



Retirement Business Ideas

**Start Small Business's
from Home and Create
Multiple Streams of
Income in Retirement**



Bibi Apampa

Legal Notice

The Publisher and Author have strived to be as accurate and complete as possible in the creation of this book, it does not warrant or represent at any time that the contents within are accurate due to the rapidly changing nature of the Internet.

The Publisher will not be responsible for any losses or damages of any kind incurred by the reader whether directly or indirectly arising from the use of the information found in this book.

This book is not intended for use as a source of legal, business, accounting or financial advice. All readers are advised to seek services of competent professionals in legal, business, accounting, and finance field.

No guarantees of income are made. Reader assumes Responsibility for use of information contained herein. The author reserves the right to make changes without notice. The Publisher assumes no responsibility or liability whatsoever on the behalf of the reader of this book.

Your first step towards health, wisdom and wealth in your retirement

CAN YOU AFFORD TO RETIRE?

Planning our retirements is tough these days. In trying economic times, everyone is being more and more careful with their money. As a result, those of us who're approaching our twilight years are facing an uncertain financial future. Just look at the statistics...

Out of 100 people that start working at age 25, by age 65...

- 1% are financially independent & wealthy
- 4% have enough money to meet basic needs
- 22% are still working (cannot afford to quit)
- 45% depend on family for survival
- 28% depend on state pensions, Social Security, friends or charity

But it shouldn't be like this. Our retirements should be period of tranquillity and enjoyment, where we get to spend time with our families and enjoy the fruits of our labours. We shouldn't have to worry about our own financial security and the legacy we are leaving behind. That's why I decided to do something about it...

Your first step towards the perfect retirement.... Retirement business ideas you can start from home

Basic Considerations

Starting a business in Retirement is an exciting opportunity, a great way to introduce yourself into the business world, and to gain business experience.

But, before you spend a lot of money on your Retirement business it's important that you know the facts, so take some time, go to the library or get on the internet and research the basics. If possible talk to a few experts or other Retirement business owners so that you can be sure that entrepreneurship is right for you.

Here is a quick list of some things that you can do to get started;

- Conduct a feasibility study of your business idea.

Describe what your typical customer, your product and your competitors. Who will your suppliers be? What will you charge for your product? How will you market your product? These are just a few of the questions you need to answer.

- Write a complete business plan.

Do this using the information you gathered from your feasibility study. This is vitally important and often an overlooked step that needs to include a description of your company, its goals, competitors, market, financial information, and of course, how you intend to meet your goals.

- Get your financing in place.

There are many ways to finance your business, from your own savings to personal credit cards to bank loans. If you need credit, know your business plan from front to back and maybe even sideways.

- Decide what kind of structure your company will have.

From a legal standpoint, there are three basic choices, sole proprietorship, partnership and incorporation, each with advantages and disadvantages.

- Choose a name for your company and check on name availability.

Naming your company is highly individual, but it's the first thing associated with your business, so choose your name carefully. You'll need to do a NUANS (Newly Upgraded Automated Name Search) report, which checks your name choices for uniqueness against a database of other business names. A reserved name is valid for 90 days.

- Determine whether there are special permits or licenses that your business will need. Check with county court house or your local tax collectors office for the proper forms.
- Set up your business bank account and record-keeping system.

Your banker will need to see your business documents, and you may want to set up more than one account so you can keep track of your finances better. Record-keeping is required, and can be done manually or with a computer program.

- Purchase insurance.

There are many different types of insurance, but most probably your company will need at least one. For example, if you're going to have employees, you need to have workers compensation insurance.

- Decide where your business will be located.

Lease your business' space. Alternatively, you could choose to start your business from home if it's feasible. There are advantages and disadvantages to starting your business from home. You have tax write-offs for example, but sometimes your image suffers.

- Purchase supplies and office equipment. You'll need too many things to list here, and of course, each business has different needs. You might need a fax machine, scanner and printer. You'll probably need a computer. You'll definitely need paper, pens, pencils and a calculator.

