



Secrets of Success - *On the Cheap*

by Owen Marcus

*Tools and guides
to building and
operating a business
on a shoestring.*



Secrets of Success – On the Cheap

Tools and guides to building and operating a business on a shoestring

You can develop a business or a private practice with virtually no money and do it well. The trick is knowing where to go to get the best free programs and advice. Included in this e-book is an overview of the top resources for a business owner. From free word processing to free voice mail, it is very easy to operate a business for next to nothing. You will need a computer, an Internet connection and your passion.

Start with what you need now or what excites you. As you expand your business, come back to this annotated list for more services. Share it with others; teach and coach them. It's true: teaching will make you learn the subject. Mentoring each other can be a lot of fun as you share your losses and wins. Success is a team sport – start choosing your teammates!

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Growing Your Successful Business

Here we will review what is available to get your business off the ground with the traction it needs to become sustainable.

Marketing

For some, promoting a business can be a huge challenge. Sharing what is so much a representation of who you are – your passion – can be scary. Take a deep breath and just start. This guide will make it easier, more fun and certainly cheaper.

I always found public relations (PR) to not only be more effective than advertising, but much less expensive. With the Internet, your potential to spread the word is exponential. This viral marketing as it is called, relies on Web 2.0 or the social media phenomenon to spread the word for you. The premise is that you have a hot product or service and the gossip of the Internet quickly shares the news. The flip side is that if your service or product is poor, the word will spread even quicker so you need to make sure the quality is present before you start promoting

As simple as the premise might be, it usually takes work to create it. The work might be getting known through having your own network or following before you introduce the world to your business. It might be connecting up with someone else's network, such as a friend who has a large list of "friends" on **Facebook**. If you're going for the Internet buzz, you need a web site or blog where people can find you.

Many of the resources at the end of this book will give you specific directions on how to market your business. My suggestion is to start with what excites you. Find a way to share your passion, and then keep expanding your venues.

Websites

Today having a website is as necessary as having a business card. But unlike business cards, it can be free or almost free.

There are free good-looking templates for web sites. Yet because of the ease, popularity and versatility

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of WordPress blogging software, more people are just using **WordPress** to run their site. With a standard site, you need to know how to work HTML, the programming language that runs sites. With WordPress, you are using a program that isn't that much different from a word processor. Often you can find user groups in your area that can assist you in setting up your site.

TypePad is another option that works similar to Wordpress but it isn't free and the features and customization are more limited. TypePad blogs are hosted by **Six Apart**. Six Apart also offers a free product, **Moveable Type**, which you download like WordPress. **Blogger**, a free, hosted blogging service owned by Google is basic. Beyond design and feature limitations, you don't have a unique URL, your web site name. Your name will be: www.yourname.blogger.com.

I use WordPress for all my blogs and all my main sites. As the most popular and best-supported blogging software system, WordPress keeps getting better.

Printing

Printing business cards and marketing pieces has become very inexpensive. These companies can quickly print great four-color (standard color printing) cards for very little. I've used **Henley Printing** for business cards; they did a good job and I like their paper quality. However, they are a little more expensive than these printers: **Print for Less** – they get good reviews, **48 Hours** – they have the most attractive site, **Overnight Print** and **Got Print** – I have used them the most. Got Print was the least expensive for my business cards, flyers and a post card.

It's important to have good photos on web sites and in printed materials. Free photos are now available through **Flickr** but it's important to use photos that are cleared for commercial usage. One source for a huge selection of inexpensive and commercially usable photos is through **istockphoto**, a site that sells inexpensive royalty-free photos.

Today having a website is as necessary as having a business card. But unlike business cards, they can be free or almost free.

Operating a Successful Business

It doesn't matter what your sales are, you'll be less stressed if you operate your business efficiently. It's in the operation of your business that the Internet can make a substantial difference, as there is a pool of free or very inexpensive resources available to create a fun, sustainable business. Using the Internet for your business is like a computer game – success comes from practice, thinking out of the box and having the courage to try something new. Have fun!

