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**It's a fact that...**

in the five years to 2006, the typical cost of a full-time nursery place in England for a child under two rose by 27% – outstripping inflation by nearly 20%. By 2007, the cost had risen by another 6%, to almost £8000 a year.

Source: The Daycare Trust, Childcare Costs Survey, 2007

We are all well aware of the astronomical price of buying or renting property, and that includes commercial property. BT have found that for every member of staff who works from home, they save an average of £6000 per annum on office costs. And if you're self-employed, you probably wouldn't be in business if you had to pay a commercial rent. Many business plans just don't stack up if buying or renting commercial property is added in. Our cleaning business certainly wouldn't have got off the ground if we had had to run it from business premises, and even after it became profitable, I never considered moving it away from home.

**HELP FIGHT CLIMATE CHANGE**

A few years ago there was widespread concern about the 'food miles' involved in flying food from places like South America and Africa to British supermarkets. Since then there has been a noticeable rise in the popularity of farmers' markets and a strong emphasis on the promotion of local and seasonal produce.

But have you heard of 'work miles', or the distances clocked up by commuters travelling to and from their workplaces every day? If not, it may not be long before you do. In a world of congestion, pollution and high petrol prices, it's increasingly illogical for thousands of people to spend hours every working day slogging to and from a place of work if they can do that work just as effectively from home.

With unusual and extreme weather events now regularly occurring in the UK, such as the torrential rain that caused the summer floods of 2007, there is more public debate about the effects of climate change and how cutting down on carbon emissions from driving could help to halt or reverse the effects.

**Just a thought**

According to Liftshare, the organisation providing free carshare and transport information, if the average car commuter halved the daily 19 miles they drive in their own car, 648 kilograms of carbon dioxide – the amount that could be absorbed by 216 trees – would be saved every year.

In 2006 David Miliband, the then Secretary of State for Environment, Food and Rural Affairs, proposed the idea of personal carbon allowances or carbon credit cards. Consumers would have to carry a swipe card recording their carbon allowance, which would have points deducted each time they filled up with petrol or bought an airline ticket. Those not using their allowance could sell surplus points to a central bank,

- By showing themselves to be forward-thinking and open to innovation, employers attract highly qualified and highly motivated staff.
- Employers find it easier to retain these high quality staff and save money on expensive recruitment and training.
- All these savings enhance competitiveness in the face of tough competition from home and abroad.

### ADVANTAGES OF HOMEWORKING FOR COMMUNITIES

- You and your neighbours all benefit from the security of having someone in the house all or part of the day.
- Your local area becomes more vibrant if people are around for the whole day and need to use local services. Homeworkers get their paper from the local newsagent and their stamps from the post office. Ideally they also have the time and inclination to do their food shopping locally too, enabling the survival of small food shops otherwise squeezed out by out-of-town superstores.
- The roads get less congested at traditional rush hours. Think what a difference it makes to traffic flow when the schools are on holiday – how much quieter would the roads be if up to 50 per cent of the working population were working from home?

### ADVANTAGES OF HOMEWORKING FOR THE ENVIRONMENT

Carbon emissions into the atmosphere are reduced as homeworkers:

- Cut down their work miles.
- Turn down the heating, get better insulation and switch off computers and appliances to keep utility bills down.
- Shop locally and maybe grow their own fruit and vegetables in some of the time saved by not commuting.

## The downsides of homeworking

It has to be said that there are those who are less than impressed by the idea of homeworking. In an article about public transport and the horrors of commuting in the *Daily Telegraph* in July 2007, Boris Johnson declared that ‘the office is the natural habitat of Homo sapiens’ and ‘working from home is simply a euphemism for sloth, apathy, staring out of the window and random surfing of the internet’. I’ve also read a response to an internet article in which the writer declared that if you are able to work from home full time, you obviously have a useless job!

□ [www.liveworkhomes.co.uk](http://www.liveworkhomes.co.uk)

If you'd like to know more about the environmental benefits of homeworking, this readable site provides fascinating facts and figures to show how living and working in the same place can help to save time, money and the planet.

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## Coping with isolation

Bearing in mind that isolation is generally regarded as the number one challenge in working from home, it's easy to see how your degree of extroversion or introversion will have a big impact on how comfortable you feel working from home. Being an extrovert does not rule out the possibility of working from home, however. It is mainly a question of understanding your own needs and adapting your habits accordingly. In fact it's so important that I've devoted the whole of Chapter 7 to the subject of isolation and how to stay connected even if you are working alone.

And of course nobody is entirely extrovert or entirely introvert; we are all at different points on a sliding scale, and we can move up and down the scale depending on circumstances. An introvert may be the life and soul of the party with family or old friends they are comfortable with; an extrovert may dread the prospect of a situation where they know no-one.

We can also train ourselves to cope with situations outside our comfort zone if there is sufficient motivation, for example, if your job description demands that you entertain clients. Sometimes people are so good at putting on a show that others are amazed when they confess it is really hard for them and not a natural part of their personality at all.

## A Magazine Owner's Story

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*Toni runs a business magazine from home with her husband Nick, who previously worked as a journalist for national publications. As they have complementary skills, they make a good team and it was obvious from the start how they would split responsibilities. Nick is happy with his own company and writes and edits the content of the magazine in their home office, an old farmhouse at the end of a long lane. Before having her children, Toni had a career selling magazine advertising space. She is chatty and interested in people.*

*So it is Toni who goes out every day to attend countless networking meetings and talk to prospective and current customers. I have seen her in action – her energy and enthusiasm are boundless and she talks openly and cheerfully to all kinds of people, from the catering staff to the most influential guest. Yet even Toni, a natural extrovert, says her networking style is partly a facade, only possible because she is so determined to establish their business and give their children a comfortable lifestyle. Nick confirms that she would never be this outgoing in a more informal situation.*

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So you need to carry out a process known as 'due diligence' where you examine the whole business. An accountant can help you to analyse the figures, but you should also look carefully at factors such as processes, key members of staff, competitors and trends in the market. A business is only worth the amount someone is willing to pay for it, so use the results of your due diligence to negotiate the price.

