr>
<td>Skills: writing</td>
<td></td>
</tr>
</tbody>
</table>
36. Starving Student Movers

Ethan and Darly were two Los Angeles teenagers looking for summer work with no profitable prospects when they developed a moving service that is now the second largest local moving company in California.

Borrowing a truck that first summer, Ethan and Darly began selling junk and other objects at flea markets. Soon flea market customers were hiring the boys to move items they had just purchased to their homes. According to Ethan, it wasn’t long before they were making more money moving items than selling them and thus Starving Students Moving Company came into existence.

At first, they began to haul things that nobody else would haul including garbage and yard clippings. With the help of the novelty of their name, their reputation grew, eventually reaching a few Hollywood celebrities. Since its inception, Starving Students Moving has included in their list of clientele Nancy and Ronald Reagan and the US Secret Service.

The key to Ethan’s success lies in his no-frills approach. His movers wear no uniforms and most of the people he hires are college students who are willing to work for $5 to $8 an hour. Currently he has eight regional offices, 225 employees, 35 trucks, and $3 million in annual sales.

One thing to learn from Ethan and Darly is the necessity to keep overhead low. They also have a good marketing approach -- found in a clever name. This type of business could also include general clean up prior to hauling the material away. Whatever you’ve decided to do, remember to treat your customers well. They are your best form of advertising.

Analysis

Type: service
Marketing Approach: referrals, advertising
Unique Appeal: low cost
Skills: none
Financial Overview:
Initial Investment: minimal
Potential Income: unlimited
37. **Peter Potter**

Pete, after participating in a high school crafts class, became interested in pottery and decided to pursue his hobby. After spending a summer taking lessons from a local pottery expert, Pete developed his skill especially in making his favorite item - mugs.

Sensing a market for these mugs, he made an initial investment of $1,500 and was able to purchase the necessary pottery equipment he needed to market his wares. After selling several of his mugs to family and friends, he decided to try marketing them by going door to door. He also received many referrals from happy customers. Selling his mugs for $10 to $20 each depending on the size and complexity of the design, he began to make a healthy profit.

Pete could make 3 to 5 mugs in an hour, which was sufficient during the school year, but when summer rolled around, he felt that he could make more money if he could mass-produce the mugs. Lacking money to expand he decided to make his mugs at night and sell during the day. He hoped he would eventually save enough to expand.

In order to sell more mugs Pete decided to hire several friends to help sell his mugs by visiting local craft shops in the area. One craft shop owner was so impressed with the mug design that they placed an order for 30 mugs. Pete was at his potter's wheel for two days straight filling the order.

Within a month, Pete had sold enough mugs to purchase another potter's wheel, which, with the help of another friend who had crafting skills, doubled his production and profits.

Pete says he enjoys making the mugs and produces mugs for everything from coffee and tea to beer and wine. In the future, he plans to expand his business to include all sorts of stoneware. "Someday I'd like to own my own craft shop," says Pete, "but I need to finish school first."

**Analysis**

- **Type:** light manufacturing
- **Marketing Approach:** referrals, sales reps
- **Unique Appeal:** creative design
- **Skills:** pottery
- **Financial Overview:**
  - Initial Investment: $1500
  - Potential Income: limited by production
38. Image Management

With an eye for fashion and an even better eye for bargains, Michelle has turned her talent into a profitable income for a college senior. While in school, she found that many of her friends began to ask her for advice on what to buy. Michelle had already located many of the discount clothing outlets in the city and was glad to take her friends shopping.

One day she decided to put her talent to better use and started Personal Image, Inc. Michelle found that she could charge an initial fee for consultation that includes make up, hair, and color consultation, and then take customers shopping for an hourly fee as well. With a little bit of research Michelle even became proficient in selecting clothes based on a person's occupation, lifestyle, and budget.

Though college friends and students were her initial customers she found she could be more productive and double her salary by catering to time-pressed executive women and busy housewives. Soon she was charging $135 for a full consultation and $30 an hour to take her customers shopping.

Most of Michelle's business was created by word of mouth though she did invest $500 for advertising, which included professional business cards placed with merchants and a mail out brochure that she placed locally close to the college.

Michelle, after one year of image consulting, is making about $1,120 for a 20-hour work week and enjoying every minute of it. Michelle says her biggest surprise was the demand many women had for this type of service. In most cases, she saves the customer up to 50% based on previous buying habits. She also saves them a lot of time. One of her customers says, "By shopping with Michelle I wear everything I buy, and my husband likes the price even better than the clothes."

**Analysis**

Type: service  
Marketing Approach: direct mail, referrals  
Unique Appeal: time convenience  
Skills: none  

Financial Overview:  
Initial Investment: $500  
Potential Income: $60,000/yr
When Blair started looking for a summer job she found that most jobs either paid very little, were extremely boring, or had working hours that made a social life impossible. Since she had graduated from several charm classes and worked as a model in local fashion shows and TV and radio advertisements, it occurred to her that her home town of Tulsa could use a charm school.

Therefore, at 16 she decided to go into business. The first thing she needed was a place to hold her classes and since the YMCA didn't have quite the environment she was looking for, she settled on a small unoccupied building next to her father's business. Her only problem was coming up with the $3,000 needed to cover the first year's rent, repairs, advertising, brochures and makeup she would need.

Since she had only a small savings earned from baby-sitting and teaching gymnastics, she asked her parents to co-sign a loan. She was able to pay back the loan within the year.

After six months and over 400 hours of hard labor the business was ready to open, but Blair soon found that customers didn't come rushing to her door. After an initial mailing to girls in the community, she only received five applicants—enough for one class. She resolved to begin calling on old friends and acquaintances. At the end of 350 phone calls, she had enough girls to fill seven classes.

Blair charges $35 for two preliminary courses that teach everything from grooming and poise to dating, and a third course for $25 in which she deals with professional high-fashion makeup techniques and TV makeup methods for girls interested in modeling.

Blair enjoys teaching at the school even though she says it takes a lot of her time. Her plans include adding boy's classes. According to Blair "guys care about manners too."

**Analysis**

Type: service
Marketing Approach: referrals, direct sales
Unique Appeal: low cost
Skills: modeling

**Financial Overview:**

- Initial Investment: $3,000
- Potential Income: $15,000/yr
40. Foster Pet Parents

After leaving her French poodle, Gigi, with a kennel and finding when she returned that her dog had scratched its nose trying to get out of its kennel cage, thus ruining its chances to be a show dog, Jeanne decided that there is no place like home for a pet.

It was this incident that prompted her to start Pet Vacations Inc., a company that provides a unique alternative to a kennel. Jeanne decided that she would set up a service that would match pet owners with responsible pet sitters who enjoyed animals and would give tender loving care.

Jeanne decided that her biggest challenge was to match the pet and pet sitters as perfectly as possible. Owners of the animals therefore are required to fill out an extensive questionnaire on their animal's likes, dislikes, and general habits. Then Jeanne finds a sitter who conforms to the pet's habits.

For instance, if a pet dog likes to sleep in the owners' bed, Jeanne finds a sitter who doesn't mind the extra company.

Most of Jeanne's business comes by word of mouth and since her beginning she has placed over 800 dogs and cats. Owners are pleased with the service and many times their pets seem to enjoy the sitters better than their owners. Jeanne also lists her business in the yellow pages.

Jeanne charges $5 daily for cats and $7 to $8 for dogs, not including food and medication if needed. Currently she is making about $20,000 a year and employs 50 sitters, though according to Jeanne "I could use about 100."

For Jeanne it took a negative experience with her own pet to realize that there are plenty of pet lovers out there who would love the satisfaction of knowing their pet was being watched with a lot of TLC.

Analysis

Type: service
Marketing Approach: yellow pages, referrals
Unique Appeal: alternative to kennel
Skills: none
Financial Overview:
Initial Investment: minimal
Potential Income: $20,000/yr
Cindy and Bob discovered while they were dating that another common interest they had besides snow skiing was cycling. Shortly after they were married, they thought that others might enjoy cycling as much as they did and created their own bicycle touring business.

Bob and Cindy decided to offer two-day and five-day tours at $130 and $310 respectively. The daily distance ranges from 12 to 50 miles a day depending on the group and weaves through scenic or historic Vermont.

In order to save initial costs after spending several thousand dollars to have a brochure produced and sent to travel agencies throughout the US and Canada, they encouraged people to bring their own bikes. They also needed to invest in a support van to carry spare bicycle parts, luggage from one inn to another, and a weary biker or two.

In order to be a unique cycling touring group they decided to provide extra activities that the people would enjoy. Their tours include swimming, Summer Theater, fishing, and even a traveling hot tub for worn out bikers.

Their idea became immediately popular and their first summer they turned a modest profit. They decided to invest their earnings back into the business and currently they have a fleet of 35 12-speed bikes and all the accessories needed to cater to their more than 500 summer bikers.

For Bob and Cindy there couldn't be a better job. "We live in a recreation world," says Bob "people enjoy seeing the country." And it is easy to tell that Bob and Cindy enjoy showing it to their customers.

Analysis
Type: service
Marketing Approach: direct mail, referrals
Unique Appeal: custom designed tours
Skills: biking
Financial Overview:
Initial Investment: $6,000
Potential Income: $15,000/yr
42. Match Making With Cars

Al found that in his area, a large metropolitan city that many professional people are too busy to bother with researching, testing, and buying a new car. He figured that since most people buy a new car every few years he could provide a service that would match a customer's needs with the perfect car.

Doing his homework, Al decided to become familiar with as many car makes and styles as he could. It wasn't long before he had a computerized file which currently lists details on more than 400 American and foreign autos. He also decided to spend his weekends test-driving cars.

Al decided he also wanted to personalize his service so he begins every auto search with an interview with the perspective buyer(s) to determine exactly the type of car they are looking for and the budget they have to work with. Then he hits the pavement and begins to look. When he finds a car that fits the criteria, he test drives it and sets up a test drive for his client(s). After approval, he negotiates the sales price with the dealer.

Al found a great demand for his service and currently makes about 40 car purchases a month at $175 a car. He also has begun to expand his service to include used cars.

His biggest challenge getting started manifested itself in working with some dealerships. A few dealerships didn't seem to like the fact that he was a middleman and buying for someone else. He says that most dealers are willing to work with him, though, since it's added business for them.

Al's work, he has to admit, has became an obsession. "You have to eat, sleep, and drink cars," he says, "There is always a deal to be made or a customer to satisfy."

Analysis

Type: service
Marketing Approach: referrals, yellow pages
Unique Appeal: personal service
Skills: some knowledge of automobiles
Financial Overview:
  Initial Investment: minimal
  Potential Income: $85,000/year
43. The "How To" for Entering College

After spending hours going through college admissions procedures at age 17, Stan thought he knew more about college admissions than anyone did. It was after several friends from his hometown started to ask him how to get into college that he decided it might be profitable to write a book.

Buying a copy of Literary Market Place, which contains a list of agents, he began calling the agents in alphabetical order. With some persistence, Stan found the only agent ready to take him on listed in the Z's. Stan commented, "I'm glad I didn't give up after the K's."

His next challenge was rejection after rejection of publishers but his agent finally found a publishing house that liked his work and published his book.

For Stan it was a learning experience and one that forced him to try harder. He is currently working on his second book and looking forward to his royalties. "Writing isn't always easy" he says, "and getting published is even harder, but if you work hard enough it can be a great part-time income."

Analysis
Type: service
Marketing Approach: literary agent
Unique Appeal: gear for teens
Skills: writing
Financial Overview:
Initial Investment: minimal
Potential Income: unlimited
44. Chim Chimney Charoo

Dave was 16 when his family moved to Idaho Falls. He needed a summer job and he wanted something that he could do on his own. One thing he noticed in his neighborhood was the great number of fireplaces. He had been a chimney sweep, for his own family, and he decided that if he was creative enough he could provide a chimney sweep service and undercut a local service in his area and capture a good portion of the market.

Taking $250 out of his saving account Dave bought the necessary equipment and had some business cards printed up. The key to his success came in his initial investment of an old black outfit and top hat like the chimney sweeps common in England and made famous in the movie, Mary Poppins.

With equipment in hand, Dave began to go door to door in his neighborhood leaving his business card and sometimes giving several on the spot sweeps. At $35 per job he made $105 his first day of work.

After two weeks, he had an additional four calls--all from the area he had approached door to door. He figured it must have been his costume and he was right, the people loved it.

Within one month, he was averaging three sweeps a day and bringing in $525 a week. For Dave it was exactly what he wanted. A chance to be his own boss and earn a great income besides.

At the end of the summer, Dave still serviced repeat customers occasionally but found difficulty taking new referrals. Most of his business switched to Saturdays and with a limited amount of time, he found he was referring a good deal of business to a local company in the area.

It was at this point that his brothers decided to join in and help. Dave set them up with equipment of their own including their own top hats and earned a 35% commission on their work. With this extra help, he was able to service all his calls. Though Dave is unsure about the future, he says he'll go full tilt again next summer and see what happens when he graduates from high school.