Services

To develop a business, you'll obviously need paid services such as electricity but there are a few you can get for free or almost free. If you need a program or a task handled, but don't want to pay for it – use **Alterative**, for its extensive list of alternatives to the most popular non-free and free programs for all operating systems.

Communication

Faxes are becoming less popular, but you still may want a fax number. **efax** offers a service where you get your own fax number and the faxes are E-mailed to you. Their quality of service has declined, but they still offer a **free** fax number, which in most cases will be all you need. Voicemail is something we all need and there are options beyond the standard paid service. Google started **Google Voice**, which gives you a free number to use as your voice number. You can also link other phone numbers to the Google Voice number. Some people love all the free Google services, others are wary of a company holding and controlling their data. There are other paid voicemail services such as **Callwave**, which I don't recommend because their quality of services has gone downhill.

Free phone calls, well at least a free way to call others around the world, is possible through Voice over Internet Protocol (VoIP), which allows you to call people on your computer. **Skype**, the granddaddy of VoIP, is free if you call another Skype number. They do have plans that are inexpensive and allow you to call non-Skype users and the cost is still less than other paid services such as **Vonage**. Calls through these services are limited by your Internet connection.

Conference calling might not seem like a service you will need, but you may be surprised at how handy these free services can be to discuss a project with local or national contacts. These services usually

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allow you to record the calls so you have a record where if you want you can create a podcast for your blog. In most states, you need permission to record a person; I suggest you let people know up front the call is being recorded. These companies make their money from the long distance companies individuals use to connect to the service. New companies continue to get into the business; the favorites I've tried are [Free Conference Calls](#) and [Dimdim](#) an open-source service; two more are [Calliflower](#), and [No Cost Conference](#).

Long distance service fees can be reduced. Most local phone providers will provide a package where your long distance is free. If you use the other services and make a lot of long distance calls, this might be a way to go. You can also find discounters on the Internet; [Better Phone Rates](#) lists a few of them and [Consumer Research](#) also has a list of these discounters. A top service that appears on both lists is [ECG](#), I have used them for years, paying less than three cents per minute without any problems.

Planning and organizing might not seem as critical, but how you plan and organize can not only determine your success, but also its ease. Many talk about [David Allen's Getting Things Done](#) (GTD) as the way to go. GTD with all its iterations has moved efficiency forward. All you may need is a way to plan and track your projects. I use [mind maps](#) as a great way to visually think. There are many mind mapping programs available and several are free. The one I use is [FreeMind](#), which is free and easy to learn.

Zoho has [Zoho Planner](#), which creates multiple to-do lists, sends you reminders and is a depository of your notes, all for free. [37 Signals Backpack](#) is another option but their free version is limited.

There is even help for remembering. Why even try when your computer – via [Outlook](#) or through the web – will do it for you? [Remember the Milk](#) is a cute, free program that reminds you of whatever you set it up to remember and will also integrate your calendars and cell phones.



Appointment booking

These services can assist you in scheduling clients and they can become your virtual receptionist. They allow clients to schedule with you via the web and often through your own web site. If your clientele is more web savvy, one of these services could be a great benefit to you and your clients.

Scheduly is a free service that schedules appointments that allows you to sync with **Outlook** or **icalendar**. You can set it up to link to your web site. From their site, "Our philosophy is to keep things as simple as possible and to provide solutions to specific needs by keeping an open dialog, learning and improving all the time. We believe in feedback and we consider our users as part of our team."

Genbook is a simple and free. However, there are different pay plans if you want to increase features. After reviewing their site, reading about the service and interacting with the company, my sense is that this could be a good place to start. Our experience with them is good, though their calendar syncing is not ideal.

Book Fresh's free version features are more limited than Genbook's.

Mind body is the leader in the holistic field with their integrated system of scheduling, payment and product sales. Their system covers every aspect, from running a solo practice to a large spa. Mind Body is the Cadillac of business and scheduling integration.