### **Direct selling, network marketing, multi level marketing (MLM), party plan**

Direct selling means that the manufacturer sells direct to the customer with no retail middle man. As direct selling can easily be done from home on a part-time basis, it is an obvious choice for mothers and for employees wanting to start a small business while keeping on the day job. Sales can be made door to door by dropping off a catalogue and returning later to collect orders, as you will know if you have ever had an Avon or Kleeneze brochure pushed through your door. Or salespeople may sell by personal referral and talk to their family, friends, neighbours and other contacts in the hope of making a sale. They may also use party plan, in which they take the products along to gatherings of friends for a demonstration and sampling after which orders are taken.

You may have heard of network marketing, sometimes called multi-level marketing (MLM). This means that salesperson A recruits or sponsors person B to become a salesperson, and then gets a bonus related to the number of sales that B makes, as well the sales that B's own network or 'downline' make. Those who are successful at recruiting new salespeople can end up making a great deal of money, and these affluent lifestyles are used by network marketing companies to promote their recruitment activities. Pictures of big houses and shiny cars are appealing to us all, so how do you make an informed decision about which company to join? Anne, who joined a network marketing company 18 months ago as a way of generating a retirement income, and has since astonished herself with her business and personal development, helped me to formulate some guidelines. (I am looking at this in detail as, unlike buying a franchise or business, which requires considerable research, a large outlay of capital and the advice of professionals, it is much easier and cheaper to start out in network marketing and you may find it harder to get objective advice.)

#### ***What to look for in a network marketing company***

- Look for a company that is already well established. You need to know that it's going to be around in the future to provide the income you are working hard to generate now.

projected level of turnover and fall behind, you might also fall behind with payments to the bank and risk going bust.

## INSURANCE

There is insurance available for every eventuality you can possibly think of, but when starting a business you are usually looking to keep costs to a minimum. Certain kinds of business insurance are a legal requirement however, so find out what applies to your own circumstances. Public liability insurance, for example, covers you in case you cause damage to anyone or anything in the course of your work. If you employ staff, you must have employers' liability insurance.

You may also want to cover the most basic risks to yourself and the business. As we've seen, self-employed people can't afford to be ill, so if you can afford it, look for a private health insurance that will get you into hospital and back to work quickly. A Permanent Health Insurance policy will cover your earnings if you are unable to work for an extended period of time, normally at least three months. Check the small print carefully on all policies to make sure they cover exactly what you need or the policy may not pay out when you claim.

## Useful people to know when you're setting up a business

Running a business can be a lonely experience and I strongly recommend you build a carefully chosen network of people who can advise and help you. You should concentrate on your own area(s) of expertise (usually those that bring in the most revenue) and rely on others to provide specialist help. This means being very discerning in your choice of advisers.

Other people's recommendations are useful, but remember that you and your business are unique, and the person who is invaluable to an acquaintance may be less helpful to you. If you feel the slightest bit uncomfortable with a prospective adviser, they aren't the right person for you. You must be able to ask them what you feel like stupid questions and know that you will always get a straightforward and understandable reply. The best advisers will inspire you to achieve much more than you ever would alone. (Also see Chapter 7 for how to build your own informal and formal support networks.)

## BUSINESS ADVISER

I can speak on this subject from all sides of the fence, having used enterprise agency advisers at no charge, paid for advice on a private basis, and then become a business adviser myself, firstly in the private and then the public sector.

## ACCOUNTANT

There is no obligation to employ an accountant as a self-employed person or small business owner, as you can do your own accounts and fill out your own annual tax returns. To my mind, however, unless you have a very low turnover, an accountant will probably pay for themselves by identifying where you can claim tax allowances to offset your tax bill. For example, it's possible to claim part of your household expenses if you are using space in your house to run the business, and there will be other allowances specific to your trade or profession.

But even if you use an accountant, it's wise to also have a basic understanding of how to put together your accounts and how to read them, so that you can ask appropriate questions about the financial performance of your business and what you could do better. My experience has been that, unless you are lucky, accountants only answer the questions they are asked and tend not to volunteer information.

## BANK MANAGER

It pays to shop around for your business bank account. Internet banks offer free or cheap banking to new businesses for a set period of time, but you may be able to negotiate a longer period than advertised. You may have to pay bank charges if you exceed a certain number of transactions a month, so try to estimate how many deposits and withdrawals you will be making.

Internet or postal accounts can be operated free of charge, but this is because they give you no counter service in a branch, so think about whether this will suit you and your business. For example, if you have lots of domestic customers who pay you in cash, which you then need to bank, this kind of account is unsuitable. It will be fine if you are paid by cheque or bank transfer.

Remember that bank managers are employed to make profits for their employer, not to advise you completely impartially on the best way to run your business. You will have an easier time if you can find a bank manager who is enthusiastic about your business and believes in your ability to succeed, so look for someone who responds to your idea. However, it's common for bank staff to be regularly transferred to other branches or other duties, so also be prepared for a change of face.

## SOLICITOR

If you are simply becoming self-employed, there's no requirement for you to see a solicitor, but I'd definitely recommend it if you are setting up a partnership with one or more other people – see the section on Partnership above.



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## HOW DO I CREATE MY PERFECT WORKSPACE?

The great thing about making your own workspace at home is that you can say goodbye to standardised grey cubicles and workstations, and make your home office reflect your personality and interests so that you feel inspired and uplifted whenever you are working.