Analysis

<table>
<thead>
<tr>
<th>Type: service</th>
<th>Financial Overview:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marketing Approach: door to door, referrals</td>
<td>Initial Investment: $250</td>
</tr>
<tr>
<td>Unique Appeal: costume</td>
<td>Potential Income: $10,000/summer</td>
</tr>
<tr>
<td>Skills: chimney sweeping</td>
<td></td>
</tr>
</tbody>
</table>
45. Home Grown Produce

When Katie was 15, her father began selling honey at a local farmer's market. It was during this time that Katie discovered how hard it was being a salesperson. However the challenge of sales, though sometimes difficult, was intriguing to her and with some encouragement from her father she decided to grow her own vegetables and put them up for sale at the market the next year.

During the winter months she planned her strategy and decided to grow squash and eggplant since both vegetables are easy to grow and pick. When July arrived, the farmers' market was underway and Katie was ready.

Her first challenge was learning to competitively price her produce with other vendors at the market. This she accomplished by adding a unique sales twist of her own by providing recipes for dishes made with her produce. Since the recipes were free, customers flocked to her stand and within seven days she earned over $300.

With an initial investment of $10 for seed the return for Katie was tremendous. Each summer she has tried something different and has even added an employee--her sister--to her payroll. Though she has made some mistakes in the type of vegetables she has planted and sold Katie says she enjoys the market.

In the future, she plans to buy some new vegetables and even flowers. The key to Katie's success is the way she views her job. Selling for most people is an unwelcome task, but Katie loves it, "I love the challenge of buying to persuade strangers to buy our product." It's no wonder she is so successful.

Analysis
Type: light manufacturing  
Marketing Approach: direct sales  
Unique Appeal: recipes with produce  
Skills: some knowledge of produce  
Financial Overview:  
Initial Investment: minimal  
Potential Income: variable
46. The Lingerie Party
Susan, an assistant to a flea market vendor who sold lingerie, decided to sell a similar line on her own. With the help of her father, a sales representative for three underwear manufacturers, she was able to order on credit lingerie at wholesale prices.

But after two days at a local flea market near her college she packed up and went home with seventy-five dozen pairs of panties and twelve dozen T-shirts. She stored the twelve cartons of merchandise in her college dorm room. After awhile in order to make room she began to selling the lingerie to her friends and with permission from the dean of student activities, she began to convince students to come over to her room to check out her inventory. In eight weeks, she had sold all her merchandise.

It was then that she decided to start selling her lingerie in Tupperware style parties. Her overhead averages $13 a show, $10 for an assistant and $3 for refreshments. At each show, she averages $250 in sales. Last year she netted $640 from seven shows. Her mark up is 40%, which is way below her competitors (stores in the area whose usual market is above 50%) and since the price is reasonable, college coeds enjoy shopping at her parties.

Susan said at first it was hard selling lingerie because she thought, "women might laugh me out of school.” Instead, she found they were very receptive and enjoyed the service. Susan also enjoys being her own boss and having personal freedom.

Analysis
Type: service
Marketing Approach: Tupperware type parties
Unique Appeal: convenience
Skills: none
Financial Overview:
Initial Investment: minimal
Potential Income: variable

47. Coupon Book Fundraiser
Scott was just seventeen when his family moved into a newly developed area. He was tired of pumping gas and wanted to do something on his own. Walking around the business district Scott
noticed the great number of family-owned businesses moving into the newly constructed malls. He figured that these new businesses needed a way to reach the new residents. In addition, he reasoned that the new residents would be grateful for information regarding the local merchants.

With his friend Gene, Scott decided to sell space in a new business discount coupon book and then sell these books to the new residents of the town. Since they realized that timing was all-important, as advertisers would soon be flooding the neighborhood with their leaflets, they planned to contact the local high schools to sell their coupon books as a moneymaking project.

They contacted roughly ten businesses and met with disappointment. Nobody, it seemed, cared for what seemed to be just another advertising scheme. After persevering for another week, the two had managed to sign up ten merchants for five dollars each. Although somewhat pessimistic about the outcome, Scott and Gene met later that week with some high school organizations to discuss selling their coupon book. They decided to turnover the entire project to the high school students and act as paid advisors. With this new approach—asking the merchants to offer discounts in their book and thus contribute to the high schools money making efforts—Scott and Gene signed up fifty merchants in less than two weeks. The amount of discounts offered in the book approached $2000.

It took one anxious week for the printer to deliver the books. Scott in an effort to earn some extra money used his talent for graphics, designed several of the ads himself, and even produced a logo for one of the merchants.

As soon as they delivered the books to the school, to make things interesting, Scott and Gene held a sales contest with prizes [donated by the local merchants] going to the student who sold the most books. Most of the books were sold this way during the following two weeks. Of the remaining books, some were sold by Scott and Gene to friends and family and the rest were sold to the Chamber of Commerce to give to new move-in's. Scott and Gene discovered that the merchants, the Chamber of Commerce, and the local high school students were supportive of their efforts and welcomed any other fund raising ideas the two dreamed up in the future.
In 1980, Dave and Peter bought Omega II Mobile Music Services from a fraternity brother for $4,200. The business provides music services, which supplies music, lighting, and special effects for parties, weddings, graduations, and a number of other occasions.

Though the initial investment is higher than most opportunities, Dave and Peter are finding the disk jockey business very profitable. Charging between $175 and $365 for a 5-hour show, they make between $80 and $160 an evening. Their net profits for the first year reached $16,000. The following year they increased their bookings over 150%.

The key to Dave and Peter's success is their approach. Since they live in a Greek community, they decided to specialize in Greek music. They have tapes sent over from relatives and friends in Greece every few months. In addition to the Greek music, they also carry the top 40, Big Band, and New Wave. For Dave and Peter it is a matter of satisfying everyone, and so far they have done just that.

Though Dave and Peter are making a great deal of money, they still have to plan on 30% of their yearly gross revenues going to replace worn out equipment. Their only other expense is gas for the van they borrowed from Dave's father to haul their equipment to their engagements.

Disk jockeying can be a lucrative business. The challenge comes in being able to secure quality equipment and a good selection of music. This means a high initial investment. Then you need to cater to the communities needs. If you can specialize like Dave and Peter there is a good chance you'll have success. The main thing to remember is once you get into the business, stay in long enough to eventually realize a return.
Charles and Paul, 23 and 21 respectively, are both business majors at a state university. One day while they were sailing with a friend by some marinas near the Golden Gate Bridge, they noticed a great number of boats with disintegrating lines and peeling varnish. Figuring these yachts could use some work they formed Bristol Fashion Yacht Care. When they were 5 and 7 years of age their father started teaching them how to sail, consequently love of boats was in their blood. Seal- ing, varnishing, waxing and washing boats was nothing new to them. Charles and Paul began their business working out of their apartment. Toting scrapers, varnish and brushes from boat to boat, they began signing up customers. The first five jobs they finished gave them a gross income of $1,800, $1,600 of which they pocketed. Their prices are $10 a foot for new customers' boats and $5 for regulars, which happens to be a third less then their main competitor.

Currently they have 10 regular clients and this year they expect to clear $20,000, pocketing 90% of what they collect due to low overhead. Both of the brothers have big plans for their company in the future and would like to see it triple within the next 2 years.

Analysis
Type: service
Marketing Approach: door to door
Unique Appeal: low cost
Skills: boat refurbishing
Financial Overview:
Initial Investment: $200
Potential Income: $20,000
50. A Hole Lot of Doughnuts

Heather and Elizabeth were 17 and 18 respectively, when they inherited a doughnut business at the end of their junior year from two graduating seniors at their boarding school. Though they were warned about being sick of doughnuts by the end of their next year, they could only think of the interesting people they would meet and the money they'd make.

They spent their first week contacting a doughnut wholesaler, arranging to buy doughnuts at wholesale prices, and getting approval from the school administration for their venture. They also posted announcements allover campus. Then, finally, they ordered their first batch of doughnuts.

Their first week of sales they reached a daily sales peak of forty-eight dozen. Since Heather and Elizabeth spent most of their time ordering and sorting the doughnuts. They hired four other girls to act as sellers, though occasionally they would fill in when one or two of their sellers couldn't make it.

Some of their initial problems included what to do with the leftover doughnuts. They decided to discard them rather than give them away since students would wait for the free doughnuts rather than buy them. They also had two of their sellers mark down their prices in order to sell more doughnuts and eventually wound up firing them.

The fun side of the business besides their profits included delivering special messages with doughnuts and feeling a sense of service especially during exam week when students, burning the midnight oil, would find their doughnuts a perfect snack.

Though it was only a one year project for Heather and Elizabeth, the idea is still a good one. Prices would have to be raised and wages increased but people will always love doughnuts.

Analysis

Type: service
Marketing Approach: sales reps
Unique Appeal: messages, extras with doughnuts
Skills: none
Financial Overview:

Initial Investment: minimal
Potential Income: variable
51. Domestic Help that's as "Good as Gold"

Coralee was confined to a hospital bed and looking for something to occupy her mind. She noticed that the busy lifestyles of people today, coupled with more women returning or entering the workforce, dictated the need for trained professional domestics to help around the house.

Since Coralee was confined to a hospital bed she had difficulty beginning her business, nevertheless, within the month she had interviewed and hired 30 domestics. In order to solicit customers she also invested $1,200 dollars to send out luxurious bond stationary mailers, and dress her domestics in gold uniforms. According to Coralee, "People like to feel that the work we do is as good as gold."

She calls her business Maid-To-Order and currently has 300 domestics at her service. Charging $10 an hour for a minimum of four hours, she gives about half to her employee. She is also currently franchising and feels that the future is even brighter.

Analysis

Type: service
Marketing approach: direct mail
Unique Appeal: uniforms, temporary help
Skills: none

Financial Overview:

Initial Investment: $1,200
Potential Income: $100,000
Male Order on the Phone

While in college, Michael recognized that Americans are finding time, not money, a rare commodity. People, he reasoned, are increasingly busy and are less likely to spend time going from store to store to find what they need. Knowing that mail-order business has been on the rise in our country, Michael started Computer Consumer, a business that helps him net $150,000 yearly. Michael began his business by arranging with manufactures, wholesalers, and retailers to list their prices for a fee on his computer at prices 20% to 40% below those charged in stores.

His next step was to print a monthly catalog, install a toll-free number to call, and order parts for his computer system. His customers pay $18 a year for the catalog and access to the phone number. Michael forwards each order to the company or manufacturer, who then ships the merchandise to the customer's home. Michael's plans include going national within the year.

Analysis

Type: service
Marketing Approach: direct sales
Unique Appeal: convenience
Skills: some computer skills
Financial Overview:
- Initial Investment: minimal
- Potential Income: $150,000
Max has been interested in boats since he was a teenager. Now he has turned that interest into a profitable occupation for himself. He realized that since 200,000 yachts were being sold each year, and 400,000 people were probably looking at yachts, that consumers could benefit from a listing service that could match buyer and seller. He also realized that if he charged $25 a person and could get 10% of the market, he would gross about $1 million.

With the help of some friends, he borrowed $25,000 and placed a number of ads in boating magazines, the New York Times, and the Wall Street Journal. His approach was simple. He asked readers who wanted to sell their boats to send him $25 and a description of their vessel, and he would enter it into a computer database. For a $25 fee, buyers could get a computer printout of boats that were offered for sale. In order to keep things simple, he left buyers and sellers on their own as far as getting together and closing the deal.

Currently, Max charges sellers a one-time fee of $65 until their boat is sold and buyers pay, depending on where they live, $45 to $275 for a printout. He lists approximately 14,000 yachts and his current annual revenue is $850,000.

His plans for the future include expanding into an aircraft listing service and a small business listing service. For Max the potential of his business is unlimited. People need to have information and someone needs to supply it.

Analysis
Type: service
Marketing Approach: advertising
Unique Appeal: convenience
Skills: none
Financial Overview:
Initial Investment: $25,000
Potential Income: unlimited
Suzi enjoyed teaching exercise classes in her hometown of Cincinnati but she didn't like the poor quality exercise mats her students were using. She decided that she would manufacture her own lightweight mat with a machine-washable cover.

After developing her own design, she located a local upholstery company and completed her first mat. With a small loan from a friend, she decided to feature her mat in several magazines and it wasn't long before she had a number of orders.

Selling for $45 each she has currently sold over 14,000 mats. This was only the beginning for Suzi though. With a market (exercise) that was increasing in popularity, she decided to introduce a new product as well.

Realizing that there were a lot of exercise tapes and video cassettes on the market she decided to be one of the first to produce a specialized product. With the help of a doctor, she designed a cassette-taped program of light exercise designed to relieve back pain. Selling her tapes for $19.95, she sold her first 500 tapes within 45 days.

Since she has had early success with her products she has decided to continue making tapes that meet the specific needs of consumers. According to Suzi "everyone needs to exercise they just need to know what is the best kind of exercise for them."

Currently she has one employee and contracts out everything from "manufacturing to accounting," she says. Most of her time is spent in promoting her products and developing new ones.

Suzi certainly has seized an opportunity. Being in touch with the market and the specific needs of the consumer is all it takes to develop a successful product.

**Analysis**

Type: light manufacturing  
Marketing Approach: referrals, advertising  
Unique Appeal: specialty emphasis  
Skills: none  
Financial Overview:  
  Initial Investment: variable  
  Potential Income: variable
55. A Business Affair with a Corvette

Sonja, unlike many girls her age, didn't find sewing and cooking as fascinating as fixing up old cars. Her main love for Corvettes has now become a full-time business.

She began by buying old Corvettes and fixing them up for resale. It wasn't long before she discovered that it was hard to get ahead when she had to spend so much time repairing cars and not enough time buying and selling.