Bookkeeping and Accounting

Bookkeeping and accounting, while not usually our favorite activities are necessities and much easier when done via a computer than by hand. There are good paid programs such as Intuit's **QuickBooks**, which can get expensive. I have used their products since Intuit first came out with Quicken, a personal accounting program. When QuickBooks came out, I switched my business accounting to that program. Initially Intuit was great, now they have become another big software company. That said, Quickbooks is the default accounting program for small businesses, which means all CPAs are able to easily use its data. **Wikipedia** has an extensive list of programs, most of which are beyond your needs or with steep learning curves. There may be a program that you and your accountant or bookkeeper can use that is open source or free.

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Mint.com is a free web-based finance aggregator, which means it goes out and collects your financial data such as credit card and bank account activities. Mint logs into your accounts, gets your transactions and balances them for you, and then arranges them into a single, well-designed dashboard. Mint contains simple budgeting tools but doesn't have the ability to add manual (or cash) transactions.

Geezeo uses social networking to help you learn about your finances as well as manage your finances like the other sites. Their tagline, "People Using Geezeo to Get Their Finances in Order," speaks to how the site is attempting to do more than the other sites. Through the help of its members, the site wants to help you manage your money. This could be great if finances are a challenge for you.

One thing that I like about Quicken and QuickBooks is how they guess transactions. Mint does that, Wesabe doesn't. Mint tends to be a favorite of on-line banking users. As a note, Microsoft discontinued its Money program. I recommend you do your research and check out a few sites. Decide what you are more comfortable with, what works with your banks and credit cards, bookkeeper/accountant and what meets your current and projected future needs. Ask your friends what they use.

*It's almost fun to use these programs.
You're just relegated to inputting data;
the programs do the rest.*

There are also services that track who owes you money and who you owe money. **Billmonk** is one such service.

Outright is a free, user friendly web-based accounting program. If you invoice customers, it integrates with **FreshBooks**, an online invoicing service. What made Intuit's products so popular is the basis of Outright. They all use check register interfaces; you enter in transaction details and get quick and simple access to the general health of your business.

Some people are concerned about using the Internet to hold and manage financial data. Over the years, the security of these services has been proven. For others, there is a trade-off of not having the full range of options or control offered by purchased programs.

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It's almost fun to use these programs. You're just relegated to inputting data; the programs do the rest. One caveat – make sure you set up your accounts correctly. You may want your CPA to guide you with this, as you don't want to enter your data in the wrong accounts.

Software

You can't communicate, let alone operate a business these days without programs to process your words and data. The ubiquitous **Microsoft** has been the go-to program for communicating. Over the years, the open source (free) program **Open Office** has gained market share. Not only are people and small businesses that are looking at saving money using it, so are more large organizations. Open Office will do virtually everything MS Office will do. Last check, their word processing program didn't have a thesaurus.

The growth of the Internet is causing more people to use web-based office software. **Google** started the race to attract users with their growing suite of products. **Zoho** has a complete set of products that start as free. Not wanting to be left behind, Microsoft now has their lite version of MS Office – **Contact Office** that is free and web based. All these products can handle the basic needs of communicating and will read Microsoft Office files, albeit with limitations in some cases.

Contact management

Contact management services (CMS) or client info management is a necessity. How you store and use your client information can determine the ease with which you operate your business. You could use an address book or a Rolodex, but for the same amount of input work, you can enter that information into a program that will allow you to use that information in virtually any way you can imagine. In other words, you can sort your data by numerous criteria, such as zip code, name, referral source and so on.

Outlook, Microsoft's product, is the default contact management software. It integrates your contacts and e-mails and it works well, but you pay for that. **Google Contacts** will store and manage your contacts on the web for free. **37 Signals** has **Highrise** to manage your contacts. Their free plan is limited to 250 contacts, which you will quickly exceed. **Batchbook** is going after Outlook in its scope of features. One way that Batchbook is winning over clients is how they listen to their customers. Like Highrise, Batchbook has a monthly fee.



Information Gathering

Information gathering can be critical in developing a business. **Evernote** allows you to store everything from pictures to web pages for later use. The cool thing is that it will read the copy on a picture. If you take a picture of a sign of a restaurant you want to go to, you just put Thai in the search bar and you see the picture of the Thai restaurant's sign. Evernote also interfaces with phones that use the Internet.