### **This chapter covers:**

1. Factors to think about before starting to make a workspace at home, or when improving your existing workspace.
2. Deciding whether you are going to invite clients and other associates into your home.
3. Alternative venues if you don't want to hold meetings at home.

### **Setting up or improving your workspace**

There are a great many factors you might wish to consider before deciding where and how to make your workspace, and they are listed below. Some of them – geographical location for example – may not be something you can change, but it will be an important factor if you are planning a complete life overhaul like some of the people in this book, and moving home as well as out of the office. All of the factors below are equally applicable to both employees and the self-employed.

#### **DOES MY CHOSEN LOCATION SUPPORT HOMEWORKING AND MY FAMILY?**

For a number of years there has been a migration of people away from cities and their stressful living conditions to the provinces and rural areas, where daily life is perceived to be calmer and more pleasant. If you are able to work from home, you might be thinking of moving out of the city, especially if you have children to consider.

Many city-dwellers dream of the good life in the country and that often includes a house surrounded by rolling fields, but think hard before making such a move. Have you and the other members of your family ever lived in a rural area, not counting a couple of weeks in a holiday cottage in summer? How will your daily life be affected if there is no handy post office or printshop around the corner? Can you do your work properly and efficiently if every small errand is a drive away?

## WHAT ABOUT THE HEATING AND LIGHTING?

You need pleasant working conditions in your home office or the quality of your work will suffer. Bear in mind that you can get very cold sitting still at a computer for hours in winter, or very hot without any ventilation in the summer, so you need adequate, adjustable heating and a source of fresh air, ideally a window you can gaze out of when in need of inspiration.

A window also gives you natural light, which is the best and most relaxing on the eye. If you need artificial lighting, make sure it is even and doesn't reflect off your computer screen.

## DO I NEED TO BUY NEW FURNITURE?

Tempting as it is to go on a shopping spree when setting up your workspace, it's not necessary to spend lots of money and anyway you might be on a strict budget if you're setting up a business. It may be possible to use furniture you already have, but do balance that against the need to feel comfortable and have your back properly supported when you are working. It's not a good idea to buy office furniture without trying it for size first. You're going to be spending many hours using it and it has to feel comfortable.

A good compromise would be to buy secondhand office furniture from a dealer who buys up excess stock and cleans it up. That way you get properly designed pieces at a competitive price and you can feel you're doing your bit for the environment. You can find outlets in Yellow Pages or the local paper.

The amount of furniture and equipment an employer provides you with will probably be in proportion to the number of hours you spend working from home.

### Just a thought:

- if your employer is going to supply you with office furniture, measure your chosen space carefully, allowing plenty of room for manoeuvre, as conventional office furniture is often too large to be accommodated in a domestic setting, particularly in new houses.
- If you are buying new furniture, look at the ranges available from domestic furniture retailers, as these are designed to fit into the home.

## Desk

Your desk should be big enough to allow you to write on an A4 pad and move documents around, as well as accommodate your screen, keyboard and speakers. A matt surface is less tiring on the eye.

- You may feel anxious throughout the meeting in case you are disturbed by family or an unexpected caller, or unsure how to handle a business meeting in the place where you usually only entertain family and friends.
- Your client may be unsure how to behave when the boundaries between a business and personal visit are blurred. They may feel under pressure to admire your décor or your children, and uncertain how to start and end the meeting.
- The level of intimacy involved in going into someone's home may be too high for some people and make them feel pressurised into doing business with you, so they opt out instead.

### ***Blurred Boundaries***

*My partner occasionally used to see coaching and hypnotherapy clients at home. Fortunately we had plenty of private parking, but the house wasn't the easiest to find and sometimes clients arrived flustered or late after getting lost. The most comfortable place for Andy to see them was the sitting room, but since the obvious entrance to the house was at the side, clients would often come through the kitchen and dining room first. If they wanted to use the bathroom, they had to go upstairs. This meant we often had a frantic period of tidying before they arrived for their appointment. In addition, I either had to arrange to be out when a client was there or make sure I had organised plenty of desk work to do so I could close myself off in one of our offices upstairs where I was out of earshot.*

How you decide whether or not to have all or some of your meetings at home will depend on your family circumstances, your home, the nature of your work and the adaptability of your business associates. You could try out one of the alternatives described below or think about investing in the ideal solution – a totally self-contained office complete with its own entrance – so that there's no need for your visitors to set foot in your home at all.

### **A Psychotherapist's Story**

*Tina had a therapy room upstairs in her home but when she had a bad car accident and could no longer get up the stairs, she was forced to use her sitting room. This was unsatisfactory for various reasons – there was always a risk of someone coming to the door, it was difficult for her to relax in the same space after work, and it was impossible to avoid moving things around, when a therapy room should be kept the same to allow the therapist to process changes in the client.*

products and services but also has good quality articles on many aspects of working from home.

- [www.bytestart.co.uk](http://www.bytestart.co.uk)  
Click on the Office & Home link for regularly updated articles on setting up a workspace at home.
- [www.shedworking.co.uk](http://www.shedworking.co.uk)  
Alex Johnson is a man happily obsessed with his shed and he runs 'the only daily updated guide to the lifestyles of shedworkers and those who work in shedlike atmospheres'. If you are tempted by the prospect of relocating to the end of the garden, Alex is your man. He provides photos of all kinds of sheds and an encyclopaedic listing of the suppliers of garden offices.
- [www.businesslink.gov.uk](http://www.businesslink.gov.uk)  
Click on the Health, Safety and Premises link on the left-hand menu, followed by Working Environment, for a wealth of information on working safely at home.
- [www.workhubs.com](http://www.workhubs.com)  
An introduction to the idea of workhubs and what they can achieve for home-based business, with links to successful hubs in Shrewsbury, Penzance and Dublin: [www.enterprise-hq.co.uk](http://www.enterprise-hq.co.uk), [www.digitalpeninsula.com](http://www.digitalpeninsula.com), [www.thedigitalhub.com](http://www.thedigitalhub.com)
- [www.liveworkhomes.co.uk](http://www.liveworkhomes.co.uk)  
This colourful and clearly written site showcases live/work properties around the country and is packed with information about buying or renting a live/work property.