It was at this point that she decided to start having mechanics in the area do most of the repair work so she could concentrate on expanding her business.

With the added time, she began to search for Corvettes--mostly from out-of-state sources. Once secured Sonja would drive her cars back to Orange County and sell them to local customers.

With the help of a few ads and an effective word of mouth campaign at local dealerships, she began to have enough clientele to keep her business healthy. She eventually expanded her business, renting a garage to house her Corvettes, which range in price from $4,500 to $65,000 depending on their age and condition. At any time, she may have up to 20 Corvettes with profits from each sale varying between $500 and $2,500.

A business like this does require some start up capital. However, potential profits can make it rewarding.

Analysis

Type: service
Marketing Approach: referrals
Unique Appeal: specialty car
Skills: none
Financial Overview:
Initial Investment: $5,000
Potential Income: $50,000
Dale noticed in his hometown that most of the commercial cleaning services were "mom-and-pop" janitorial operations. He thought that he could bring more professionalism to the business, and started his own company.

In every community there are offices, warehouses, shopping malls, and other commercial building which need cleaning. Most of this work is contracted out to small outfits, which may include family operations as well.

Dale's approach was to provide the care that a smaller company might bring yet at the same time, provide professional service.

His first step was to find a business partner and secure the necessary equipment that they would need to begin. Since he had experience working as a sales representative for a floor care business, he knew the tools and materials his trade required.

After his initial start-up costs, Dale and his partner went to work establishing a name for themselves. According to Dale they followed the business philosophy that it's important to "always approach the other guy's problem as being just a little more important than your own," which applies to employees as well as customers.

It didn't take customers long to see that Dale and his partner were serious about their business and did care about their needs. As word spread around the community, more and more people called to request Dale's services. Today his business has 500 employees and annual sales of more than $4 million.

According to Dale, he couldn't have made it without the trust of those he served. It is good business to gain the respect of your customers. Their word is more important then anything in your business, especially when it comes to securing new customers.

**Analysis**

Type: service  
Marketing Approach: referrals  
Unique Appeal: low cost quality  
Skills: some knowledge of floor care  
Financial Overview:  
  Initial Investment: minimal  
  Potential Income: unlimited
57. On Your Honor

Bill has built an enormous business based upon trust. Realizing how much money there is to be made in the vending machine business, Bill decided to take a unique approach to vending by providing the snacks without the machine.

Calling his business Honor Shoppe, Bill developed a system where he places a cardboard tray filled with 30 different snacks—candy bars, chips, raisins, cookies—costing thirty cents each into offices across the country.

The first problem Bill faced was theft, but now he takes it as part of the business. In order to help consumers remain honest Bill has sketched a young, smiling angel on his trays with the message "Thank you for being honest."

If he finds one money tray a little short, a sign is put on the tray the next week that says "(Oops! You were a little short this week." Often he has found IOU's in his unlocked money trays or little notes saying that the customer would pay next week.

Bill found success in these methods in most areas. For those areas that didn't respond (2 to 3%), he simply removes the trays. One business liked the tray so much that after it was removed they found the culprit who was taking advantage of the system, put a stop to it, and then wrote the company and ask for the tray back.

Currently Bill has more than 20,000 Honor Shoppe trays in over 10 states. He has 16 employees who direct some 21 franchisees and his gross sales are around $3 million.

Bill's goal is to get the 20% theft rate down and to keep spreading his trays across the country.

Analysis

Type: service
Marketing Approach: "honor trays"
Unique Appeal: honor system
Skills: none
Financial Overview:
  Initial Investment: minimal
  Potential Income: unlimited
58. Video Documentation

Lorne quit college at 19 to marry his high school sweetheart and then fibbed about his age in order to get a license selling insurance in his hometown. It was while he was selling insurance that he happened upon an idea that has now made him the president of his own company.

While doing well in the insurance business, Lorne couldn't help but notice that many customers needed additional help while making a claim. Lorne observed that a client suffering a loss would also have the additional pressure of constructing a list of their fire-damaged possessions.

Sensing an opportunity Lorne decided to stop selling insurance and start a videotaping service. The service would film the contents of people's houses providing a detailed record of all personal property in case of fire or burglary. He began by hiring a crew of graduates in film from a local college to produce the videos. However, when he started to sell this service to homeowners he found that they didn't trust the college students in their home.

With Lorne's insurance earnings on the verge of running out, he worked out a solution to his problem. He realized that he was trying to market his service to the wrong target. He decided to approach insurance agents who were more than happy to sell the benefit to their policyholders for a 15% commission.

Within a year, agents in his hometown had sold 600 videotapes for about $250 each. It wasn't long after that, that agents all over the country were asking for franchises to the business.

Currently, Lorne has camera crews in 15 major cities and sells his franchises for $20,000 plus 7% of annual revenues. His salary is $200,000 a year.

Analysis

Type: service
Marketing Approach: sales reps
Unique Appeal: convenience
Skills: video
Financial Overview:

Initial Investment: $1,500
Potential Income: $200,000/yr
59. The Business of Business Athletics

Dan's successful idea came to him one day while watching TV. During a show that involved athletes competing in sports outside of their specialties, Dan wondered why congressmen and business executives couldn't do the same thing.

As a former All-American lacrosse player in college, Dan thought it fun to start a business centered upon sports that he enjoyed. He realized that "most corporations hold meetings where people can play tennis or golf, but not everyone plays those games." He wanted something that would involve everyone.

So in addition to traditional sports like volleyball and swimming, Dan added games like walking with a balloon between ones knees or passing an orange with one's neck to his list. His idea was to put together a package that would include the arrangement of sporting events for those who would attend company meetings.

In order to promote his package Dan added such extras to the event such as videotaping of events, ribbons and trophies, bands and cheerleaders. Fees for his sports package range from $7,000 to $12,000 plus expenses.

Many companies including Exxon and IBM have used his services and business is looking good. Dan loves his work and figures it a key to his success. If you enjoy something well enough, it's easy to jump in and go all the way.

Analysis

Type: service
Marketing Approach: direct sales
Unique Appeal: fun
Skills: none
Financial Overview:
  Initial Investment: minimal
  Potential Income: unlimited
When Jane moved into a new area one of the first things she did was go to the post office and try to get a post office box. She became aggravated when she discovered that there was a long waiting list. She then went to a private mail receiving service.

The man running the commercial mail-receiving agency was renting about 500 boxes and making $85,000 a year. When Jane heard this, she decided to go into the business herself.

She discovered that most private agencies charge about $8 a year compared to the $2 charge at a US Post Office. However, since the Post Office usually had a long waiting list, the demand for an alternative private service--especially if the private service could provide additional benefits was readily apparent. One such benefit that Jane thought she could offer would be a phone calling service which would allow customers to check over the phone if they had any mail.

When she went to check on the cost of some receiving boxes, she was shown some government rejects with poor quality and an outrageous price. It was at this time that Jane decided, instead of just having a mail service, she could also start a supply service for others who wanted to open up mail-receiving agencies.

Contracting everything out at first, Jane has eventually worked her way into a 10,400-square-foot building. She outmaneuvered her competition by selling a higher quality box at 40% less. She also provides a booklet on running your own private postal service.

Currently Jane estimates that her company supplies 75% of the boxes used by commercial mail-receiving agencies but according to her the market "is virtually untapped." Moreover, with her personal sales reaching $5 million this year, it's a business worth looking into.

Analysis

Type: light manufacturing
Marketing Approach: advertising
Unique Appeal: low cost quality
Skills: none

Financial Overview:
Initial Investment: variable
Potential Income: unlimited
61. A Hot Cure for a Hot Seat

After Bonnie had her first child, she purchased the required restraining car seat for him. It took only a few seconds the first time she put him in it on a hot sunny day to convince her that she needed to get a cloth cover.

When she and her husband went to the store to purchase a cover, they couldn't believe the $14 to $17 price tag for the major brands. Bonnie decided to make her own. For under $5, she was able to sew a decorative, padded cover for her baby boy Nathan.

When a friend one day commented on her design, Bonnie told her she would make her one for cost. Her friend said she would pay twice that to have her children's car seats covered. With some encouragement from her friend, Bonnie decided to produce and sell her car seat covers locally.

With an initial investment of $56.45, Bonnie printed a typeset advertisement and put ads up in several housing complexes in the area where she lived.

Buying her material wholesale and with her own sewing machine, she began to fill orders at $10 each. Within two weeks, she had received orders for over 20 covers.

For Bonnie it was an easy part-time income and one that, according to her, "can only get bigger."

**Analysis**

Type: light manufacturing  
Marketing Approach: ads, flyers  
Unique Appeal: low cost quality  
Skills: sewing  
Financial Overview:  
- Initial Investment: $60  
- Potential Income: limited by production
62. Gymboree
Joan was teaching modern dance in New York City when she developed a recreational program for children in her area consisting of exercise sessions for parents and babies. Holding the classes at the community center, she began to notice how popular the sessions were--especially for the adults.

When several parents came up to her and asked about franchising, she knew she had a great business opportunity. With the help of a friend, she was able to have her exercise centers, which she calls Gymboree, licensed and started selling franchises.

At $20,000 for a franchise and $8,000 for equipment, Joan can set someone up to begin holding classes in church halls, community centers or buildings. She also collects 6% of the gross sales.

Joan began her business by charging $4 to $8 a session in which little children exercise on brightly colored slides, tunnels and other equipment. Currently, her business has produced revenues of $1.1 million with 125 franchises in over 20 states.

Though children exercise naturally when they play, the unique approach to Joan's business is that the children spend quality time with their parents in an exercise program. She also says that it gets children thinking about exercise at a young age and the importance of keeping fit.

Analysis
Type: service
Marketing Approach: franchising
Unique Appeal: quality time with parents
Skills: none

Financial Overview:
Initial Investment: minimal
Potential Income: unlimited

63. Private Security Can Be Profitable
When Randy was 17, he spent an entire summer tracking down missing books for a public library. Several years later, he decided that with the crime rate escalating, a security business would be a profitable venture. Although he started out slow, his intuition was right and today he is a millionaire.

In the city where he was living, he felt that the police force was too small to do an effective job of security for all the small offices in the area. With some determination, he went to several small office buildings. He convinced them that patrol by a security guard would
help reduce the probability of break-in and reduce insurance costs.

His initial investment included a gun and a license, which he secured for $150. Due to bonding and licensing restrictions, he knew he couldn't take on large jobs, but once he convinced several smaller firms to try his security business, his business began to grow.

Within four months, Randy was checking 25 to 30 offices, mostly in the same building complex, two times a night on a random basis. Charging $50 to $150 a month for his service depending on the size and location of the building, Randy began to make a healthy profit.

About this time, Randy decided to hire his service out for special events, parties, concerts, and social functions. Maintaining three employees, his business began to expand. With business doing well, Randy decided the time was right to finish a degree in justice administration and go through the police academy.

At the completion of his training, he revamped his security business. It wasn't until he secured two large government contracts that his extra labor began to bear fruit. Within another year, he increased his security force to 30 employees and began turning a sizeable profit.

Today he has 800 employees and takes in $9 million in revenues. Randy is enjoying the work, but is quick to point out that the climb to success wasn't easy. Randy comments that he had to learn many lessons about management. He used to spot check his security agents in the middle of the night to make sure they were doing their job. He says he also used to put his name and number on a company roster of people for employees and customers to call 24 hours a day in case of serious problem, but finally the point came when he realized that his name shouldn't be the first on the list but the last.

Today with effective delegation and an eye for management, Randy has his eye set on catching up to the two giants of his industry, and since he has been reaching his goals ahead of schedule every year since he started his business, it probably won't be hard.

### Analysis

**Type:** service  
**Marketing Approach:** referrals, direct sales  
**Unique Appeal:** low cost quality  
**Skills:** security training  

**Financial Overview:**  
**Initial Investment:** $200  
**Potential Income:** unlimited
When Jo was in high school, she took a class in the art of needlecraft such as cross-stitching and embroidery. For fun, she began to design her own patterns and show them at craft shows. People liked them so much that they asked where she got the kit and how they could buy one. With customer enthusiasm this high, Jo began to sell her kits at craft shows.

Jo would spend two to four hours a day designing the patterns, printing them on cloth backing, writing instructions, and putting needles and thread into her craft kits. When she graduated from high school, she began to visit local stores and craft shows and sold her kits from $3 to $5, which netted her a profit of $2 to $3.50 a kit.

For Jo the hardest part of getting started was learning to silkscreen her patterns onto backing. Everything else was natural, including her original designs that attract so much attention among stitchery enthusiasts.

A year after Jo married, she and her husband moved into an antique home where she continued her designing. With encouragement from her husband, she turned the upstairs of her home into work areas and began to hire designers and artists to help her expand her business. She also decided to hire technical writers to help her put together instruction books on cross-stitch, stenciling, tin punch and other popular art crafts.

Unique to Jo's hiring approach was a principle she calls flextime. Currently her 15 employees set their own hours, which allow them to work around other demands such as home, family and school. Jo and her husband have also turned a portion of their downstairs into executive and business offices and even two playrooms for children of the employees.

Today Jo has become the leader in the needlecraft industry, only five years after its founding. According to Jo, work is rewarding "it's small enough to still give me time with my family, but it's large enough to also give us a great income."