Firefox, the web browser of choice for geeks, has several free optional plug-ins that allow you to save and organize information. One I like using is **Zotero**. Developed by librarians and researchers it will save and format your research for bibliographies. You can set up folders to store your web information as needed.

Collaboration

Collaboration is not only getting more common, it is getting easier and cheaper. Our default way to share information is through emails. For a limited amount of replies between a couple of people, emails can work. As the amount of people involved increases and the response to items increase, emails become unruly. A collaboration program gives you a way to communicate easily and track changes to a document. Collaboration software is a simpler and easier adaptation of project management software. Small businesses don't have the large projects of large corporations, but we may have many projects with different teams of people. A unified way to manage these projects can keep the venture fun.

The most common collaboration program is **Basecamp** by 37 Signals. They have a free version that I have used as well as a paid version for more projects. 37 Signals also has other excellent programs with free versions. Their programs are known for their user friendliness and good customer support. **Officezilla** is a free coloration system that may work for you, it's just not as pretty as Basecamp and there isn't any support beyond a forum. **Bookgoo** is another free site that allows you to make notes on documents. A free site designed to be "lighter" than these other sites is **NoKahuna**, which offers an attractive user interface. At **Adobe's** site where the collaboration occurs with PDF's, the first level of membership is free. **Protonotes** does it differently by allowing you to do Web annotation, which means you can leave notes on sites for specified people when they go to that specific site.

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Some use [GoogleDoc](#) as well as [Zoho](#) to collaborate on specific documents. If all you need is the sharing or reviewing of specific documents, one of these programs might be the way to go.

[drop.io](#) is getting more popular as a simple way to share files and collaborate along with “ a private way to chat and share images, video, audio, documents and other digital content through unique, user-created and controlled sharing points called ‘drops’.”

Google, not wanting to be out done, created [Google Wave](#) as a free and new way to collaborate in real time.

Integrated systems

There are several software companies that offer a broad array of products integrated into a suite of programs. [Microsoft's Office](#) was the first and is still the most popular. [Google](#) is catching up. [Zoho](#) is chasing Google with their 20 integrated products.

Backup

I recommend both an Internet back-up option and your own hard disk, preferably kept at another location. Over the years, I have known many people who should have known better who have had a hard disk crash (break) and lost their data or have had to pay a lot of money to recover it. It is not a question of *if* you will have crash; it is a question of *when* you will have a crash or an infection from a computer virus.

Storage and file sharing can be used for collaboration as well as backup. [Dropbox](#) is a free site that allows you to upload (put on their site) files you want to save. You can choose who has access to these files. [Mozy](#) offers a free back-up service that synchronizes with your computer to make sure everything is up to date. I recommend this option, it is mindless and I like mindless. The less I need to think, the better. I use the pro version of their service because I have more data and enjoy their excellent support.

The cool thing is that it will read the copy on a picture. If you take a picture of a sign of a restaurant you want to go to, you just put Thai in the search bar and you see the picture of the Thai restaurant's sign.

Spam and virus protection

You can have everything rocking, and then be suddenly taken out by a computer virus. **Avast** has a free version, which should do the trick of protecting you from the junk mail of the Internet (spam) and from computer viruses that travel through the Internet and e-mails.

Support

We all need help and this is most true when we start out. So where do you go? First, look locally. There may be formal or informal organizations in your community that can mentor you. Some could be focused on your profession while others could be the standard civic organizations from Toastmasters to Kiwanis. All the established groups love new members, so they would more than glad for you to come to one of their meetings. An added bonus is that it is a great way to introduce yourself to the community.

SCORE is a free government service for small businesses. You might find a great coach or mentor here. Don't just look for colleagues in your profession, other business people can be a great source of support. In some ways, non-white men are at an advantage here as women and minorities tend to have more support groups. See what is locally available. Leads groups comprised of only one person per business category are also popular.

There is a wealth of virtual support via the Internet. You can find everything from social networking sites such as **Facebook** and **LinkedIn** that have groups and forums focused on areas in which you need support, to the sites listed at the end of this e-book. There are also user groups for such things as **WordPress** blogging software in most cities. Joining one of these groups is a great way to find a mentor and to network your business.