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## Finding your most productive homeworking style

I suggested in Chapter 2 that you give yourself the best possible chance of success in homeworking if you understand your personality and how you are likely to respond to the challenges of working from home. You will also make the best possible use of your time if you understand what may seem like insignificant personal quirks, such as which tasks you enjoy the most, the kind of clothes that make you feel businesslike as well as comfortable, and the time of day you are most able to concentrate and produce quality work. In order to think about your habits a little more objectively, ask yourself the questions listed below. It might help to write down your answers in a notebook and add more as you think of them. You are building up a picture of the best working pattern for you and it might take a little while to complete. Here are the questions.

### WHAT TIME OF DAY ARE YOU AT YOUR BEST?

Do you wake up in the morning raring to go, or do you need several cups of coffee to ease you gently into the day, only hitting your stride by mid-morning? You might be one of those people who don't get creative until the evening, when the distractions of the day are over. Or do you have to be as productive as possible when the children are out at nursery? When have you recently been pleased with your work – was the time of a day a contributing factor?

### A Photographer's Story

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*Richard runs a media company: 'I find the three hours after midnight the most productive of my day, as there are no interruptions and the London photo agencies I deal with provide a 24-hour service so there is always someone available to talk to. I usually go to bed at 4 a.m. and get up at 10 a.m. It doesn't make me particularly popular with my partner, but she works with me in the business and we see it as an investment for the family's future.'*

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### WHAT ARE YOU GOING TO WEAR?

One of the most liberating aspects of working from home is that you no longer have to conform to a dress code and you may well save money by no longer having to buy and dry clean 'office clothes'. In theory you can now slop around in your pyjamas and dressing gown all day, although I've never met a homeworker who does, perhaps because they quickly realise that clothes have a profound effect on your mood and hence your productivity. Neil is a financial adviser who sometimes works from home. He finds that he needs to put on his suit, just as he would if he was going to the office or to visit a client, if he is to get into a businesslike frame of mind. Don't underestimate the power of clothes – notice and record how different styles make you

account when you will need to stop work to prepare for a meeting or drive to pick up the kids. (See Chapter 2 ‘How do you keep time?’ for tips on keeping tabs on time).

- Start your day by browsing any websites you have come across in magazine and newspaper articles or promotional material. They can be related to work or pleasure. Maybe visit the website of your favourite newspaper. If you belong to an online network (see Chapter 7), now is a good time to check for new messages in your inbox or on the forums.
- Check your business or personal bank accounts online. My business adviser used to say there is no excuse for not knowing exactly how much money is in your account at any time. Most of us probably don’t meet these exacting standards so it’s a good idea to look regularly and not be taken by surprise by a large upcoming commitment. Not to mention the motivation your current balance can supply, either because it’s satisfyingly fat or worryingly slender.
- Look at emails next. Nikki noticed the difference when her internet went down for several weeks and her publishing company had no email to check first thing in the morning: ‘it was quite difficult to get going. Emails kickstart the day. They tend to set the tone for the day and dictate what I do and what my priorities are.’
- Now make phone calls. Speaking to other people will motivate you and perhaps provide some deadlines or help to prioritise your work.

### SETTING BREAK TIMES

You might want to set yourself break times before you even start work, just as breaks are often allocated in the workplace and strictly adhered to. Put your break times in the diary just as you do meetings and appointments. If you are an in-time person (see Chapter 2) and lose track of time, you could set your mobile or an alarm clock to ring and remind you to take a break. It is tempting to think you can just keep on working, but you will become less and less productive. Bear in mind the human brain is apparently only able to concentrate for 20 minutes at a time! I find that two hours is about the most I can manage before I feel myself starting to run out of steam.

### GETTING SOME FRESH AIR

I find it essential to get out of the house at least once a day, even if it’s only to pop down the road for a paper. You have the flexibility your office-bound friends are so envious of, so use it! You are now in the position to be able to combine business and pleasure – after a meeting, have lunch out, meet a friend or have a walk in the park.



Most of us are not very productive immediately after lunch, so this is a good time to have a walk and get some fresh air and a fresh perspective. It's all too easy to forget there's a whole world going on outside your workroom door. While you are out, make a point of talking to other people. In Chapter 7 we will be looking at ways of building and maintaining support networks – it's vital that you feel plugged into a larger system, or you'll grind to a halt.

## TAKING NAPS

I know many people are unwilling to take naps during the day as they feel guilty about wasting time. I actually associate naps with working hard, as when I ran my cleaning business, I often had to go out early in the morning to check the office cleaning. After completing my admin. and organisation, I had a break in the afternoon before going out in the evening to see my cleaners while they were at work. I was sometimes so physically tired that an afternoon nap was essential. These days I'm not doing such physical work but I still find that a nap can be a good way to rejuvenate my brain. It gives my unconscious mind a chance to connect with an idea while my busy conscious mind is switched off. I believe that the work ethic many of us have absorbed during our upbringing can in fact have a detrimental effect on our performance. We simply cannot work all the time; we need time to absorb and assimilate information if we are to use it in the most efficient way.