Being armed with the facts and information you need from the beginning is a giant step towards ensuring the success of your Retirement business. So take your time and do your research.

Professional business plan for your Retirement business.

This is absolutely essential when you are ready to start your own Retirement business. There are several reasons that this step is important to your success. Including the fact that banks and prospective investors will require that you show them a solid business plan so that they can evaluate your potential for success and decide if they will fund your business. A professional business plan also helps to give you a roadmap to follow and helps you to stay focused.

Business plans commonly have three major sections in addition to the cover sheet, table of contents and an executive summary. Your business plan should be proportioned according to your Retirement business. If it takes you numerous pages to explain the aspect of your Retirement business then so be it but keep in mind that people do get tired of reading page after page of documents, try to minimize the wording in your business plan as much as possible while still getting your point across.

Let's go over a few of the components of a professional business plan that will help you get started:

- Business plan cover page

This page is solely for identifying your business from the others Include things like your business name, logo, contact information, address, and the names of principals for your business.

- Business plan executive summary

This is nothing more than a summary of the rest of the plan. It should be placed first within the business plan. This page is what investors and banks will most definitely read. Keep in mind that your business plan is a sales proposal that is presented to other people for investment purposes.

- Supporting documents

Supporting documents are very important. Ensure that you attach copies of these to the business plan. These will be documents that will prove your points on many topics within the business plan. Also include any professional licenses you might have, contracts, resume's, leases or even company brochure's you might have created for the business you want to start. Promotional material is always a good addition as well.

As I mentioned above these are only a few of the components of an effective business plan. There are many factors to consider and it can be a very daunting task, but it is essential especially if you want to obtain outside funding for your business. As with anything, before you begin you will need to do your research and learn as much as you can about constructing a solid plan.

Crafting an effective business plan can be very time consuming as well as stressful. If you don't feel confident in your skills to write the actual plan yourself, you may want to consider hiring a professional to construct your business plan for you. Keep in mind this can be a big expense, but it often pays for itself in the long run.

Remember you will be presenting this plan to possible lenders and investors, so it has to be well written if you want to secure the funding you are seeking for your business.

Common mistakes that Retirement business owners make, so you can avoid making them yourself.

When starting your Retirement business you may not realize that there are mistakes you may make at different stages of your business' growth that can slowly kill it for months or even years if you don't watch out for them?

These mistakes are not just restricted to the new business owners. Many operating businesses, including those you may think are "successful" because

they've been around for 10 years, are often still making them... and are most likely losing a lot of money and/or wasting a lot of time in the process.

Although some of these mistakes seem aimed more at service type companies, they really do fit the bill for almost any type of business. Let's go over a few examples that you can use for future reference.

Underestimating project or service time is a big one.

This relates to service companies as well as companies that sell a product. This is a service company's bread and butter. If you don't estimate the time and effort required to perform each service your business offers you will lose out and there is little you can do about it except learn from it. The best way to estimate time required to do the job is to do it once yourself or watch your best employee perform the task, then determine the appropriate fees that you should charge for the service.

Not knowing your company numbers and setting prices too low. Notice I emphasized the word "your". It is a common mistake to use a competitor's fees as your pricing gauge without actually knowing why they use those numbers. Consider for a minute what will happen if you take a competitor's price, cut it by 10% and then start selling.

What if the competition has a bad pricing structure and is barely making money or even losing money?

What if your costs are more than theirs?

While it's a good idea to know your competitors pricing structure and maybe even use it as a starting point you shouldn't base your whole strategy on it.

Different market sectors have their own variables as far as costs go and you should be aware of them for your project or product pricing. What you pay for a product you are going to sell is not the only cost to have in your head when you are pricing your products.

Considering how much your labor and materials cost for a service is only a part of an hourly rate.

Employees also cost more than just salary and not every employee is part of your labor cost. Every company has insurance to pay for. These are overhead expenditures, quality factors that need to be part of your pricing structure. What you include as “standard services” or “standard product features” as well as job site etiquette or in store service or warranties all need to go into your pricing.