Analysis

<table>
<thead>
<tr>
<th>Type: light manufacturing</th>
<th>Financial Overview:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marketing Approach: direct sales, mail order</td>
<td>Initial Investment: minimal</td>
</tr>
<tr>
<td>Unique Appeal: low cost quality</td>
<td>Potential Income: limited by production</td>
</tr>
<tr>
<td>Skills: needlecraft</td>
<td></td>
</tr>
</tbody>
</table>

74
65. In the Bag

Lorneva was tired of the poor-quality litterbags that were available for cars. She decided to buy some vinyl and make her own. When she finished they were the talk of the town. With some encouragement from friends, she decided to see what it would take to produce and market her bags.

Her first investment totaled $1,500 and involved an industrial sewing machine and several yards of vinyl in a variety of colors. Since she didn't know how to use an industrial sewing machine, her second task was to learn. A quick student she was turning out her litterbags in a variety of colors in no time.

Along with selling to friends, she started a small mail order business. Her confidence was so high that she went to the post office and ordered the largest box available to receive all her mail. It didn't take her long though to realize that starting a small business wasn't that easy.

After some legwork, she was able to secure one of her first large clients–Safeway Stores, Inc. Through working with Safeway Lorneva discovered that even though consumers liked her litterbags, there seemed to be an increasing demand for a complete product line.

Responding to the consumers needs, Lorneva decided to market eyeglass cases made from leftover end pieces of vinyl. Lorneva explains her unique appeal, "Although there were thousands of these already on the market, we put an elastic strap on ours so it fit over an automobile visor." This proved a wise market strategy and encouraged Lorneva, now with two successful products on the market, to keep designing.

Today she has 74 items on the market including door pockets, map holders, mirrors and receipt holders for the visor. She employs 70 people and has sales of more than $2 million. Her original litterbag, however, remains the top sales item.

Analysis

Type: light manufacturing
Marketing Approach: mail order, sale reps
Unique Appeal: custom color match
Skills: sewing
Financial Overview:
- Initial Investment: $1,500
- Potential Income: unlimited
Ever since high school, Elizabeth enjoyed throwing parties. She was so good at organizing all the details that her mother let her plan everything and her friends always had a good time. When she arrived at college, she decided to keep up her tradition and started having parties in her apartment. A few of her friends had such a good time that they gave her a call when they decided to throw a party and ask her for her advice.

On a whim one day, she decided she would put an ad in the local paper offering her services as a party consultant. Three days after the ad had run she received a call to help organize a child's birthday party. Surprised she organized her thoughts, bought a leather notebook, and went to the appointment she had set up with the mother.

After consulting with the mother on the type of party she wanted and how much she wanted to spend, Elizabeth went to work and pulled off a successful party for $25.

Elizabeth commented that her best move was leaving her name and number with the mother and asking her to call her friends and recommend Elizabeth's services. During the next few months, she received calls from seven of the mother's friends.

Elizabeth also went to work developing a wide range of party activities for child and adults. She continued running ads but added that word of mouth was her best form of advertising. Since her first party her fees have increased as well, depending on the type of party she charges anywhere from $35 to $150 for her service.

For Elizabeth it is a good way to support herself through college--after all who doesn't like to party.

**Analysis**

Type: service
Marketing Approach: word of mouth
Unique Appeal: convenience
Skills: organization, planning
Financial Overview:

Initial Investment: minimal
Potential Income: $150/party
67. Cut-up

Holly, of Wichita, Kansas, has made herself a successful business entrepreneur at age 12 by cutting up newspapers.

When she was 11, Holly decided to start her own news clipping business. She reads the local newspapers for two hours each day and looks for articles on local entrepreneurs. Once she finds an article she cuts it out, makes five copies, and mails them to the business executive for a fee of $2.

Recruiting new clients is her biggest but most enjoyable challenge. When Holly spots an article on or about someone, she sends them the clippings and a sales letter that introduces her as a 12-year-old entrepreneur.

Since her beginning, she has earned more than $550. For Holly it is a great income. Her plans for the future? She's not sure. Her brothers and sister want her to invest in a car.

Analysis

Type: service
Marketing Approach: direct mail
Unique Appeal: good service
Skills: none
Financial Overview:
  Initial Investment: minimal
  Potential Income: $550
Early Start

TAKA Enterprises last year grossed $350 in sales, which may not sound noteworthy but take a look at its president. Trevor, age nine, is president of the Moorhead, Minnesota stationery company based in his house. With his sister Audrey, eight, and his brother Kevin, five, and little sister Kay, two, as able employees Trevor is looking to diversify and "sell more things."

The kids got their start by investing a portion of the $1,200 they earned by entering over 40 coloring contests. With such a successful contest record, they decided to market their prize-winning artwork by putting it on note pads and greeting cards.

The children package the stationery in batches of eight to twelve sheets, wrap it and head for the stores and craft shows during the summer. Recently on a Saturday morning, they hit a weekend craft show and earned $100.

Their father (the company's managerial consultant) says that "They're paid 60 cents an hour for their time; the rest goes back into the business." He also adds that it is good to see his children so innovative. Audrey has already started branching off into making personalized birth announcements, and with Trevor's will to expand, who knows where these young entrepreneurs are heading.

Analysis

Type: light manufacturing
Marketing Approach: direct sales
Unique Appeal: kid's art
Skills: drawing
Financial Overview:
Initial Investment: $1,200
Potential Income: limited by production.
69. Mike’s Bikes

Besides BMX racing, Mike, age 14, loves his part time work--fixing and repairing bicycles. Since he has always been good with his hands, Mike decided one day when he needed some extra money for his bike to go into business for himself.

Since he didn't have any money for advertising he set out one afternoon in his neighborhood going door to door offering to repair flat tires, lube bearings, or clean neglected bicycles. Charging $1 for each repair, he made $5.75 his first day (one mother gave him a tip). By the end of his first week, he had earned by visiting three neighborhoods a total of $35.75.

Rather then buy a much desired bike part, Mike decided to invest his net earnings of $20.00 into more patches, oil, and bike cleaning accessories. He also printed up a few flyers to distribute in his community.

A local bike shop in the area came across one of his flyers and decided to give him a call. Stan, the shop's manager, worked out a deal with Mike that if he ran across any hard repairs he would bring the bikes to the shop for repair and the shop would give Mike some of their easier repairs.

Working part time after school Mike was able to bring in $100 a month. For Mike the money comes in handy. He has even bought a new bike. His parents say they love his enthusiasm. His mother adds, "We try not to discourage his interest in bikes, even though our garage has turned into his private neighborhood bike shop."

Analysis

Type: service
Marketing Approach: door to door, flyers, referrals
Unique Appeal: quality
Skills: bike repair
Financial Overview:
   Initial Investment: none
   Potential Income: $100/month
70. **Watering Can**

When Jennifer was 14, she visited her father's office in a large office complex. She found that the plants in her father's office were in sad shape. She asked her father if she could come in once a week and take care of the plants and he agreed. One day she walked around several of the other offices in the complex and offered them the same service. Using her father's office as a reference, she secured contracts for several small offices.

Charging between $5 and $25 dollars a month depending on the number of plants in an office, she began to make some good money. It was at this time that Jennifer decided she should learn more about plants. She began to read and study everything she could get on plant care. After a few months, she felt confident enough to guarantee unconditionally her service, replacing any plant that died for whatever reason.

When she ran into unusual plant problems, she quickly found that a local nursery was anxious to help her. She explained her business and with the help of the manager, she arranged to buy her materials, fertilizers and replacement plants, at a discount in exchange for referring any original business to the nursery.

Today at age 18, she has over 90 clients and brings in $600 a month. Her plans for the future include taking on two additional employees. She wants to major in interior design in college and eventually expand her business into office design using plant variations. She also would like to start a newsletter for clients that would be partially supported by local plant nurseries interested in advertising in her publication.

**Analysis**

- **Type:** service
- **Marketing Approach:** referral
- **Unique Appeal:** low cost guaranteed quality
- **Skills:** plant care
- **Financial Overview:**
  - Initial Investment: none
  - Potential Income: $900/month
71. Shining Business

While Jim was getting his hair cut one day, he noticed how busy the shoeshine stand was next to the barbershop. At $1.75 a shine, he figured that within 20 minutes the man shining shoes had made $5.25. It didn't take Jim long to figure that $5.25 in 20 minutes converted into $15.75 an hour. Since he needed a summer job Jim decided to check into shoe shining.

His first problem was location. Since he was only 12, he had trouble finding a place that didn't already have someone to shine shoes and was willing to employ a 12 year old. Luckily for Jim he didn't let his initial set backs stop him. He decided that if he couldn't have people come to him in a shop for a shoeshine, he would take the shoeshine to them.

With an initial investment of $35 dollars, Jim bought a shoeshine box and several types of polish, saddle soap, and rags. He started calling on an office complex near his home and he found that businessmen were more than willing to have a shine. In fact, they could keep on working while Jim sat at their feet and shinned away.

After his first month, Jim had polished the art of shining shoes to a high level and his customers loved it. The best part was his tips. With the extra money tips brought in, Jim decided to purchase an electric buffer and expand his business. By going door to door on Saturdays, he was able to pick up shoes, give them a shine, and return them the same day. For customers who didn't want to give their shoes to a twelve year old going door to door, Jim carried a clientele list comprised of several prominent businessmen in the area as good business references.

Jim says that it was a bit slow at first, but "once I learned how to snap my shining rag and give a first rate shine, business picked up."

Analysis

Type: service
Marketing Approach: door to door, referrals
Unique Appeal: quality
Skills: shoeshine
Financial Overview:
  Initial Investment: $35
  Potential Income: limited by time
72. Cleaner Cars

Barbara, 15 and Allen, 13 of Boise found that one summer they had a lot of free time and very little money. After a thunderstorm one afternoon, they noticed how dirty their car had become. They decided to ask their mom if they could clean the car and earn a little extra money. After washing the car, they took a hand vacuum and gave the car a good going over inside. To impress their mom they also used some Armorall on the interior upholstery and dashboard and Windex for the widows.

After they were paid by a more then happy mother, they decided that washing cars would be a fun way to make money. With two buckets in hand, some soap, rags, Armorall, and Windex, they began to go door to door in their neighborhood offering to wash cars.

They decided to charge $1 for a rinse and an additional $1 for a wash with soap. For $10, they offered a full service including windows, vacuuming, and upholstery. After 5 hours, they had earned $47.00. It was then that they decided to seriously pursue their business.

With some flyers distributed through the neighborhood and an added service--waxing the car--their full service was raised to $20. After one month, Barbara and Allen were making $50 to $150 a week by working two or three days part time.

Initially they had borrowed buckets, sponges, rags and chamois from their parents, but when the money started coming in they purchased their own materials.

By the end of the summer, Barbara and Allen had set up their business in several apartment building parking lots. With the help of a sign they constructed, one Saturday profits reached $76.

For Barbara and Allen it was only a summer job. At first they thought it might be fun to expand and keep their business growing but found other priorities. "Maybe next summer," says Allen, "but right now school is starting, and I want to play football."

Analysis

Type: service
Marketing Approach: door to door, referrals
Unique Appeal: low cost quality
Skills: none

Financial Overview:
Initial Investment: minimal
Potential Income: limited by time
73. Cash is King

When Bruce was a little boy, there was nothing he enjoyed more than collecting stamps. When he became a little older, he moved into coin collecting and today at 30 he makes a profit of $8 million a year. How did it all begin?

In a coin shop near his home in Arcadia, Bruce spotted a Roman coin circa 300 A.D. selling for fifty cents. This kindled his desire to collect coins and he spent most of his time during his teens working part time in coin stores. His modest collection continued to grow acquiring coin-by-coin and eventually contained over 150 specimens minted by Roman emperors. By the time, Bruce was ready for college he auctioned off part of his collection for $60,000. One coin that he bought for $3.75 sold for over $300.

With $30,000 left over from his auction, he reinvested in coins and after college went full time into the profession of buying and selling coins.

"The key to being successful in the coin collecting business is having time and knowledge," Bruce says. "Since ancient coins appreciate at 40% a year on the average, growth is assured. It is also important to know your coins. This may take a little time, but with some effort you can become an expert at spotting rare coins at low prices."

As a dealer, Bruce makes a 10 to 20 percent commission on trades that sometimes run into millions of dollars. Often it takes patience in getting a return on your investment, but for Bruce being a multi-millionaire at age 30 was well worth his time.

Analysis

Type: service
Marketing Approach: auctions, direct sales
Unique Appeal: investment potential
Skills: knowledge of coins
Financial Overview:
Initial Investment: minimal
Potential Income: unlimited
74. A Cherry Business

During his summer break from college, Mark became dissatisfied with his then current sales job. While looking through the newspaper one afternoon, he worked his way to the help wanted sections where he noticed an ad for cherry wood. Since it was late June--just prior to the cherry harvest--Mark wondered why anyone would want to destroy an orchard full of fruit. Picking up the phone, he called the owner. After a few minutes on the phone, Mark discovered that the land needed to be cleared because they were due to begin construction on it.

Thinking fast Mark offered the owner two cents a pound for exclusive rights to all the cherries they could pick. Wanting to destroy the trees anyway the owner agreed and Mark went to work.

Within three hours, he had called several college friends and several high school kids in the area and offered to pay them 5 cents a pound to pick the cherries. He then sold the cherries at 25 cents a pound on the roadside and he even took a load to Arizona where they brought 65 cents a pound.