### It's a fact that...

Winston Churchill, that famous homeworcker at No. 10, believed in afternoon naps and took them throughout the Second World War. 'You must sleep some time between lunch and dinner, and no half-way measures. Take off your clothes and get into bed. That's what I always do. Don't think you will be doing less work because you sleep during the day. That's a foolish notion held by people who have no imagination. You will be able to accomplish more.'

Source: The Churchill Centre, transcription of a conversation in spring, 1946

## EATING

What about the 'fat' part of the 'fat, depressed and lazy' fear expressed by those taking part in the Australian magazine survey on homeworking? (See the start of this chapter.) It's so easy to get up and make a coffee when work is not going well, and OK, just a few biscuits as well, and maybe a piece of that pie left over from last night.

Chapter 8 looks at ways of maintaining your weight and fitness when you are working from home. Healthy snacks are good for keeping your energy up throughout the day, so have a full and tempting fruit bowl. A handful of pumpkin seeds will provide your daily recommended amount of zinc, which helps your thinking ability and memory, and nuts are a source of Vitamin E, also linked to memory enhancement.

most cherished dreams. You can sample an excerpt at [www.stevenpressfield.com/books/war\\_art.asp#excerpt](http://www.stevenpressfield.com/books/war_art.asp#excerpt)

- [www.mozarteffect.com](http://www.mozarteffect.com)

Scientists have discovered that different types of music activate different parts of the brain. Research has been carried out into the music of Mozart, which has been found to be beneficial to learning and health. The FAQs on this site give more information about this collection of CDs and the 'Focus and Clarity' set is reputed to aid concentration and alertness while reading and studying.

- [www.tpsonline.org.uk/tps](http://www.tpsonline.org.uk/tps)

The Telephone Preference Service is a free service where you can register your preference not to receive unsolicited sales and marketing phone calls to your home and mobile numbers. There is also a Corporate TPS. At the same site you can find out about the Mail Preference Service which opts off all that unwanted direct mail.

#### **SOME SUGGESTIONS FOR SITES TO BROWSE AS YOU GENTLY TUNE IN TO WORK**

- [www.guardian.co.uk](http://www.guardian.co.uk)

- [www.independent.co.uk](http://www.independent.co.uk)

- [www.telegraph.co.uk](http://www.telegraph.co.uk)

- [www.timesonline.co.uk](http://www.timesonline.co.uk)  
Keep up with the latest news.

- [www.metoffice.org.uk](http://www.metoffice.org.uk)  
Plan your day around the weather by checking the forecast for your local area.

- [www.veryshortlist.com](http://www.veryshortlist.com)  
Receive an email every weekday recommending quirky books, films, music, websites, and the latest arty adverts.

- [www.enterprisequest.com](http://www.enterprisequest.com)  
Sign up for a free weekly bulletin of tips and ideas for home business owners.

- [www.thesartorialist.blogspot.com](http://www.thesartorialist.blogspot.com)  
A fascinating glimpse of people and fashion in New York and other stylish capitals around the world.

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**Just a thought:**

Choose a shredder that is up to the job – you can get them for home, office and heavy-duty use, and the type designed for home use may not be adequate if you use it often. Strip-cut shredders cut the paper into thin strips, while cross-cut shredders cut it into small pieces and are therefore more suitable for confidential information.

- If you are self-employed, find out if you should register as a data gatherer under the Data Protection Act. Surprisingly few businesses are exempt.
- Make arrangements for daily data back-up, off-site if necessary. Losing confidential information is as bad as disclosing it to the wrong people.
- Be careful when using your mobile phone in a public place; you never know who might be able to hear you.
- Avoid a careless reference to your work or the people you deal with in conversations with friends. It's all too easy to inadvertently mention a name when your business and your casual chats are conducted in the same space, possibly even on the same phone. 'So-and-so told me the other day...' can slip out before you know it, so if in doubt, don't mention that topic or get into the habit of always adhering to the Chatham House Rule.

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**THE CHATHAM HOUSE RULE**

Chatham House is the home of the Royal Institute of International Affairs and the Rule was created almost a hundred years ago to promote freedom of discussion on sensitive topics. The Rule says 'When a meeting, or part thereof, is held under the Chatham House Rule, participants are free to use the information received, but neither the identity nor the affiliation of the speaker(s), nor that of any other participant, may be revealed.'

In other words you may disclose a particular piece of information but not who gave it to you or the name of the organisation they belong to.

**Providing excellent customer service**

We all have customers, although the people you work for may not pay you directly for the work you do for them. If you work in the public sector your customers might be the people who live in your local authority area while your work is funded by government taxes. Or your customers could be your colleagues in the same or another department, who rely on your efforts to support them to deliver a service.

It's said that 70% of dissatisfied customers take their business elsewhere, not for reasons of price or finding a better product, but because they are unhappy with the

*Evidently the cleaner passed the tests because the client then offered them a job, which would have cost considerably less than employing us.*

*The other occasion was when the business was better established, but it was an equally nerve-racking decision. One of my largest clients was taken over, and the new owners brought in their own manager to deal with the cleaning. A meeting was arranged for us to discuss the situation, but the manager turned up late without apology or explanation and informed me they wanted a 'cheap job'. I didn't want to lose such a large contract, particularly when previously there had been a good relationship over many years, but it was clear I could not do business on those terms. Lo and behold, a few weeks later I picked up another contract of equal size.*

## Resources

- [www.chathamhouse.org.uk/about/chathamhouse/role](http://www.chathamhouse.org.uk/about/chathamhouse/role)  
More information about the origins and use of the Chatham House Rule.
- [www.ico.gov.uk](http://www.ico.gov.uk)  
The website of the Information Commissioner's Office where you can find more information about handling personal information and if necessary, register as a data controller.
- *The Pursuit of Wow!: Every Person's Guide to Topsy-turvy Times* by Tom Peters. Random House, 1994.  
This book by one of the most famous of management gurus is now only available secondhand. As Peters is American, so are his case studies and many will be unknown to British readers, but that doesn't matter. It is an accessible read and contains many ideas that small businesses could easily implement to improve their service.
- [www.houseofcolour.co.uk](http://www.houseofcolour.co.uk)  
Find out what kind of clothes suit your colouring, body shape and personality.