Not charging for all of your time and costs is mistake most business owners will admit that they made. For instance let's say that you run a service company. You can't just undercut your competitor's price to acquire the job; you have to ensure that your costs will be covered in your rates. Stores undermine themselves, for example, when they put more people on the floor for customer service but don't charge for it. These things cost you money and when your competitors don't do them it costs them less money.

As a business owner you need to believe that you are providing your clients worthwhile wares that deserve to be paid for. If you get the chance to explain why your prices are higher, then take that opportunity and do it. If they don't like the fact that you include things that others charge extra for later or that you treat them better, then they are most likely completely price shoppers. You don't want them as regular customers anyway. Trust me.

Not getting paid fast enough is another one that easily creates a cash flow problem. As long as you are actually making enough money to pay the bills, this problem can be solved, prevented or at least managed. To avoid this, bill customers very promptly, after all that's the reason you are doing the work- to get paid.

- Failure to have solid systems and procedures in place.

Having no procedures and systems in place for tasks like billing, collections, payroll, interviewing, hiring, job responsibilities, manufacturing, operating equipment, maintaining equipment and inventory procedures will help things run smoothly and reduce expenditures as well.

- Spending too much advertising money without tracking the results.

There is no point in a marketing campaign if you do not put things in place that allow you to measure how well the plan is working.

- Spreading yourself too thin is a classic mistake made by every entrepreneur.

The key is to figure out when you are at that “wearing too many hats. Not getting help or waiting too long can kill a company. The three big issues people like to tackle themselves but are usually the ones they are the least knowledgeable about like; legal issues, accounting, bookkeeping and daily operations issues.

Keeping an eye out for these potential problems is always a good idea, the end of a year is an excellent time to make sure you are not making these errors. Take the time, or make the time to determine if you have issues to address. If you don't know how to stop or fix the mistakes, then find some help. The success of your business may depend on it!

Choosing your Niche Business - Considerations

1. Your Passion - What do you find fascinating & love to learn about
2. What do you love doing that People compliment you or ask your advice
3. What have you always wanted to learn
4. What are you trained to do or have been doing for last 5-10yrs
5. What have you have been through in life
6. Your Legacy – if you were to die, what message would you want to communicate to the world
7. What are you willing to speak about – Live and breathe for the next 5years. What really inspires and engages you
8. As a Child what did you really want to be
9. What is your biggest dream
10. If money was not an issue what would you be doing
11. If you couldn't fail or forced to start over again what would you do

The Different Niche Business Platforms

1. Internet Business
2. Expert Business
3. Manufacturing Business
4. Educational Business
5. Beauty and Food business
6. Network marketing Business - MLM
7. Agricultural Business
8. Marketing Business
9. General Business

Retirement Business Ideas

Beauty and Food

- Catering & Entertainment Dishes
- Small Chops, Snack & Finger Food
- Cake Decorating
- Beadwork & Fashion Accessories
- Fashion Designing
- Hair Dresser & Barbing Saloon
- Home Made Bread & Cakes
- Food Canteen / Company Restaurant

Internet and E- Commerce

- Online eStore
- eConsultancy
- Affiliate marketer
- Niche Blogging
- Online Radio
- Amazon kindle Author
- eBooks store
- Online Ghost writer services
- Social Media Consultant
- Website and graphics designer
- Virtual Assistant

Education

- Child Minding & After School Care
- Children's Nursery
- A' Levels Coaching Centre
- Overseas University Agent
- Coaching Classes
- Life Coach and Consultancy
- Boarding /Student Hostel
- Publishing House
- Writing of Books for Publication
- Ghost Writer Service

Agriculture

- Catfish and Fingerlings Farming
- Snail Farming
- Piggery
- Grass Cutter Farming
- Gardening Services
- Poultry and Day old ducks Production
- Cassava Farming
- Fruits and Vegetables
- Maize Cultivation
- Palm Kernel Plantation
- Charcoal Making
- Rabbit Raving
- Plantain Plantation
- Landscaping and Gardening services
- Shrimp Farming
- Goat and Ram Farming
- Seedlings and Seed Production