Expert advice in the form of support or services such as graphic design can usually be acquired locally. The Internet now offers another option with sites like **elance** and **guru**. In all cases, the clearer you are on what you want, the better the interaction will be. In other words, clarity will save you money and time. Create an outline of what you want and include examples of items that are similar to what you want. Create a written agreement.

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Don't forget your local library, libraries offer everything from the use of free computers to business books.

Trading

Trading is always an option. One caveat here is to first be sure you are trading for what you want. Next, make sure the agreement is clear; I suggest you put it in writing so there is no confusion. Additionally, go slow. Don't provide all of your service first. Provide some, and then make sure you get some in return before you proceed. So often people are desperate in the beginning, yet once they get what they want, their focus on completing the trade wanes. In spite of the warnings, in the beginning when you have a lot of time and a need to have clients, a good trade can be a great way to seed your business.

Products

There are items you will need to operate a business and many can be gotten used. [Ebay](#) and [Craigslist](#) are two great resources. Another option is refurbished equipment, which is often new equipment that has been sent back to the manufacturer to be "refurbished." You can search the Internet for specific sites that sell the refurbished product you want.

Used furniture stores, Goodwill, and the Salvation Army may provide you with the perfect chair. Check out used office equipment on the Internet or at your office furniture store.

Resources

Sites

There is a tremendous amount of good, free information on the Internet; here is a list of where to find some of the best. I suggest you casually look at these sites. Run a few searches through the many posts to get a feel what is available. These blogs and sites are leaders on the Internet because of what they provide the reader. Some will appeal to you more than others will. A few you may only use when you have a particular need.

Great site for do-it-yourselfers (DIY) focused on running a business and daily activities. The site is a great place to search for simple, cheap solutions to virtually every problem.

www.lifehacker.com

Marketing and operational tips for people who are self-employed. Even though it is primarily geared towards web workers, many posts apply to private practice businesses and small businesses.

www.webworkerdaily.com

Marketing for the entrepreneur. Guy was the “evangelist” for Apple. He is an irreverent champion of common sense marketing. Many of the posts will not apply to us, but there a few that are right on.

www.blog.guykawasaki.com

Guy created an aggregator of top blogs in every field you can think of. It is a great way to learn about a particular interest.

www.alltop.com

Seth is a marketer’s marketer. He just nails it. What he speaks and writes is so simple you think, “why didn’t I say that.” His posts are short and to the point. He cuts through the BS of marketing to give you a simple perspective and easy how to’s.

www.sethgodin.typepad.com

There is a wealth of virtual support via the Internet. You can find everything from social networking sites such as Facebook and LinkedIn that have groups and forums focused on areas in which you need support, to the sites listed at the end of this e-book.

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This site will teach you how to write copy – how to write and communicate in way that not only people understand, but sells. You don't need to be a copywriter or blogger to benefit from these posts. The writers write about everything from ads to PR.

www.copyblogger.com

Here you get the lowdown on how to blog well.

www.problogger.net

This fellow can be a little pushy in his posts, but he will give you a more assertive side of blogging. He does have some good simple suggestions.

www.davidrisley.com

Chris doesn't post as much as these other blogs, but there are a few gems about how to market.

www.chrisg.com

Simple advice for the self-employed, much around blogging – but applicable to all private practices and small businesses.

www.skelliewag.org

Here you get more practical suggestions on all aspects of life including developing your business.

www.lifehack.org

An innovative site on small business marketing.

www.ducttapemarketing.com/blog

This site is oriented to freelancers, but there are many posts that can apply to us.

www.freelanceswitch.com

Here you see and read about what works for presenting. Garr designs are simple, yet very effective. We all tend towards too much copy – he gets you thinking about less is more.

www.presentationzen.com

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Merlin Mann created this blog to help us be more productive. He is out there, therefore fun to read.

www.43folders.com

The Innerpreneur seeks to improve themselves and the world through business. Tara Joyce writes about change through creating via business.

www.elasticmind.ca

Fastcompany is not a typical business magazine – they don't just report on the leading edge of change, they are out there driving it. Over the years, Fastcompany with its understanding of change and the importance of design tells us how to lead change with our business.

www.fastcompany.com

Inc, a magazine owned by the same company which owns Fastcompany, reports on how to grow a successful small business. Their site is a huge resource for entrepreneur.

www.inc.com

A resource for free e-books about change and creating, many apply to business.

www.changethis.com

This fellow speaks about simple ways to get off your ass and get things done.