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## A Sales Executive's Story

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*Sarah sells advertising space in a travel magazine from her home office in the country. Her company's head office, and the rest of her team, is hundreds of miles away, but she is in touch so often by phone and email that they tell her 'they feel like I am on the top floor'. She gets to meet colleagues face to face four or five times a year at trade shows and the industry awards ceremony.*

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## IF YOU ARE SELF-EMPLOYED

You might have to work a little harder at building your network than someone who is employed, so think about all the people you deal with in the course of your work. The list will include your clients, suppliers, employees, people who offer you a service, and so on. You probably know a number of self-employed people who also work from home. Why not set up a club which meets regularly for lunch or coffee to share news and problems? You can either meet in each others' houses or go to a convenient café.

## A Writer's Story

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*Susy is a writer and editor who belonged to an informal networking group with other freelance mums who lived on the same group of city streets and whose children attended the same school. 'Although we were all doing different jobs, they were all arts based and sometimes introductions within the group led to offers of work. The group provided vital mental and emotional support for the rigours of freelance life and the highlight of our year was the Christmas lunch, which we dressed up for and was so good even PAYE people tried to crash it!'*

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## WORK SUPPORT

In an office environment you are provided with support of all kinds which you never even think about – as well as the social interaction of colleagues at break-times and after-work activities, there is an endless supply of stationery, raw materials and IT support. At home you may have to organise all this for yourself and you might find it becoming more important to actually like the guy who turns up when your computer goes down. Part of the pleasure of the autonomy of working from home is being able to give regular business to those in the same boat.

## PHONE AND INTERNET

Although I'd strongly recommend you make a point of arranging regular get-

who then subjects me to a sales pitch. This feels horrible and completely puts me off the individual and their business.

Try to think about networking as all about getting yourself known and liked. This takes time and perseverance, but produces amazing results. You may think you are just not the right kind of person to network. That's what I thought.

### ***I Don't Do Networking***

*I was lucky in that my cleaning business grew on its own through word of mouth and I never needed to network to get more business. I was always busy working when the events were taking place, and in fact I was often responsible for getting a venue cleaned beforehand and clearing up afterwards, so I got used to being out of sight. When I sold the cleaning company and started out as a business adviser for small businesses, the realisation that my new venture required me to be 'out in the snow' was a scary one.*

*With great trepidation I joined the local Chamber of Commerce. Initially I went along with an existing member, the owner of the gym I belonged to, but gradually became confident enough to go alone. Within a few months I had been asked to join the social committee of the Chamber and to do some work for one of the businesses I had come across. Not a bad result for a few evenings spent chatting to new people with a glass of wine in hand.*

*It was a real revelation to me to find that not only could I do this, but that it could also be enjoyable. It took a while to feel comfortable, but isn't that true of any new activity? The only way it becomes familiar is by getting out there and doing it.*

### **CHOOSING YOUR NETWORKING GROUP**

In the last few years there has been a proliferation of networking groups all over the country, and there are now groups for all professions and industries, for women, young businesspeople, the self-employed and those in rural areas, to name just a few.

You can join as a self-employed person or as an employee representing your company. To find out about groups in your area, contact your industry association, the local Chamber of Commerce, your nearest Business Link office, or speak to your business bank manager. There is more information provided in the Resources section at the end of the chapter.

You can network at breakfast, at lunchtime and after work. Some groups simply charge a small fee to cover the cost of room hire and refreshments; others demand a yearly subscription of hundreds of pounds. The latter tend to be more focused on generating business and will offer a limited period where you can try before you buy,

You are more vulnerable when you work at home, because you lack that protective shell; you could have been putting the washing out just moments before that difficult client called to berate you. Problems you might have dismissed easily in the office can get under your skin and upset you, and you can start to feel that you and your home are being infected by the moods and problems of your associates.

Conversely going out to work can be a relief if there are problems at home. Getting away for the day can help to take your mind off your troubles and put things in perspective. Staying put, on the other hand, constantly reminds you of what's going wrong and might also put you in constant contact with the person(s) you would like to see less of. Added to which you are working in a familiar environment where many things could trigger a dip in mood – realising nobody has cleared up their breakfast things or getting a call from your mother at the wrong time can put you in a negative frame of mind just when you need to be upbeat.

### CHANGING YOUR MOOD

To get the best work results you need to be as positive and confident as possible, so it's vitally important that you are aware of your emotional and mental states and able to exert some control over them. The key is to become aware of your mood and understand that you can move on from blaming other people for upsetting you and change your state of mind into one that is more useful, whether you need to make a phone call or write a report. We're not taught to do this as children and so at first it can seem too difficult to overcome all those years of habitual behaviour, but it's only a question of practice.

You might realise that you need to shift from feeling upset and down to positive and self-assured. Think about the last time you felt really confident and remember in detail exactly what that felt like. Make the experience as real as possible – remember what you were wearing, where you were, who was there, what you and they were saying, and what you were saying to yourself. Use all your senses – how the food tasted if you were eating, whether you could smell someone's perfume, the texture of the chair you were sitting in.

The mind can't tell the difference between reality and imagination so just thinking about it will bring about the same feelings of confidence. As you imagine the scene, don't picture yourself in it but see it through your own eyes, as if you are really there now and observing everything exactly as it was. As you practise this you will start to get those confident feelings again and in time you will only have to think about that event to restore your confidence.