Marketing

- Corporate Gift & Party Souvenirs
- Estate Agency & property Management
- Home Laundry Services
- Weaving & Marketing ethnic Clothes – Aso Oke
- Knitting and Supply of children's sweater
- Supermarket and Drinks
- Kerosene Sale
- Home Supply of Cooking Gas
- Home Supply of Diesel for Generators
- Seminar Coordinator
- MLM and Network marketing

Manufacturing

- Toothpicks and Cocktail Slicks
- School Chalk
- Pallet Making
- Conference Bag Manufacturing
- Jute Bag
- Exercise Books & Envelopes
- Plastic / Cellophane Bag Making
- Toilet roll & Serviette Paper Production

General

- ◆ Photocopy and Business Centre
- ◆ Event Centre and Rentals
- ◆ Car washing
- ◆ Speech writing
- ◆ Educational Work
- ◆ Senior Citizens Recreation Centre
- ◆ Senior Citizens Home
- ◆ Organizing Tours
- ◆ Driving School
- ◆ Event, Decoration
- ◆ Traditional Marriage Coordinator
- ◆ Publicity Agent or Public Relations
- ◆ Car Hire and Dial a Cab Services
- ◆ Office, House & Industrial Cleaning
- ◆ Security Agency
- ◆ Event Organizer
- ◆ Travel Agency
- ◆ Advertising Agency
- ◆ Photograph Printing Centre
- ◆ Printing Press
- ◆ Ice Block Making
- ◆ Funeral Home & Undertaker Service

Retirement Business Writing eBooks

There are tons of ways to Retirement Business. One of the best, long term ways is by writing eBooks. If you enjoy writing and you are good at it, then why not consider writing an eBook? Not sure what you'd write on? Well the topics are endless. Write on a subject that you have expertise in and start selling.

The traditional method of writing a book and finding a publisher is consuming and it can take a long time for your book to reach your target audience. An eBook offers far more flexibility. Since an eBook is a digital book you can easily publish yourself, advertise and sell online, or sell through sites like Amazon.

The internet offers you a global market, which means you have a market that is far reaching and readily available. Let's look at how you can Retirement Business by writing an electronic book or eBook.

1. To write your eBook you need to think about what you are going to write on. If you aren't sure start researching topics online, in magazines, reviewing current events, etc. It must be a subject that you have adequate knowledge on. The topic you are going to write on should also be popular, in demand, and interesting. Before you start writing make sure you have adequate information to complete an eBook.
2. After you are sure you have adequate information it's time to start to write your draft. You'll want to proofread your draft or you can hire a professional to proofread it for you. Then you can decide if you want to add more content or if what you have is adequate. When you are happy your draft is the best it can be you are ready to move on to the final version.
3. For your eBook to be available for sale on the internet you will need to upload it using one of the self publishing websites such as Lulu or Amazon. You will not need to pay money to publish your eBook on these sites, which is a real bonus. You see you don't have to have money to Retirement Business. Just a great idea and time. Oh yes, and let's not forget about the writing skills.
4. Next it's time to publicize the eBook you wrote. Marketing through social networking has a lot to offer, as does publicizing through blogs,

forums, etc. The goal is to have your eBook reach the widest possible audience online.

5. You might also consider using affiliates to sell your eBook. There are a number of excellent affiliate marketing programs such as ClickBank that will promote your book on your behalf. When your book sells they keep a percentage of each of the sales.

Writing an eBook is a great way to Retirement Business and to generate revenue over the long term. Once demand is established and your markets are in place your eBook can continue selling for a very long time especially if the subject remains popular. The more eBooks you publish the more credible you will become as a writer and the easier it will be for you to sell your eBooks. So what are you waiting for?

A Retirement Business Marketing For Others

There is a growing trend online for businesses to hire individuals to handle their specific online marketing needs. If this is something you can do, and do well, it could be a great Retirement Business idea. Marketing online involves networking with others and building traffic to websites. Each business is different in what they need, but you may be able to learn these tricks of the trade easily, even with little to no experience at the start.