His biggest challenge was the long hours. For two weeks, he was up at 4 am supervising picking from 6 am until noon. He would also sell from early morning until late at night. He also had to invest some money to build crates for the bags holding the cherries. He borrowed the ladders used for picking from family and neighbors.

Several unforeseen problems he encountered included bad checks and discovering that the owner of the orchard allowed some people to pick late at night. Nevertheless, despite these problems Mark's quick thinking earned him $8,000 in two weeks.

Analysis
Type: light manufacturing
Marketing Approach: direct sales
Unique Appeal: low cost
Skills: none
Financial Overview:
Initial Investment: minimal
Potential Income: $8,000
Mark was twelve when his family moved into a new subdivision. The only thing Mark really regretted about the move was leaving behind a swimming pool at their old home. Since it was summer, Mark began to look for the nearest pool in his new community. Since the subdivision his family had moved into was located on the outskirts of the town, he finally found that the nearest pool was at least a twenty-minute drive away. While Mark could live with the twenty-minute drive, he just couldn't get use to the idea of swimming in a crowded community pool.

Since they lived in a sunny climate, he thought several people in their subdivision would eventually put in swimming pools, including his own mother and father. This gave him an idea and he decided to take it to a local pool store. When he offered to take some brochures around the neighborhood, the shop offered him $25 for every pool consultation appointment he set up. If the family decided to buy a pool, he received an additional $25.

With a lot of enthusiasm, Mark hit the streets and found the people in his new neighborhood very receptive. Within a few weeks received his first check for $200. Though the money was nice, the demands of summer on a twelve-year-old boy began to show and Mark found it increasingly difficult to motivate himself to go out everyday. After his first check, he resolved to limit his sales campaign to only three days a week and a half a day on Saturday.

With this realistic schedule, Mark found that by the end of the summer he had earned $1,275—not bad earnings for a creative hot, dry twelve-year-old. Looking back, Mark still has to admit that his best sale were his parents.

**Analysis**

Type: service
Marketing Approach: door to door
Unique Appeal: low cost advertising
Skills: none

Financial Overview:

- Initial Investment: none
- Potential Income: $1,275
76. Picture This

Steve, after having his picture taken at a photo studio, was looking at his proofs when he overhead the photographer complaining about the loss of customers. When the photographer would call to verify an appointment, customers told him that they had decided to get their pictures taken at a store that offered a package deal for about half the cost of his professional studio.

Steve recognized that the pictures at the professional studio were at least twice the quality of those offered at department stores--the problem was getting the people into the studio to see the photographer's work. Since he felt that this photographer was the best in the area he decided to see if he could help him increase his business and make some money in the process.

Steve suggested to the photographer that he offer a special deal on an 8x10 portrait to attract customers into his studio. When they came in to look over the proofs, he offered them several package deals including a smaller package that would match the department store prices. Once people would see the quality of his work, they would come back and most likely refer their friends to the studio.

The photographer liked the idea and paid Steve $5 an hour to design a flyer and distribute it throughout the community. The photographer's normal cost for an 8x10 was $17.95, which was competitive with other professional studios, but since his actual cost was only $3.50, he agreed to offer a special deal for $7.95 for an 8x10. The photographer also agreed to give Steve a 1% commission on all package sales that came in from the flyers.

It wasn't long before the photographer found business booming. He found that by offering an introductory special on an 8x10 that people couldn't believe the difference in quality of his pictures to department stores and even other photographers in the area. He sold several large packages at his regular prices and people were more then willing to pay for quality work.

Steve in the mean time had made a healthy profit that included not only his hourly wage and commission, but also another free sitting--this time for him and his new bride.
If it hadn't been for a chance meeting with a family friend, Pete would never have stumbled upon a great income during his college career. While he was visiting with his long time family dentist, who had consented to give Pete a checkup for a discount that only a college student could appreciate, Pete discovered through their conversation that the average dentist, although boasting an annual income of over $100,000 a year still had at least that much money outstanding in uncollected bills.

Since the dentist hadn't been pleased with the cold hard impersonal tactics used by most collection agencies, he was willing to give Pete a chance at collections. One of Pete's greatest assets is his clean, personable, polite image. With his gentle persuasion skills, he was able to collect even from families who had a long history of debts with the dentist.

Within one year at a 20% commission rate, Pete was able to earn $13,500. Working twenty hours a week while going to school Pete felt that he couldn't beat the income. The only drawback according to Pete is an occasional irate customer, but "even they can be convinced to cooperate, all it takes is a soft voice or a warm smile."

**Analysis**

Type: service
Marketing Approach: direct approach
Unique Appeal: personable friendly collections
Skills: negotiations
Financial Overview:

Initial Investment: none
Potential Income: $13,500
78. **Money by the Numbers**

Clarke is a typical high school student except for one small difference—he owns two cars. One is a classy cherry red Corvette and the other a sleek silver short bed pickup. When asked how he could afford to own both cars he smiles and says, "I spent one whole summer painting every curb in the city."

Tired of minimum wage jobs, Clarke decided at the beginning of one summer to look for an alternative source of income. As he was thinking one day, he noticed that several homes in his neighborhood had numbers painted on the curb in front of their house in fluorescent paint while others didn’t. He decided to investigate and discovered that there was a little known and virtually unenforced city ordinance on the books providing for each homemaker to maintain their address on the curb directly in front of the home.

Clarke, sensing an opportunity to earn summer cash, raced off to buy two cans of paint and some stencils. He went door to door in his neighborhood showing each resident a copy of the city ordinance and offering to either paint or repaint customer's house number on the curb.

For five dollars a house for a job that took no longer than ten minutes, Clarke found that he could paint ten to fifteen house numbers in an hour and consequently turn $45 to $65 per hour profit.

According to Clarke, he spent a whole summer walking up and down every street in the community. Averaging $1,125 a week, his total net profit for the entire summer, working only five hours a day, came close to $20,000.

The only thing Clarke had to invest in was paint and, about once a week, a new set of stencils. Clarke also noted that his sales began to pick up when he would paint a number on a curb and then cross the street so the next customer could see what his work looked like. The only other thing he would recommend is keeping a record of those homes where no one answers and coming back at a different time, this way you can reach just about everyone in your area.

**Analysis**

<table>
<thead>
<tr>
<th>Type: service</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marketing Approach: door to door</td>
</tr>
<tr>
<td>Unique Appeal: city ordinance, uniformity of neighborhood</td>
</tr>
<tr>
<td>Skills: none</td>
</tr>
</tbody>
</table>

**Financial Overview:**

- Initial Investment: minimal
- Potential Income: $20,000/summer
When Jonathan was thirteen, he organized the Boston Computer society, which today boasts 10,000 members and is one of the largest groups of PC users in the world. When he was fifteen, he started publishing a bi-monthly magazine called Computer Update. Jonathan’s love for computers has given him such a drive that now at age twenty he makes an income of over $100,000 as a college student.

His first major money making move came when he decided to organize a trade show for computer users. Securing Apple computers as a sponsor, [his keynote speaker was Steven Jobs, co-founder of Apple Computer] he arranged for a convention center in Boston and began advertising through direct mail and general public sources. Charging the public a small entrance fee, he made $10,000 for his first show.

His second show, two years later, drew twice the audience. He has also put together shows for IBM and Digital Research and is currently an independent consultant for Northeast Expositions in Boston.

Though Jonathan is into big money, he is more concerned about reaching his long-range goal--raising $1.5 million dollars and opening a Computer Discovery Center in Boston. His main goal is to remove some of the mystique surrounding computers so everyone can understand them.

Analysis

Type: service
Marketing Approach: direct sales
Unique Appeal: conventions
Skills: organization
Financial Overview:
  Initial Investment: minimal
  Potential Income: unlimited
80. Collecting Your Thoughts

Judith began to collect banners, buttons, postcards, and stamps connected to the history of the women’s suffrage movement as a young housewife. Since she also enjoyed visiting museums and planetariums, she thought it would be a good idea to see if she could turn her interest in novelty items into a supply service that could stock the specialty gift shops common to museums. These shops usually carried very little merchandise that actually dealt with the museums collections.

Taking $20,000 from her savings, she became a distributor of commemorative stamps. Her first order was for packages of 25 stamps commemorating rocket launchings and discoveries in astronomy. Her product line soon expanded to include die-cast replicas of things like the space shuttle, NASA astronaut patches and freeze-dried food.

Her approach is to go to museum and planetarium officials and take their requests. She then structures her product line around her customers needs.

Judith feels that there will always be a market for quality souvenirs. Today she supplies about 800 museums, aquariums, and planetariums with gifts that are coordinated to their themes. Last year sales reached $1.5 million and according to Judith, she is only just beginning.

Analysis

Type: light manufacturing
Marketing Approach: direct sales
Unique Appeal: theme oriented souvenirs
Skills: none specific
Financial Overview:
Initial Investment: $20,000
Potential Income: unlimited
81. Dancing for Dollars

For anyone who has a skill or talent, Donna, age 18, of Salt Lake City is typical of someone who has learned to turn that skill into a great income.

Taking dance classes from the time she was a little girl Donna continued her dance training in college. As she began looking for a job to help her through school, her mother suggested she get a job teaching dance.

Donna thought the idea sounded great and she began looking for work in a dance studio. She hadn't looked long when a friend recommended that she go into business for herself instead of working for someone else.

Donna discovered that a community center in her area would let her hold dance classes free of charge if she handled the advertising cost. Charging five dollars for a one-hour lesson, Donna had ten students within two weeks.

Her first problem arose when she wasn't able to schedule enough time in the community center to hold her classes. With the help of the same friend who had recommended she start on her own, she located a business whose top floor would make a perfect studio. The building's owners were willing to let her use it at night in exchange for free dancing lessons for their daughters.

Holding classes three nights a week in ballroom, Jazz, and modern dance, Donna was averaging 15 people per session and making about $225 a week.

Her plans include starting a Saturday session for children between the ages of 3 and 12 and continuing her studio through school.

Analysis

Type: service
Marketing Approach: advertising
Unique Appeal: low cost
Skills: dance
Financial Overview:

- Initial Investment: minimal
- Potential Income: limited by scheduling
82. Rewarding Recording

While working as an oral historian Miriam couldn't help wonder if the information she was gathering on tape would just sit unused in the archives for years. One night after watching a documentary on Armand Hammer, chairman and chief executive officer of Occidental Petroleum Corporation, she was inspired to approach business people in the area with the idea of compiling histories of their companies for a fee.

According to Miriam, it took about a year to get her first client, but today her clients include standard Oil Company of California, Consolidated Freightways, World Airways, Bristol Myers Company, Clairol and Kaiser Aluminum & Chemical Corporation. Working out of her home, she may interview fifty or more employees and business associates in preparing a history.

The research is slow and sometimes takes six months to do a company’s oral history. But as she puts it the work is satisfying, "it's never dull to talk to people who have witnessed or participated in an historical event." If the founder is deceased, it may take longer. Handling about ten histories a year, Miriam charges between $1,500 and $2,500 to interview one person in which she often uses four hours worth of tapes. Her typical histories consist of ten to twenty interviews and cost about $15,000. If a client wants the oral history written, it may cost an additional $5,000 to $10,000.

In order to keep quality work, Miriam has decided not to franchise. Currently she has one full-time assistant and hires several part-time people, as they are needed.

Miriam took a once pure academic exercise and has now turned it into a profitable business. Perhaps her most critical qualifications are experience and professionalism. It is also difficult to convince companies who are future oriented to see the value in having a history.

Miriam markets her service on the idea that a history can help community relations and introduce new employees to a company and its work ethic. Whether a company chooses her service or not, Miriam feels it is perhaps one of the most important things they can do.

Analysis

Type: service
Marketing Approach: direct sales
Unique Appeal: personal histories
Skills: writing

Financial Overview:
Initial Investment: minimal
Potential Income: $150,000+
83. Stressful Economy

While Mike was in college he did extensive research in study skills as part of his duties as a lab instructor. His main tasks included teaching student workshops on stress management, test-taking, time-management, and how to handle test anxiety.

During the summer following his junior year, while working for a large organization, he found that a number of employees were suffering from fatigue due to stress. With approval from his supervisor, he started holding workshops on his lunch breaks to any employee interested in attending. After five successful sessions, he was encouraged by his supervisor to hold the sessions in another department. The difference was that for his second set of sessions he received a bonus check from the company.

Mike says that this first opportunity was really the key to his success. For the next year, he began to market his short seminars by sending a mailing to other leading organizations in his area. He also invested some money and put together a nice brochure with several testimonials from employees from his original workshops.

Most of his time away from studies was spent in developing his workshops with new and innovative ideas. His key workshop on stress management was so successful that many of the companies in the area have since invited him back for additional training in such areas as time management, speed-reading, and financial planning.

Charging $75 to $150 an hour, Mike grossed over $35,000 his senior year. Today two years after graduation he owns his own company which he calls Success Systems Inc. His first year after graduation revenues climbed to $100,000. Now his workshops are so popular that his rates have tripled as well as his clientele.

Mike says that his life is busy but he enjoys motivating others and seeing people overcome problems that can handicap a corporation or business. When ask if he ever feels stress himself in keeping up with his faced paced organization he replies with a smile, “Yes, the difference is I know how to handle it.”