Another odd kind of guilt that afflicts homeworkers who used to go out to work is the feeling that being able to work at home is such a privilege that they have to pay for it in some way, to justify its benefits, although they're not sure to whom: themselves, their partners or their bosses. They suddenly have all the time that used to be spent travelling and feel it must be used properly. I think this is one of the reasons homeworkers are so much more productive.

It seems that feeling guilty is just one of the side effects of working from home that you have to get used to, and it does lessen with practice.

## GETTING SUPPORT

No matter how contented you are with your own company, from time to time you will need the company and stimulation of being around other people. If you haven't already done so, have a look at Chapter 7 for ideas on getting out and meeting people.

## KNOWING WHEN AND HOW TO SWITCH OFF

Having your work easily accessible to you at home can make it hard to stop when you should, and to switch off thoughts of work during downtime. It's easier if you plan in advance the time you intend to stop working and then keep to it, even if you're tempted to plough on. This is a knack homeworkers tend to learn by experience, usually by overdoing things and then realising it's doing them no good. It helps to make a point of switching off the computer and turning down the volume of the answer phone if you can, so that your relaxation isn't disturbed by incoming calls. However, with all the technology at our disposal – mobile, BlackBerry, wireless networks – you can be almost anywhere and still have a call or email come in. Switching off completely may be very hard if you're in a business where customers might ring up at any time to ask for your help with an emergency.

### Just a thought:

'When you work from home, you're never not at work.'

Claire, who does the admin for her husband's roofing business

Sometimes switching off is not an option because work and life are inextricably intertwined.

## A Farmer's Story

*John grew up on the family farm and has never had another job. For him, his work is about maintaining an asset to pass on to the next generation, and he makes no distinction between work and pleasure: 'I do a lot of hours, but I don't necessarily regard it as work.'*



*My definition of work is whether or not I'd have to pay another person to do a job. If I go off for a shoot, I'm keeping the vermin down, but I don't regard that as work. Cutting cauliflowers in winter, though, that's graft.'*

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Or you might find that the boundaries between work and relaxation become blurred in a positive way once you start working from home and your attitudes to 'work time' and 'relaxation time' are different. This is how it changed for Susan.

### **A Psychologist's Story**

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*'When I worked at the hospital I finished at 5 o'clock and I'd go home and veg out for the evening. If I'd had to take work home, I'd have been very resentful. Now my life is much more balanced and I have more freedom. If I want to meet a friend during the day, I'll do some work in the evening instead. It's a completely different thing and I don't resent working in the evening at all.'*

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### **LOOKING AFTER YOURSELF PHYSICALLY**

Working from home means you lose the external discipline that makes you get up, dress for work, leave the house on time and eat at fixed break times, so many people fear that staying in the house all day, with constant access to food and drink, will make them overweight and slothful. Making sure you look after your physical health is part of the discipline of working from home, but it doesn't have to be any harder than resisting cakes and crisps in the office.

### **Diet**

Your proximity to the fridge and food cupboard could become a problem. It's all too easy to make snacking and cups of coffee a regular feature of your working day and to resort to them when you run out of inspiration or as a reward for completing a tricky assignment. Here's how to work from home and not put on weight:

- It's a well known tip, but it really does help if you avoid food shopping when you're hungry. A rumbling stomach makes your favourite treats and the current BOGOFs hard to resist.
- It's much easier to leave all those goodies on the supermarket shelf than it is to resist munching your way through them once you've got them home. You know your weaknesses, so if necessary avoid that part of the shop altogether.
- If you're close to succumbing, imagine that as soon as you get to the checkout you're going to bump into the last person you'd want to meet with all those

- You may have dreamt of this moment for a long time, but like any other major change, it may take a while to get settled in, so make allowances for everyone in the meantime.
- Think in detail about the many changes that working from home will bring to your household and the way you run it. Go through your normal working day and identify who will do what, whether it's getting breakfast, taking the children to school, doing the washing, ironing, meal planning, shopping, cooking, washing up, cleaning and so on.

### A Farmer's Story

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*John and Hayde have been happily married for 12 years and have two children. He says 'There are farmers' wives – and my mother was a farmer's wife – and there are wives of farmers, and Hayde is one of the latter. She isn't interested in farming and never has been, but that doesn't matter because we split responsibilities. I make decisions about the farm and she's in charge of the house and that works well for us.'*

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- Having agreed responsibility for each of us, you might need to be flexible in practice, if circumstances and pressure of work demand that responsibilities are changed from time to time.
- Try not to 'keep score' – 'I've been doing the cooking all week and you're just sitting there in front of the television.' Dwelling on how much you're doing and how little your partner does makes you bitter and judgemental, and somehow whenever I've succumbed to it, I discover I have overlooked a generous, selfless act and put myself even more into the doghouse. Don't chance it.
- Do, however, air resentments as soon as they emerge. Don't wait until you can't hold it in any longer and it explodes in an outburst, even if you feel that saying anything will make you look petty or childish. Try putting it like this – 'I know this isn't logical/rational/grown-up, but I feel resentful/envious/cross about you going on that business trip/leaving early in the morning so I have to get the kids ready/be here all the time on my own.' Just getting these corrosive little thoughts out in the open can make the situation feel much better, while letting them fester creates more poison.
- Find out how your partner likes to be asked to do something and what drives them up the wall. Out of a fear of seeming bossy, I have a tendency to ask for something in an oblique way – 'I'm getting hungry now, are you?' which translated means 'Please will you get lunch ready because I'm concentrating on

## WHAT IF THERE'S A CRISIS?

An important part of the companionship of office life is the constant presence of fellow workers who can give you advice, guidance and a sympathetic ear when things aren't going well. That ready supply of advice becomes less accessible when you work from home and you may find yourself having to deal with all kinds of circumstances using your own resources.