What Is It?

If an online business wants to get more people to their website to sell to them, they may hire a social marketing expert to help them. You work with the business to understand the services perfectly. Then, you head out to the various forums and other social sites and start marketing to them. You may invest your time gaining friends and interested prospects for the business. For example, a company hires you to help them to generate more interest in their new product. They want you to find other parents to market to. To do this, you set up a profile on a various message boards and start networking with others, suggesting your product or service in your signature line. You may spend some time using Twitter, Facebook and other networks like them to promote the product, too. What is interesting is that to do this successfully,

you will need to work to build an online reputation as a friend or coworker and then promote your product or service when it fits.

Social marketing may also involve writing articles, using social book marking websites and

responding to inquiries from banners or other ads placed by the business throughout the web.

The fact is, many people go online to find the products and services they buy.

As an expert in online marketing, you can help them to market their products and services successfully. You may offer a large number of services and charge clients by the service they need. You could work with various businesses in this way.

The good news is that this type of marketing business can occur all from your home. A home based business like this often requires marketing yourself first.

After all, if you are to help to sell a business's products and services, you should also be able to do this for yourself. What is great about this type of business is that you can develop strong friendships and really have fun in this business.

Accounting Retirement Business

For those who love math and have an accounting background, you may be able to use these skills to help you to create a business from your home. Accounting is the method of managing the accounts receivable and accounts payable for a business. Many businesses hire full time staff to manage these financials, but sometimes, small businesses do not have the ability to hire someone to do this work for them. They turn to freelancers and accounting consultants who work for a set fee per week or month from their homes.

What The Job Entails

When you work at home as an accountant, you will be managing the books of a business, or more than one of them. Often, these professionals handle tasks like making payments for the company, collecting invoices, sending invoices and balancing the company's profit and loss statements. Most of the work is done on the computer and sometimes through direct connections to the business's computer system.

Educational Requirements

As with any business in which specific skills are needed, to be proficient as an accountant, you do need to have the education and experience in the Accounting field. On the other hand, you may handle just the recording of financials rather than the analysis of them. In this case, you may work as a bookkeeper.

If you have previously worked in the accounting industry, then you probably have all the experience you need to do well as an accountant. You may need to freshen up on skills. You may also need to take on some training on various accounting software tools, as needed by the company.

The amount of money you can make as an at home accountant ranges widely. Some people make a considerable amount of money by working with several businesses. Others specialize in certain fields and may charge more for doing so.

Retirement Business - Day Care Centre

A day care in your home may be a great way for you to start a home based business. In this business, you will be caring for children of your clients. This includes playing with them, keeping them safe, and sometimes offering a bit of education, too. This type of business can be very successful if you love children and are passionate about caring for them. There are some very strict laws in place regarding this type of business, so you will need to do some additional local research before getting started.

Who Is Right For This Job?

You have to love children and have lots of patience for them. You also need to have a home that can accommodate the children in a safe way. Having an outdoor, fenced in yard can also be helpful. You may already have children and watching one or two more may not be a big problem. Still, you do have to keep in mind a few specifics.

Most cities and states do monitor in- home day care facilities to ensure the children are being cared for properly and that one adult is not watching too many children. These numbers change widely based on local laws. In addition to this, the state may wish to inspect your home to ensure that you can provide a quality home that is safe and secure for the children you watch.

It may seem like a lot of trouble, but in fact it does not need to be. If you have experience working with children, such as in a school setting, you may be a great fit for this business. You may need to provide clients with references and a background check.

A home based day care is a big undertaking. You can work the hours you want (as long as you have clients for that time.) You will need to market your services locally. If you are willing to take on children with special needs, such as learning disabilities or handicaps, you may have a bigger pool of children but you may also need specialized training. This is a rewarding retirement business. For many, it is the best way to truly give back to the community, too.