Analysis

Type: service
Marketing Approach: direct mail, referrals
Unique Appeal: presentation of subject
Skills: some knowledge of subject
Financial Overview:
  Initial Investment: minimal
  Potential Income: $100,000/yr
One summer Greg got a job working in an upholstery shop. When he became dissatisfied with the hours he was being scheduled to work, he decided that it would be better to be self-employed.

As he worked in the upholstery shop he had noticed that several pieces of furniture that came in could have also used some refinishing, a service the upholstery shop didn't provide. He thought it might be a good business to look into furniture refinishing. After discussing his idea with his dad who consented to let him use the garage, he opened up his business.

In order to get started he explained to his employer his idea. Since he had been a good employee, his employer said that he would refer customers with small jobs onto him. According to Greg, he wanted to start small until he got the hang of refinishing.

Greg also contacted several more upholstery and used furniture stores to offer his services. He also left business cards that he had printed. Since his prices were well below his competitors, shops were more then willing to refer people to him.

The hardest part for Greg was refining his refinishing skills. He had learned a little about refinishing in a high school shop class, but learning the ins and outs of his new trade took a little time.

After he had received several small jobs, he was also able to work out the purchasing of his stripping compounds and refinishing supplies at a discount. After one month Greg, charging five dollars an hour, had made close to $125. Deciding that he still needed to generate more business and he ran an ad in a weekly circular and put up several flyers around his community. He also decided to go door to door and leave his business cards to see if people had furniture that needed touching up.

After two weeks, he moved his ten-hour a week experience up to a forty-hour a week job. At the end of his second month, even with a discount rate on his supplies, he realized he needed to raise his prices. It didn't seem to affect his business when he moved from five dollars to six dollars an hour. The only change he experienced was an increase in profits.

By the end of the summer, Greg had a healthy $500 a month business and was enjoying his independence. At the end of the summer, he had to cut back on his work but with the help of a friend managed to
work part-time after school and continue earning a good income.

Greg says he enjoys taking an old piece of furniture and refurbishing it. Next summer he would like to invest in some better equipment including power sanders and buffers. He possibly will hire another friend to help with the work. With a smile, he also adds that he is "going to have to pay dad rent for the use of the garage; it's a regular wood shop now."

Analysis
Type: service
Marketing Approach: flyers, referrals, door to door, ads
Unique Appeal: low cost
Skills: woodworking
Financial Overview:
Initial Investment: minimal
Potential Income: $500/month

85. Perfectly Clear

Lori was used to cleaning the large windows in front of her house, but it never occurred to her that she could turn her window washing talent into a $1,500 a month summer business.

She came up with the idea one day when her family stopped at a car lot to look at cars. While they were browsing around, she noticed ten large paneled windows that made up the front of the dealership's office. She thought how hard it would be to have to wash those windows and wondered how much a window washer could make. It occurred to her that she could wash windows as a summer job.

When she shared the idea a couple of days later with a friend, her friend said most places contract cleaning out or have their own maintenance personnel and probably wouldn't be interested. Lucky for Lori she didn't let that discourage her. About a week later, she decided to go to the same dealership her parents had visited and approach the owner with a proposition.

According to Lori, the hardest part was getting up the courage to talk to the owner. She explains, "When I finally was admitted into his office I decided to just tell it like it was. I told him that I had hundreds of hours of window washing experience and would clean his 6' by 9' windows at five dollars a month each for the ten windows, at fifty dollars a month he couldn't beat the price."

"I couldn't believe it when he looked at me, grinned and said the
Dianna had completed a typing class in high school and after practicing on her family computer at home, she became proficient in preparing manuscripts. One day when her father needed some extra typing done, instead of hiring someone else to do the work as usual he let Dianna give it a try.

He was impressed with the results and asked Dianna if she wouldn't mind him referring some of his associates to her for typing. Dianna needed a part-time income while in school and thought that this would be a great opportunity to develop her typing skills.

On the average, she began to make $20 a week and would only have to spend around 2 to 3 hours working on her projects. She also found that the more she typed the better her speed and accuracy be-

Type Casting

86. Type Casting

According to Lori, she found out later that the dealer had a maintenance man and was thinking of hiring another because of his workload. Lori's service wasn't only at a good price but also meant two free hours a week for the maintenance man.

With one job secured and a little more confidence, Lori decided to visit several more businesses. Though many of them had professional cleaning services she was able to secure enough work that within one month she was making as much as $1,500 a month. Her rates varied depending on the window size starting at $5 dollars to $8 a window.

Lori's initial investment included buckets, sponges, cleaner solution, and several different size squeegees costing about $35. Later, she bought a ladder to help on those jobs that had taller windows than her squeegees could reach. She packed all her equipment around in the family van.

Lori says that she has two things to thank her mother for, "one is having me wash the family windows and two is smiling each time I need the van."

Analysis

| Type: service | Financial Overview: |
| Marketing Approach: door to door | Initial Investment: $35 |
| Unique Appeal: low cost | Potential Income: $1,500/month |
| Skills: none | |

96
When Dan's family moved into a rural area, he lost not only the close association with several friends but also a job working as a lifeguard. One day while he was visiting a cousin in a small town twenty miles away, he noticed that people were selling firewood from $50 to $75 a cord. He also noticed that several stores in the area were selling cedar wood for $3 to $5 a bundle. This gave him the inspiration to go and begin his firewood business.

One nice thing about his new home was the abundance of resources. One hundred yards behind his house was as much wood as he could possibly want to cut and sell. Obtaining his father's permission, Dan took his chainsaw and went to work cutting wood. After a few days he had cut five cords of wood. Several of the nicer pieces of wood he tied into bundles and then loaded them into his truck and headed for the stores in his cousin's hometown.

After six hours, he had sold twenty-five bundles of wood at about $2 each. Before he left home, he also had made several flyers with his number on them advertising firewood at $60 a cord delivered. Within a month, he received enough calls to bring in over $2000.

---

87. Wood You Believe.

When Dan's family moved into a rural area, he lost not only the close association with several friends but also a job working as a lifeguard. One day while he was visiting a cousin in a small town twenty miles away, he noticed that people were selling firewood from $50 to $75 a cord. He also noticed that several stores in the area were selling cedar wood for $3 to $5 a bundle. This gave him the inspiration to go and begin his firewood business.

One nice thing about his new home was the abundance of resources. One hundred yards behind his house was as much wood as he could possibly want to cut and sell. Obtaining his father's permission, Dan took his chainsaw and went to work cutting wood. After a few days he had cut five cords of wood. Several of the nicer pieces of wood he tied into bundles and then loaded them into his truck and headed for the stores in his cousin's hometown.

After six hours, he had sold twenty-five bundles of wood at about $2 each. Before he left home, he also had made several flyers with his number on them advertising firewood at $60 a cord delivered. Within a month, he received enough calls to bring in over $2000.

---

Analysis

Type: service
Marketing Approach: referrals
Unique Appeal: low cost, convenience
Skills: typing

Financial Overview:
Initial Investment: minimal
Potential Income: limited by production, time
88. Pedaling Goods

Stan has turned his love of mopeds into a profitable opportunity. One day while he was riding around his neighborhood, he wondered if anyone used a delivery service anymore. His reasoned there would be nothing more enjoyable than finding a summer job delivering goods on his moped.

He decided to contact several local merchants and offer his services, but after negative responses from three stores, he was ready to give up his idea. It didn't seem like anyone delivered anymore except for pizza places, and that wouldn't work out too well on his moped. A little discouraged he came home and told his mom.

His mom asked him if he thought about contacting the rest homes in the area. He hadn't and as they discussed it they came up with a whole list of possible options. He could try business complexes, pharmaceutical stores, and possibly even advertise in an affluent area in his town where the need for deliveries might be greater.

With renewed determination, Stan thought he would give it another try. By the end of his first week, he had arranged to deliver for a pharmaceutical supply store. The manager of the store liked the idea of advertising this service. Since many of his customers had difficulty making it out of the house, he thought it would help his business.

At $5 and hour plus $.20 a mile, Stan enjoyed earning a modest income. He felt it would be more productive though if he could divide his day up and deliver perhaps two hours for the pharmaceutical store and two hours for someone else. He decided to continue the search for additional clients.

It wasn't long before he found a business that needed correspondence delivered across town on a daily basis. Usually this was handled by an employee who had to leave her other work while she ran the correspondence to a subsidiary business. When Stan approached the business about his service, it turned out to be a win-win situation for both parties.

Since Stan's beginning, he has advertised in the yellow pages and local newspapers. By the end of the summer, he was earning $500 to $1000 a month. When school started, he decided to hire two friends who also had mopeds to help him run his business.

The only problem he is facing is finding time after school to respond to all their calls. He has had to turn away new business and is
Just after moving into a new metropolitan area to go to college, Cindy got an idea for a money making venture. She thought that if all new move-ins had as much trouble as she had finding her way around the city then perhaps she could help them by delivering a welcome packet including not only a map, but introductory discount coupons from local merchants as well.

She began by contacting the Chamber of Commerce to see if they had any type of welcoming service already. Since they didn't she asked them if it would be all right for her to contact new move-ins and give them a map and several brochures available from the Chamber of Commerce. She also discovered that real estate agencies in the area did offer a small welcome packet but nothing that would contain coupons from local merchants as well.

She began by contacting the Chamber of Commerce to see if they had any type of welcoming service already. Since they didn't she asked them if it would be all right for her to contact new move-ins and give them a map and several brochures available from the Chamber of Commerce. She also discovered that real estate agencies in the area did offer a small welcome packet but nothing that would contain coupons.

She decided to contact several real estate agencies and offer her services. At first, it was difficult to convince them that her service was free to the new move-in as the cost was carried by the merchants who liked the advertising. The real estate agents that liked her idea agreed to give her a listing of new move-ins.

Cindy found that the merchants in the area liked the idea of reaching new customers. She charged the merchants fifty cents for each advertisement, flyer, or discount coupon she delivered. It wasn't long before she had 35 merchants signed up for the service. She found that the merchants needed some way to know that the materials were being given to new move ins and so she began providing a sheet prior to her visits of each new move-in she planned on contacting. This way the merchants knew which move-ins she had visited.

Analysis

Type: service
Marketing Approach: door to door, referrals
Unique Appeal: convenience, increasing business
Skills: none
Financial Overview:
Initial Investment: minimal
Potential Income: $500-$1000/month

89. Welcome Wagon

Just after moving into a new metropolitan area to go to college, Cindy got an idea for a money making venture. She thought that if all new move-ins had as much trouble as she had finding her way around the city then perhaps she could help them by delivering a welcome packet including not only a map, but introductory discount coupons from local merchants as well.

She began by contacting the Chamber of Commerce to see if they had any type of welcoming service already. Since they didn't she asked them if it would be all right for her to contact new move-ins and give them a map and several brochures available from the Chamber of Commerce. She also discovered that real estate agencies in the area did offer a small welcome packet but nothing that would contain coupons.

She decided to contact several real estate agencies and offer her services. At first, it was difficult to convince them that her service was free to the new move-in as the cost was carried by the merchants who liked the advertising. The real estate agents that liked her idea agreed to give her a listing of new move-ins.

Cindy found that the merchants in the area liked the idea of reaching new customers. She charged the merchants fifty cents for each advertisement, flyer, or discount coupon she delivered. It wasn't long before she had 35 merchants signed up for the service. She found that the merchants needed some way to know that the materials were being given to new move ins and so she began providing a sheet prior to her visits of each new move-in she planned on contacting. This way the
For Spencer, an ambitious high school student, being the neighborhood handyman is a great part-time job. Since he lived in an area comprised of mainly older retired people, he decided to go door-to-door one day and offer his services as a handyman.

He began by printing up nice flyers and distributing it throughout the neighborhood listing the types of services he could perform. Since his dad was a carpenter he had learned of a lot of procedures at home. This advantage coupled with the fact that the summer after his sophomore year he worked for a youth conservation corps doing all sorts of odd jobs and consequently could paint, do minor plumbing repairs, change broken window panes, clean furnaces, tape walls, etc. gave him all the qualifications he needed.

Spencer began by charging a flat fee of $4 an hour, but soon found that one way to get his business rolling was to offer a discount to the older people on fixed incomes as an introductory offer. News that he was a hard and conscientious worker traveled quickly and within a short time, he was earning a good part-time income.

So good, in fact, that he needed to hire a co-worker to lighten his work load.

Cindy began to clear a $300 a week profit after two long months of preparation. She says that the job is enjoyable. The only drawback is not finding many new move-ins' home. It takes quite a bit of time and consequently she has to schedule her time carefully. When she began to fall behind in classes and especially when her friends at school began to call her, "The Welcoming Committee," she decided it was time to get some help.

Hiring three friends, she continued her welcoming service, and collected 5% of their earnings. For Cindy it is a great job and now that she has some help, it's even better.

**Analysis**

- **Type:** service
- **Marketing Approach:** referrals
- **Unique Appeal:** advertising to new move-ins
- **Skills:** none

**Financial Overview:**
- **Initial Investment:** minimal
- **Potential Income:** $1,200/mo

---

**90. Handy, Man**

For Spencer, an ambitious high school student, being the neighborhood handyman is a great part-time job. Since he lived in an area comprised of mainly older retired people, he decided to go door-to-door one day and offer his services as a handyman.