### This chapter covers:

1. The kind of challenges that might crop up for even the best organised homemaker, relating to money, family, technology, the people, bad luck, getting stuck, and running out of time. Plus the upheaval that an unforeseen opportunity can bring.
2. A pick-and-mix of suggestions designed to make you feel better and tackle any setbacks effectively while keeping your cool.

### What could go wrong?

Sometimes I have felt as though I am the only one who has to deal with challenges and setbacks at work and that other people just sail through smooth waters, gathering success and accolades as they go. The tendency of people in business to put a gloss on things and not talk about problems for fear of being thought less than successful only adds to this feeling of isolation. Business books and courses concentrate on explaining how to do things properly and tend not to mention the possibility of mistakes. (With the honourable exception of *The Small Business Start-up Workbook* by Cheryl Rickman recommended in the Resources section of Chapter 4, which includes interviews with household names about the blunders they have made and what it taught them.)

The feeling that you are somehow more unfortunate than others and unique in being cursed with difficulties can block you from thinking clearly about your situation and finding creative ways to improve it. Everyone has to deal with problems of varying magnitude all the time, and it is better to regard glitches as a normal part of everyday life than to see them as catastrophes that afflict only you. What follows is a list of the kind of challenges that can arise for any homemaker, in the hope that by being aired openly they will become less threatening. When you have finished reading about

## Have a plan

Situations sometimes crop up without warning and knock us for six, but often it's possible to predict a potential problem and have a plan already organised to minimise the disruption. If you think it through when your life is going smoothly, you can swiftly put your plan into action when everything's turned upside-down, so do your own risk assessment on how likely it is an emergency will happen and different ways of coping if it does.

### IT CONTINGENCY PLANS

Anything relating to office technology is a prime example of this kind of contingency planning. Office equipment seems to know when it is most required and break down at precisely that moment, so think of as many potential solutions as possible, which might include the following.

- Build a good relationship with a computer engineer.
- Carry out regular housekeeping on your computer to make the programs run faster.
- Protect your computer against viruses and hackers.
- Keep business and personal computers separate, especially if you have children. Free software can cause crashes and bring in bugs.
- Get your data backed-up off-site every evening.
- Ask an IT-literate family member to help out with occasional problems.
- Buy a broadband dongle.
- Research local places that offer free internet access e.g. coffee shops, the library, workhubs (see Chapter 4), a neighbour's wireless network.
- Keep good stocks of paper and ink cartridges, maybe a spare keyboard (you can get them for less than £10).
- Take your phone charger with you so you never run out of battery power.

### PEOPLE CONTINGENCY PLANS

It's relatively easy to plan for mishaps involving technology, but those involving people tend to be a bit more tricky. Ask yourself what you would do if a child was sick – would there be anyone available to look after them if you had appointments to keep or would you have to postpone your meetings? Setting up a 'favour swaps'

But according to Business Link, 20% of new businesses fail in the first year of trading and 50% in the first three years. So it stands to reason that even phenomenally successful people running a string of businesses have failures – in fact to achieve the successes they have, they must have had more failures than the rest of us!

**Just a thought:**

'Success comes from making enough mistakes.'

Remark attributed to Richard Branson

If you read the biographies and autobiographies of your own heroes, the people you believe have achieved great things, you'll find out how many setbacks and obstacles they had to overcome to finally achieve success.

## There is no failure, only feedback

You might have heard this saying and found it either comforting or explaining depending on the circumstances. We are taught from an early age that success is good and failure is bad, to the point that many people don't want to risk trying something new in case they fail. Far better to think of life in terms of learning and development – if you will learn something by trying it and then it must be worth doing, even if you apparently 'fail'.

## Share the pain

When you're in the midst of a crisis you understand the value of having a network of people you can ring for a good old moan and a consoling dose of sympathy. Just make sure you're not dumping on the same poor person all the time or that you only call when there's a problem, and have a look at Chapter 7 for more on the art of building a supportive network.

Susan's first year in business was a rocky ride but the pain was eased by being able to talk to other people who had been in the same situation: 'My partner is self-employed and understands how difficult it is when you start a business, so he was very helpful. I also spoke to other people in similar situations who reassured me that my situation was by no means unusual and I had to give it time.'

## Just get on with it

I'm indebted for the title of this section to Annie, who works from home doing book-keeping and payroll, is studying for her accountancy exams, and has a baby, a ten-year-old, and a husband out at work all day. When asked how on earth she copes with all those conflicting demands on her time and energy, Annie simply replied 'Well,

## AFTERWORD

The great thing about working from home is that there's no need to behave as though you're still in an office. You can sleep during the day, have the dog sitting on your feet or break off from work to do a spot of weeding.

You are in charge and the way to make it work is to get to know yourself and what your brain and body need once they are freed from the constraints of nine-to-five life. There may be aspects of homeworking you don't like, but you have the liberty to make any changes you want to fit your temperament and circumstances better.

I have provided tips and ideas you may find useful but I don't believe there are any rules or clever formulas to ensure working-from-home success. By all means take note of my suggestions and the solutions found by the people featured here, but if it doesn't work for you, don't hesitate to reject it and find something else that does work.

Working from home can be a lonely place and my hope is that reading this book will help other homeworkers to feel 'Oh, thank goodness, it's not just me that feels like that. Maybe I'm not going mad, after all.' If you have enjoyed the book, you may also like to visit my website [www.workfromhomewisdom.com](http://www.workfromhomewisdom.com)

Good luck on your homeworking journey – there may not be a destination, but I hope you find the trip is worthwhile.

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