Events / Wedding Organizer Business

Do you love weddings? Do you have experience planning them? If so, you could have a job as a wedding planner or a bridal consultant. This business does require more out of home work, but this is a business you can run from your home. The job of a consultant is to plan virtually all aspects of the wedding, around the bride and groom's wishes. For people who are very organized and pay attention to the details, this could be a great Retirement Business.

The Job Of A Consultant

Before you consider starting a wedding planning business, keep in mind the stress and demands of this job. First, you will need to find clients to work with. You may be able to network with friends and family at first and then later expand through advertisement. Once you get the clients, you then need to work with them on a budget. Like most people, brides and grooms often want more from their money than they can get. It is your job to make the most of their budget and still make their dreams come true.

The bridal consultant will help with locating venues for the wedding and reception. They will help find entertainment, photographers, wedding attire, and transportation. The job of a consultant is often multifaceted. For example, they need to work with the bride and groom to make decisions while keeping the wedding within budget. The bridal consultant spends a lot of time ensuring that tasks have been completed, which is why organization is so important.

Starting This Business

If you are considering becoming a wedding consultant, you will need to be an expert on the area in which you live, so you know where professionals are located. You may wish to start planning weddings with friends and family who are more forgiving. Once you have some experience, you can network with churches and other groups to find brides and grooms to work with. There is little outlay of expenses in starting this type of job, but it is very important for you to have a contract that outlines what you will do.

For those that love events, keep in mind that many bridal consultants also plan other large events such as anniversary parties, sweet 16 parties and some also do business events. There are often opportunities for bridal consultants who are outgoing and willing to go out and find the business.

Tutoring Retirement Business

Many individuals need extra help in school. From primary education up through college, students often need help learning. If you have a decent education and the willingness to work one on one with others, then home tutoring is a fantastic opportunity to earn a second income from home. Not everyone is qualified for this position, but for those who are, the options can be endless. Home tutors may charge between \$20 and \$100 or more per hour depending on the type of education, the local environment, and their skills.

Requirements For Home Tutoring

To be a home tutor, you will need to have some skills in teaching. Those who wish to charge the most are going to need some formal teaching education or background. For example, some teachers supplement their income working from home tutoring. If you are a former teacher, this could work well for you. If you do not have this type of education, you still may benefit from this type of work at home opportunity. If you have a degree in education, you may be able to help with tutoring. Families who do home school may also be able to fit this requirement.

The key to remember here is that home tutoring is not for everyone. You will need to be someone that can work well with others and who understands the

concepts being taught by the school. You may need to help children with learning disabilities or those who do not like to learn.

You may wish to take a few classes to freshen up on the areas you will be tutoring in, too. Some tutors do specialize in certain subjects, such as reading, math, or science.

How To Get Started

To be successful as a home tutor, you will need to have students on a regular basis. After school homework help is one option. Students come in for an hour or so after school to work with you on their homework. This may be three to four days per week. Other students require just some additional help in one or two subjects and may need a one to two hour block of time dedicated to that topic once or twice per week. Some tutors tutor on the weekends.

Finding those to work with is as easy as listing your services online, in local ads, and at local schools. Often, online tutoring is an option, too.

Blogging As A Retirement Business

Is a blog a business? It could be for some individuals. If you have a blog, you could potentially make a substantial amount of money from it. Your goal is to pull together a method for making money with the blog, such as selling informational products, promoting products or services, or even using affiliate marketing methods. You can make money just by using Google's Adwords, too.

What Is A Blog?

A blog is a collection of posts, informative articles and messages sent out to your readers. Anyone that visits your website can read what you have to say and learn from it. For example, perhaps you love your pet. You could put up a blog about pets and help to sell affiliate products for pets, such as pet clothing or organic pet food. Using affiliate marketing, you can make a percentage of the price of any sale that comes from your website. You may later decide that you want to write an e-book for example how to potty train your dog. You can sell that at your website, too, making all the profit from each sale of the book. Plus, you can use Google Adwords on your blog. These small ads are placed at

your blog and if any of your readers click on them, you make a small amount of money from it.