He began by printing up nice flyers and distributing it throughout the neighborhood listing the types of services he could perform. Since his dad was a carpenter he had learned of a lot of procedures at home. This advantage coupled with the fact that the summer after his sophomore year he worked for a youth conservation corps doing all sorts of odd jobs and consequently could paint, do minor plumbing repairs, change broken window panes, clean furnaces, tape walls, etc. gave him all the qualifications he needed.

Spencer began by charging a flat fee of $4 an hour, but soon found that one way to get his business rolling was to offer a discount to the older people on fixed incomes as an introductory offer. News that he was a hard and conscientious worker traveled quickly and within a short time, he was earning a good part-time income.

So good, in fact, that he needed to hire a co-worker to lighten his work load.
91. Noteworthy Business

While Jim was a music major in college, he found that one of the best ways to supplement his income was teaching music. As a gifted musician, specializing in piano and the violin, he decided it would be worthwhile to teach music on a part-time business. It was something he could do as time permitted and he could take on as many students as needed.

He decided to advertise in the local paper and post flyers around school. He also left several flyers in music stores in the area. In a short time, he was teaching several students at five dollars per lesson for either instrument.

Content with his supplemental income Jim was discussing his newfound business with a friend who suggested he start a school. Investing some of his profits, Jim purchased several keyboard instruments and expanded his class from one student to ten students per hour. The popularity of the keyboards and his pleasant way of teaching soon multiplied his investment.

In addition to the keyboard school, he expanded the violin classes enough to start a violin club and was soon busy scheduling performances and exhibitions.

Not satisfied Jim went on to hire other qualified teachers representing a host of other instruments. With this base of instructors, Jim's music school flourished not to mention his bank account.

According to Jim, "teaching music is what I enjoy. It is a great part-time income. If you can play an instrument and have developed a level of proficiency, give it a try."

Analysis

| Type: service |
| Marketing Approach: referrals, word of mouth |
| Unique Appeal: low cost, convenience |
| Skills: handy work |

Financial Overview:

Initial Investment: minimal
Potential Income: limited by time

Analysis

| Type: service |
| Marketing Approach: direct sales |
| Unique Appeal: music school |
| Skills: Musical instrument |

Financial Overview:

Initial Investment: minimal
Potential Income: $2,000/month
92. Resume Writer

Jeff, a college senior majoring in English, is making about $50 a week for five hours of work.

He specializes in designing resumes for graduating seniors. He discovered his talent when he was preparing his own resume. Several of his fraternity brothers liked it so much they wanted him to design their resumes also.

Within a couple of weeks Jeff had placed advertising all over campus offering to give basic instruction on how to tailor a resume to fit the potential employer. Besides consultation, he also prepares resume in one of four different formats, depending on what you want to emphasize for your potential employer.

Charging five dollars for an initial consultation and four dollars for any additional sessions, he makes a good income. If he designs and works the resume up on his computer, he has an addition charge.

Since he is located on a college campus most of his business is generated through word of mouth. Jeff finds that once someone sees a resume he has designed, they want to see what he can put together for them.

Analysis

Type: service
Marketing Approach: word of mouth
Unique Appeal: custom design
Skills: none
Financial Overview:
  Initial Investment: minimal
  Potential Income: variable
93. A Second Opinion

While working in a hospital, Mary noticed many patients would seek a second opinion before undergoing surgery. She also noticed that many of these patients didn't know where to go for that second opinion. This sparked an idea and today Mary is president of The Hecht Group, a group of 37 consulting surgeons.

Her first step was to organize a consulting group of well-qualified surgeons in every medical discipline. According to Mary, "Patients know we're not looking to operate because that is not our function, and surgeons know that we'll never steal their patients."

The Hecht Group's success also stems from their philosophy that there is no such thing as minor surgery especially if it's your own. Those facing surgery are in an anxiety-producing situation and the surgeons try to relieve that anxiety by giving the patient knowledge of the operation and an understanding of the procedure involved as well as other potential options.

Financially the opportunities are great. But for Mary and the consulting surgeons, who already make a good income, it isn't just a chance to increase their income but also an opportunity to provide a needed service for the thousands of patients who have come to The Hecht Group or called from allover the country. Mary recognized a need in her profession and does a great job fulfilling that need.

Analysis

Type: service
Marketing Approach: referrals
Unique Appeal: providing second opinions
Skills: none
Financial Overview:

  Initial Investment: minimal
  Potential Income: variable
94. Disaster Masters

While Ron was operating a full service carpet business, which involved everything from sales to installation and steam cleaning, he found that he had to keep adding services to keep up with customer demands. According to Ron, he had to learn how to clean up everything from pet stains to fire and flood damage.

One day he realized that the name of his company, Service King, really didn't explain all the services he offered. Wanting a name that would really tell the public what he was all about, Ron settled on Disaster Masters. His business has been booming ever since.

Ron, who now has a staff of 25, can tackle anything from carpet mildew to the worst disaster clean up problems. His jobs include everything from pet stain removal to cleaning up major hotel fire damage. One thing that makes his business a success is his precision in assessing damage.

He carries a camera, tape recorder, and will not start a job until he has a signed authorization. He also has a registered insurance agent who works with the client's insurance company, which saves a lot of time. Ron explains, "This way, after the fire fighters or plumbers leave, we can get started right away, not next week after an insurance adjuster has been there. When people have these problems, whether at home or in a business, they need help right away."

Ron has also gone a step further in mastering his business. He is one of about 140 certified carpet inspectors in the US and a member of the National Association of Fire Restorers. He seeks to be the best in his field by increasing his knowledge and the knowledge of his staff. He has experts in horticulture and has on call about 30 specialists such as locksmiths and art restorers.

What has all this meant for Ron? Well for starters--a gross income well over $700,000 a year. All it took was a little creativity to come up with a new idea in an old industry.

Analysis

Type: service
Marketing Approach: referrals, advertising
Unique Appeal: fast major clean up
Skills: some knowledge of damage estimations

Financial Overview:
Initial Investment: variable
Potential Income: variable
95. Day Runner

Felice had a simple desire to have a journal that would help her keep track of every segment of her life—from her job to her family and three children. Therefore, while on hiatus from her job, she took $12,000 of family savings and decided to design a date book called the Day Runner.

With the help of her husband, she styled the book and smoothed out the technical problems. The first year of production, they barely managed to break even on sales. The husband and wife team would spend twelve to fourteen hours a day on the project while employees working out of Felice and Boyd's home would take care of their baby, watch the dogs, and water the garden.

After four long years of dedication including giving up their regular careers, Felice's Day Runner's gross revenues hit $10.8 million with over $1 million in net profits, their work force had increased to fifty-five, and production was taking up every available space in their home.

Currently, the business occupies a 40,000-square-foot factory and employs 277 workers who turn out over 600,000 Day Runners annually. Day Runners retail from $49 to $190. Sales are expected to reach $30 million within the year giving Felice a tidy income of $120,000 a year.

Felice's desire for a Day Runner now is a way of life for many people. All she needed to turn her dream into reality was a husband and family willing to support her.

Analysis

Type: light manufacturing
Marketing Approach: direct sales
Unique Appeal: time saver
Skills: none

Financial Overview:
Initial Investment: $12,000
Potential Income: net
$120,000/yr
One misty morning while tending his garden in Viola, Alyn came up with an idea that today has blossomed into quite a business. Alyn had left the corporate life and gone to work for a tree nursery in an attempt to combine his love of the outdoors with his marketing experience.

His idea was to put together a company that sells greeting cards that contain packets of scented potpourri or flower and vegetable seeds. Though he had a lofty vision, he had initial problems when he tried to finance his idea.

Since banks and venture capitalists didn't share his enthusiasm for the idea, he had to borrow $75,000 from a family friend to launch his greeting card business.

Today his company produces over seventy different types of greeting cards that sell for $1.50 each. One example carries the line, "I care for you a whole bunch" and comes with a packet of carrot seeds.

Overcoming a slow start Alyn, has managed to ship out as many as 1.5 million cards all over the U.S. with sales topping the $1 million mark.

With eight full-time employees, he has developed a unique system of management. According to Alyn, "A company's growth should be like the unfolding of a flower. People in this organization should be allowed to grow and manage themselves." Alyn has developed a system comprised of three skill and salary levels simply called X, Y, and Z.

The X level worker is responsible for his own performance, the Y worker must understand the company internally and help manage, and the Z worker deals with sales, shipping and business outside of headquarters. The salaries increase according to the level of the employee with each employee given the freedom to move up whenever they feel they are ready.

With this unique structure, this huge business retains the personality of a small-time operation.

**Analysis**

Type: light manufacturing  
Marketing Approach:  
Unique Appeal: seeds in the cards  
Skills: none

**Financial Overview:**  
Initial Investment: $75,000  
Potential Income: unlimited
97. Viva Las Vegas

Bernard, working for minimum wage in a travel agency, came up with an idea that now gives him an $84,000 a year salary and ownership of stock worth $1.5 million.

He figured that if he arranged discounts on large blocks of hotel rooms, shows and rental cars, then put these together into an attractive tour package and mailed them to travel agents he could build a successful business for himself.

He began his business by selling his partial ownership in a motorcycle dealership. With $30,000, he started Passport Travel Inc.

Currently, with more than 140 agents selling travel packages worth $30 million, Bernard is becoming a major factor in the tourist industry. Part of his success lies in the fact that he chose Las Vegas as the area to concentrate his business. As one of the country’s highest-volume tourist stops, he decided that there would be quite a demand for tour packages in this area. His ingenuity paid off as recently the Las Vegas Convention and Visitors Authority honored his company for generating more than $100 million of tourist business.

Analysis
Type: service
Marketing Approach: direct mail
Unique Appeal: discount package tours
Skills: some knowledge of tourist industry
Financial Overview:
Initial Investment: $30,000
Potential Income: $84,000 /yr+
98. It's Like Magic

Mary decided to accompany her younger son Tim to his magic lessons. Thinking it would be fun to learn a few illusions, Mary began to study magic herself. In time she became quite skilled as a magician and is currently making $10,000 a year performing in her spare time. As an instructor at a major university, she began to use her magical skills to augment her lectures in her finance classes.

She would illustrate the effect of such things as credit card interest rates by making dollars mysteriously disappear in a flash. For her the tricks were effective object lessons and her classes loved the entertainment.

While teaching her classes Mary applied for and received an educational grant to produce twenty-six half-hour television programs on consumer finance using her magic to illuminate her advice. The series is so popular that she has expanded its format to include guest appearances by celebrities who have agreed to discuss their financial problems on television. Mary's television series has brought her a sizeable part-time income that, unlike her magical illusions, is definitely real.

Analysis
Type: service
Marketing Approach: direct sales
Unique Appeal: illustrations done with magic
Skills: magic
Financial Overview:
Initial Investment: minimal
Potential Income: $10,000
Fishy Business

David has always been interested in outdoor activities—especially fishing. He knew all the great fishing holes in his area. His friends constantly approached him to take them fishing. He figured that he could make some money in his spare time by directing tours to local fishing spots. Within a week, he contacted several travel agents and offered his services to them for a fee. Working with the agents, he became part of a package deal that included a day of fishing with a resident expert.

When he found that he had more time to devote to his business, he contacted several local hotels and, recognizing that many people didn't go through a travel agent, left information with them about his services.

At $50 a day per person, he has been able to make a good income in his spare time. Moreover, the best part is that he's paid for fishing all day. He began by having people supply their own gear, but since investing some of his earnings in equipment, he can outfit a party of ten for an extra charge. He is so confident of his fishing experience that he also guarantees his service—if a customer doesn't catch a fish he gets a partial refund.

Though he has revealed most of his great fishing spots he admits happily that he has still keeps a special one reserved for himself. The business isn't all fun, David admits, as he prefers fishing and enjoying the outdoors alone. In addition, since his business has picked up he sometimes is so caught up in the paper work that he doesn't have enough time for himself.

Though he still receives a lot of business from travel agents, most of his business is generate by word of mouth. According to David, working with travel agents is a great way to get started, but it is much better to have the people pay him directly rather than an agent.

Analysis

Type: service

Marketing Approach: agents, referrals

Unique Appeal: local guide

Skills: fishing

Financial Overview:

Initial Investment: minimal

Potential Income: limited only by accommodations
100. Summer Camp

James, just prior to summer break at his junior college, came up with a lucrative idea. First, he realized that when school is out many kids don’t have anything to do. Second, the small community college's enrollment is very high. Third, there are many competent teachers looking for a part-time summer income.

After planning awhile, he developed several summer specialty camps for youth. He visited with the appropriate officials at the community college and received enthusiastic response, especially from the director of community programs.

Using the school's facilities, he had several pamphlets printed up and distributed in the community advertising the several specialty camps he designed for youth. With the help of some school administrators, they were able to locate several teachers who were more than willing to help supervise the activities.

The first program was a summer football camp for three age groups. At $250 for a week camp, the school received $100 from each youth for room and board, the coach received $25, advertising and other costs received $45, and James received the remaining $80 for his coordination of the events.

At the end of his first camp with more than 30 students participating from the community, James cleared $2,400. Other programs during the summer included a basketball camp and an art camp. Since its inception, James community college programs have become a big success. Last year he had over thirteen different programs offered during the summer. When James transferred to a four-year college, he sold his interest in the summer program to the community college for a modest price. Now with the rest of his education financed James is free to pursue other moneymaking ventures.