[Zen Habits](#)

Here is a resource list for first time entrepreneurs. It is a great adjunct to what is in this book.

[Quicksprout](#)

e-books

These free e-books can be your quick MBA in how to start and run your business. They will give you focus, inspiration and the how to. Read them; and go back to them for more information. These writers are providing you a wealth of information – use them.

Cherry Bombs “Cherry bombs are quick but explosive ideas that startle a situation out of paralysis. Bursts of thinking to create change within you, or around you.”

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experiences, many best sellers and one of the most popular **blogs**. As an entrepreneurial business template, this e-book lays out a practical frame for how to do a lot with a little.

Your Business Brickyard is a book you can download on how to transform hopelessness into success. Howard Mann tells us in simple terms how to get back on track, back to the place of purpose and doing it right. For many this would be drudgery. Howard puts the fun into running a business. If it isn't fun, why are we doing it?

A Human's Guide to Freelance Living Charlie Pabst, a Seattle graphic artist, describes his e-book as "a short manifesto about staying sane, happy and productive as a freelancer. It features tips on finding ideas, staying organized, getting clients and ultimately making money doing what you love." All business owners are freelancers. Charlie lays out the key prospective and actions to be successful. His points may be simple, but I tell you, if someone had told me these things when I started and I listened, my success would have come much easier.

Practice Building 101 Brooke Thomas in her attractive e-book, answers all those questions that a new practitioner has when he or she starts out – those stupid questions you don't want to ask or don't know to ask. Even though this book is directed towards anyone from a doc to an acupuncturist, it's applicable to all small business owners.

Books

Books may be an old medium, but they still provide information.

Book Yourself Solid by Michael Port lays out an excellent foundation to creating a successful practice, yet most suggestions are applicable to all small businesses. He approaches it not from pushing your service on to others, but from engaging them from your passion. It is your love for what you do that will be the key to your success. You just need to learn how to effectively express it. His practical suggestions can be the secret to achieving that goal. He has many specific leads for where to get services and how to promote yourself.

The Best Business Books Ever extracts the best out of 100 business books and puts it all into one book. This is a great way to learn which classics will best serve your needs at any given time.



Final notes:

Many of the solutions I've suggested, particularly the free ones, are web based. There are many advantages to web-based services, one is your data is always available. I would be remiss if I don't mention the down side. First, there is a chance your Internet connection may go down or their site might be down. With some services such as Face-book and Google in exchange for the free service in the user agreement, you will read that they own your data. Yes, your private information is theirs.

Just as the Internet has changed communication, it is changing and representing the change occurring in business. Business is less about being big; now, it is more about relationships. These tools shared in this book are ways to do less of the grunt work and be better at communicating. We all are shy, particularly about what we care the most about – our purpose. Yet, within that passion for what we want to create will be the secret to bringing in the business. It took me a few years to realize that what felt like my curse – caring so much about people – was what gave me the most pleasure when I allowed myself to express it. This caring when shared is much of what drew clients to me.

I know running a business can be overwhelming, particularly when you're getting started. You will make mistakes. As Bucky Fuller said, you aren't learning unless you're making mistakes. You will have days when you ask yourself, "Why am I doing this?" Using these resources will make your journey less expensive, quicker and more fun – but it still is a journey. Some days, just staying focused on your vision will be what gets you through. During those tough days, your commitment, your passion for your purpose will keep you moving. You're not alone. There are millions of us being what we want to create.

Thank you

Thank you for hanging in and reading through these resources. By no means is this an exclusive list; this is my attempt to pool the best into one source. Many of these sites will lead you to more. I would enjoy hearing what are your resources. This document is a work in progress – I will update it so let me know what you use.

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