Getting Started

If you have a topic that you are passionate about, you definitely can start a blog and get to work making money from it. You do not have to invest a lot of money into it. In many cases, you will find that the blog is free to get started, too. Take some time to consider a topic you are interested in, since this ultimately will determine the area which you will be passionate enough about to keep writing in.

When it comes down to it, blogging is a home based business. Setting it up and working it regularly is a process, too. It can take some time to make money at it, but some professional bloggers are making hundreds, if not thousands, per month blogging. You will need some light HTML experience and a range of other skills, including the ability to interact with a community. Once you are able to develop the blog, regularly posting to the blog is incredibly important. The ease of doing so and the enjoyment of it, has helped many people to do very well in this arena. It could be a great Retirement Business for you.

Retirement Business Writing Articles Online

A recent study indicated that from 50% to 90% of all content on a website is in the form of articles that are designed to target and draw in visitors, who are then turned into paying customers. That's also why if you have good writing skills you can make a good living online writing articles as a freelance writer.

You will need to understand search engine optimization and creating SEO articles so that the articles you write can be ranked according to the keywords. Otherwise, the articles you write for your clients will be lost somewhere on the world wide web, and your client will not be happy.

You must also have a good basis in the English language as articles will be expected to be free of spelling and grammatical errors. You should write using simple sentences that are easy to understand.

You will need to know how to put together articles. You should be an expert in the subject you are writing on and/or have very good research skills. When you are researching you might read a few articles, and it's important that you don't make the mistake of accidentally copying words from this content. Otherwise, your new article will fail Copyscape, which is the gold standard when it comes to checking for plagiarism.

There are a number of excellent freelance sites where you can sign up and then bid on jobs that are looking for writers. Each job will have its own criteria determined by the potential client. Some of these sites charge a monthly fee and a lower commission, while others don't charge a monthly fee and have a higher commission. Read the sites policies and fee structures to find out more.

You can also earn money by writing articles for revenue sharing sites, where you earn a percentage of the sales or advertising done on the site. This is referred to as passive income, and a number of news sites use this type of structure. It allows for fresh new content to be provided for the news, because the opportunity to earn income exists.

Another option is to write articles and then post them on your own blog where you have Chitika, Google AdSense, or other third party banners that allow you to earn revenue.

Article writing is a great way to Retirement Business online. It's interesting, and it allows you to set your own rates. The more experience, the more you will make.

Desktop Publishing As a Retirement Business

A lucrative Retirement Business is desktop publishing. Desktop publishing is using your computer to design various flyers, brochures or other printed material for businesses and organizations. For those who are experienced with the various methods of doing desktop publishing, this could be a great Retirement Business idea. The various methods include a range of different software programs. Digital art and design are becoming more important than

ever. The more capable you are in these areas, the more likely you are to find stable work in this industry.

Is It Right For You?

If you have worked in marketing or design in the past, and would like to start offering some of your skills as a freelance designer, desktop publishing is a good option. In order to do this job well, you will need to be able to display quality talent. Ultimately, experience and talent is what defines this job. In other words, if you can show a business a great looking brochure you did for another company, they are more likely to work with you.

In addition, you will need to have desktop publishing software on your computer. Most new computers do come with some types of software that can be used for desktop publishing. You may wish to use this type of software until you earn enough to invest in more elaborate or higher quality options.

This Retirement Business also requires a good deal of sales. You will need to sell your skill and services to local businesses. Some individuals work solely with Internet businesses. In either case, there is a good deal of competition, which means you will need to show why your products are the best investment for the business.

Getting Started

To get started in desktop publishing, you will need to market your skills in person, either by approaching business owners, or on the web. You may wish to create a website to help you to sell your services. Some individuals will do a few free samples to get their feet wet and to get a few recommendations under their belt.