Analysis

Type: service
Marketing Approach: pamphlets
Unique Appeal: summer camps
Skills: none
Financial Overview:

Initial Investment: minimal
Potential Income: $80/student
At nineteen in need of money, Richard built a street cart out of lumber and some spare bike parts for $50, secured a vending license, and began selling hot dogs and cold sandwiches to the crowds at lunchtime.

He soon learned how to attract a crowd in order to sell more of his sandwiches. By using special gimmicks such as wearing a safari hat, an apron, a bow tie, and playing jungle music he found that people enjoyed stopping at his cart. He also entertained by playing a banjo, putting on a show with hand puppets, and juggling his ham sandwiches.

Today Richard is the owner of Eat-n-Plenty, a vending service that has more than seven hundred carts in over twenty-two cities in the US. His annual income is over $200,000.

He got to where he is today by borrowing enough to finance sixty carts starting on the streets of New York and training other vendors he started this booming vendor business. According to Richard it took "a lot of guts, but it paid off."

Analysis

Type: service
Marketing Approach: vending
Unique Appeal: entertainment
Skills: none
Financial Overview:
Initial Investment: variable
Potential Income: variable
Chris bought a gift in a local mall just shortly after the Christmas season. Since she did not buy it at one of the larger department stores that offered a gift-wrapping service, she had to purchase some wrap, go home and do it herself.

She enjoyed the convenience at Christmas time of having a gift-wrapping service in a corner of the mall. She wondered why this service wasn't offered all year long. After a visit with the mall's manager, she arranged to rent space in the mall at a discount rate in exchange for expanding her gift-wrapping service to include an information booth for mall patrons as well.

With $225 in initial expenses, some friends to help her set up and paint a booth, and an additional $100 spent on a variety of wrapping paper and ribbon from a wholesale outlet Chris opened for business.

As business began to pick up Chris thought of another idea to increase her revenues. Since there were only two major stores in the mall who gift wrapped free with a minimal purchase, she decided to approach several of the other stores and offer for a fee to gift wrap free of charge any merchandise on presentation of a receipt from the store.

Several of the stores in the mall liked the idea and began to advertise Chris's free gift-wrapping service for a minimal purchase of five dollars. For each contract, Chris was paid $75 a month. The mall also provided Chris with a sign that said Information and Gift Wrap. During busy seasons such as Christmas, Chris hired additional help. Currently she has three such gift wrapping services in malls located in her area.

**Analysis**

*Type:* service  
*Marketing Approach:* referrals  
*Unique Appeal:* free gift-wrap  
*Skills:* none

**Financial Overview:**

- **Initial Investment:** $350  
- **Potential Income:** $15,000/yr
Mark remembered when he first arrived at college how difficult it was to find his way around town. His second year with a group of friends he decided to provide a "New Student Directory" consisting of a map and advertising from local merchants.

The first thing he did was find a good map that could be modified and redesigned to contain ads from local merchants. At $400 for two-square inches, he had his clients' pay 10% down, 40% at press time, and the balance when the maps were distributed.

Since the maps were to be distributed to large apartment complexes, gas stations, and motels in the area, Mark felt the merchants could justify the advertising cost.

One unique feature of Mark's map was that each merchant's location was indicated on the map along with any local landmarks.

After expenses, he cleared $2000. Mark says that next year he would like to develop the quality of the product. He is thinking about expanding the map and turning it into a small booklet that includes bus routes, more community advertising, and discount coupons.

**Analysis**

Type: service
Marketing Approach: door to door
Unique Appeal: merchant locations indicated
Skills: none
Financial Overview:

Initial Investment: minimal
Potential Income: $2,000
104. Humiliation Elimination

When Lincoln had to stand in line one day for over an hour wait-
ing to reclaim his Porsche from the city impoundment lot after his car
had been towed once and booted twice, he came up with an idea.

Today he is founder of Humiliation Elimination Inc., a firm that
caters to people who ignore parking regulations and who, when caught,
would like to avoid the embarrassment of picking up an impounded car.

Essentially Lincoln's idea works like this: For $45 a year--the fee
is $50 if you're a tourist--a person can be a member of HEI. All a mem-
ber needs to do is call HEI and report getting a ticket, HEI pays for the
ticket and bills it to the members credit card account. If a boot is put
onto the front wheel of the car, HEI pays the accumulated fines and
arranges to have the boot removed. If the car is towed, a call to HEI
will bring a limousine to take the car's owner to the impoundment lot.
While the HEI employee takes care of the fines, the owner sits in the
limo and eats either a delicious feast of finger sandwiches or a scram-
bled egg breakfast depending on the time of day.

Currently HEI has over 2,000 members. Lincoln has opened his
second office in Boston and has 20 employees. The success of his
company, according to Lincoln, lies in the fact that parking enforcement
regulations are a fact of life, and "like taxes, never rest."

Analysis

Type: service
Marketing Approach: referrals
Unique Appeal: elimination of embarrassment
Skills: none
Financial Overview:

    Initial Investment: minimal
    Potential Income: $50,000
105. Energy King

Jackson, after having sold insulation one summer was convinced that home energy conservation was an important concern for people everywhere—especially with the rising cost of heating and cooling homes. He was also discouraged by the sloppy job that most salesmen did in inspecting homes and the long wait for a professional home energy audit from the utility company.

He figured working on his own, he could kill two birds with one stone. Buying some equipment and learning how to audit got him started.

Along with auditing his work also includes caulking, installing water saver showerheads, water heater blankets, etc. Insulation work originally was referred to a local contractor for a commission.

The best part of his job according to Jackson was being self-employed. Though he started small, Jackson has now become the king in his industry.

Today using a special infrared scanning system, he can check the interior of a house for energy leaks. After the building has been pressurized with a special blower that fits into the door, air leaks can be seen with the portable scanner.

As president and chief executive officer of several energy conservation offices throughout the US, he has helped sales average about $100,000 a month. His goals include expanding his chain into as many as 280 energy stores throughout the US with sales reaching up to $250 million.

Analysis

Type: service
Marketing Approach: referrals
Unique Appeal: total energy saving package
Skills: some knowledge of energy conservation
Financial Overview:

Initial Investment: variable
Potential Income: variable
106. One-Way Driver

Scott offered a service to a friend who needed his car driven to another location and couldn't do it himself. He agreed to do it if his friend would pay for his food and transportation back. When he got back from the trip, he got the idea for a new business.

He began by contacting moving agencies and advertising in local papers but eventually he took out an ad in the yellow pages. His service simply was one-way car pick up or delivery. After awhile, he decided to contact car dealerships in areas he was traveling to see if they had cars he could bring back on return trips. Charging $20 as a flat fee and twenty cents a mile, he would pick up and deliver cars.

At first, according to Scott, work was sporadic. However, once he invested in an ad in the yellow pages his business started to pick up. "People really didn't know there was such a service available," says Scott, "usually they just try to work it out themselves or find a friend."

Most people that have called him have enjoyed the convenience. Usually they are in a bind and can't find someone or it is a last minute emergency.

As part of his service, Scott does a full vehicle inspection before and after the trip and gets the owner's signature. He also gets a release from "normal damage due to travel," and he limits the amount of goods he will haul by trailer.

Since he has begun, Scott has expanded his business to include several friends with excellent driving records. In Scott's case, it pays to drive--last month he cleared $1,200.

Analysis

Type: service
Marketing Approach: yellow pages
Unique Appeal: convenience
Skills: good driving record
Financial Overview:

  Initial Investment: minimal
  Potential Income: $12,000
107. Doormats Mean Money

Erika wanted to make some extra income, but she really didn’t want to spend all day working. She was offered the chance to buy a business cleaning doormats for commercial businesses. After purchasing the business, she discovered that the hours and heavy work weren’t her favorite thing. Since worn out mats were replaced with new ones, she decided to emphasize this part of her business. Because she wanted to spend more time with her children, she created a website so she could run this business from home.

Not wanting to have a huge inventory of mats at her home or needing employees, she established relations with suppliers who would drop ship for her. She searched the Internet to discover what her competition was offering. What she noticed was that the sites she found made it difficult for the customer to find out what they wanted before they made their purchase. She made her website simple so that people who visited would be thrilled with her service and buy her products. To make pricing easier for her customers, she offers free shipping on all her products.

Erika began to have some success, but wanted to increase her knowledge and professionalism. She attended classes taught at the local college on Internet marketing. One of the instructors, a successful Internet entrepreneur, taught her how to gain free advertising by making a few change in her website. The information she learned she implemented on her website, with immediate results. After making the changes, her income increased 30% from the previous year.

Her success has led her to expand into other mat type products. Currently she operates three different websites offering doormats, anti-fatigue mats, and entire garage flooring systems. And the best thing is, especially since she is expecting twins, she has time to spend with her young family.

**Analysis**

Type: service
Marketing Approach: Internet marketing
Unique Appeal: convenience, free shipping
Skills: basic website development
Financial Overview:
  - Initial Investment: minimal
  - Potential Income: $4,000/mo
Daniel, a thirteen year old from Australia, got involved in helping his father design a website for his new business. When he was 12, his father had purchased a web server to host a new website, but didn’t know how to build it. Daniel had taken several computer courses at school and had built his own web pages. With his father’s guidance, the website was completed, but Daniel realized an opportunity was waiting for him.

The web server his father had purchased was more than his business really needed. Daniel built a few web pages for himself and put them on his dad’s server. After awhile, his friends and dad’s clients found out that Daniel had made the web pages. They began to ask him to make pages for them. Using the extra space on his father’s server, Daniel began to create websites and host them as well. Eventually it got to the point where he had to start charging for the websites.

Today he makes about one website a month and charges $3,000 for his work. He would do more, but his parents insist he do his homework before his business. Since he is gaining valuable knowledge to improve his web designs, he wisely follows their counsel. His college tuition will be paid for before he enters high school. And repeat business keeps him just as busy as he wants to be.

**Analysis**

Type: service  
Marketing Approach: Internet marketing, word of mouth  
Unique Appeal: site hosting and design  
Skills: computer skills  
Financial Overview:

- Initial Investment: minimal  
- Potential Income: $36,000/yr
John enjoyed reading and discovering new things. Finding the latest gadgets and gizmos was his passion. But the challenge was that they cost more than he had. While trying to figure out how he could get his favorite books and toys for cheaper, he realized he had a business in the making.

He had kept a blog for a year on a free website he had acquired. In his blog he kept a journal listing his experiences with books, trivia, and gadgets he had found. As he sought ways to find these things, he discovered that several stores had programs where he could sell things from his website, but the purchase would be handled on the stores’ website. In exchange for a referral from him, John would get a commission check from the store. Combining several of these affiliate programs allowed him to sell the new products he found interesting, and he could buy them from himself knowing he’d get a commission from his purchase.

To increase the number of people who saw his website, he changed his blog to show a new item each day on a separate webpage. Also, he would send e-mails to all his friends about the items on his website as well as posting information in various forums. John figured that the people he hung out with would have the same kinds of hobbies. These early referrals became a network of potential customers. Today he has several thousand people who receive his daily email. Because of his collection of jokes and trivia, many people sign up for the humor alone. This daily email then is sponsored by the businesses that he is affiliated with, giving him a commission on top of his fee for advertising for them in his email.

Since his beginning as a way to feed his hobby, John has gained a decent part-time job. It usually only takes him two hours a day at most to set up the email, and then deal with subscription issues. Since most people who get his email only read it during the week, he has his weekends free to play with his own gadgets or read a book to recommend during the week. And that was the reason why he started his search in the first place.

Analysis

Type: service
Marketing Approach: Internet marketing, word of mouth, affiliate programs
Unique Appeal: gadgets, trivia, humor
Skills: computer skills
Financial Overview:
  Initial Investment: minimal
  Potential Income: $28,000/yr
110. Your Story

This is where you write your own story. What will you do and what kind of results will you achieve? Only you can decide. Remember, when you find something to do, think about what you want and go for it.
Curl Up with a Good Book

- Built to Last
  by Jim Collins

- Fast Cash for Kids
  by Bonnie and Noel Drew

- Good to Great
  by Jim Collins

- Love is the Killer App
  by Tim Saunders

- Managing People is like Herding Cats
  by Warren Bennis

- Positively Outrageous Service
  by Scott Gross

- Raving Fans: A Revolutionary Approach to Customer Service
  by Kenneth Blanchard and Sheldon Bowles

- Rich Dad, Poor Dad: What the Rich Teach Their Kids About Money - That the Poor and Middle Class Do Not!
  by Robert Kyosaki and Sharon Lechter

- The E-Myth
  by Michael Gerber

- The Power of Ethical Management
  by Kenneth Blanchard and Norman Vincent Peale

- Who moved my Cheese?
  by Spencer Johnson
Surfing the Web

www.entreworld.org
- EntreWorld

ye.entreworld.org
- Y&E: The Magazine for Teen Entrepreneurs

www.sba.gov
- Resources on starting a business

www.make-stuff.com
- Check out their entrepreneurs corner

www.melissadata.com
- Click on free lookups

www.uspto.gov
- US Patent and Trademark Office

business.utah.gov
- Help for starting a business in Utah

www.infobaseventures.com
- Website of Internet entrepreneur, Paul Allen

www.uvsc.edu/sbdc
- Small Business Development Center at UVSC
Entrepreneur Movies

Babe
Baby Boom

October Sky
Rudy

Tucker