Desktop publishing can be an outstanding at home business for the designer. Having a background in marketing or copywriting is helpful. You may be able to find educational programs and tutorials available online to help you, too. Take some time explore how well this business would work for your particular skills. If it is a match, get started helping businesses to sell their products and services

Retirement Business as a Real Estate Agent

Perhaps you have a passion for sales. You enjoy watching the real estate market and love to help other people find opportunities. You can do this as a real estate agent. Some agents work out of an office, but most of the work done by an agent can be done from home. The marketing, legal aspects and research is all able to be done right from home. This allows all types of individuals to work around their busy home schedules to also help sell homes. Those who are interested in this type of Retirement Business do need to do a bit more research before deciding this is the right job for them.

The Job of an Agent

The job of a real estate agent working from home entails finding clients to sell homes to or to help sell their home. You also need to be available to show them homes they could be interested in. In addition, you need to host open houses for those homes you are selling. As you can see, some of this business's responsibilities do require you to be out of the office. Yet, most other aspects allow you to work right from home.

To become a real estate agent, you do have to get a real estate license. This often takes up to two years to complete. After receiving the necessary education, you then need to sit for a state mandated licensing exam. Once you pass, you will be well on your way to becoming an agent. Most states require agents to work under a real estate broker, but brokers are happy to have you on board if you can help sell homes.

Is this job right for you? You will need to be a sales person. You do need to go after the clients to find them. This often means networking locally. Some agents also provide services online, for long distance moves or second homes. You will need to have good communication skills and be willing to go out of your way to find the right home for your buyer.

The job of a real estate agent often means many hours. You are only paid when you sell a home or help someone to buy a home. Nevertheless, this Retirement Business is one of the best in terms of financial return for those who have the ability to do well in the industry.

Retirement Business In MLM Industry

The MLM industry, or Multi Level Marketing industry, is not a bad one. In fact, there are many who mistakenly believe that this type of market cannot make any money. The days of schemes are still out there, but there are also a large number of businesses in which you can make constant, regularly income from home using MLM. In this industry, you are helping to sell a product or service to individuals who will make purchases on a monthly basis. In doing so, you earn a commission each month from their purchase. One of the key benefits of these services is that you can earn residual income, month after month, with each sign up you get.

There are many different MLM companies. Some sell candles, others health foods and still others are selling cleaning products. Some are online and the one I recommend is at www.BusinessForme.eu.

There are usually two ways to earn money. First, you sign individuals up to make a monthly purchase each month. For example, they may make a purchase of \$40 a month in cleaning and at home products. You receive a cut of each monthly purchase they make. In addition to this, you help others who wish to be in this industry to sign up to work with you. You can create tiers of people working under you, all of which you earn an income from. For example, James wishes to work from home, too, so you sign him up under you. All of those customers he sells to on a monthly basis are commissions for you, too. The MLM industry is a positive one. You are not only helping to promote a product or service you believe in, but also you are able to help others who are looking for an at home business find a business that works well for them. To do well in this industry, you do have to communicate well, be able to train others, and be a sales person. You will need to demonstrate a strong knowledge of the products or services you are selling, too. In most cases, a kit needs to be purchased. Most businesses in this industry do not require that you manage an inventory, as they will ship products to your customers for you. If MLM sounds like a good home based business for you, you will be happy to know that virtually all of the tasks you have can be done at home, often in the time you have. Take a look at www.BusinessForme.eu

Retirement Business Trading Forex Online

Anyone who has dabbled in the stock market knows what an adrenaline rush it can be to put those profits in your pocket. Thanks to the internet you can now play the online currency market. You can start a Retirement Business trading Forex online, and all from the comfort of your home.

The stock market and the currency market are very different. The online Forex market is bigger dollars, and a bigger rush. You'll want to understand how to use the Forex online software for your trades to ensure you make the most money.

Forex is actually short for The Foreign Exchange Market, which is also sometimes called FX. This is the largest market in the world, with each day more than a trillion US dollars turned over, making it thirty times more than the complete volume of the total US equity markets.

There is no physical location and there is no central exchange. The Forex online software trading software lets you easily get your piece of the pie, letting you buy and sell 24 hours a day 365 days a year. Every morning, the Forex trading market begins in Sydney, moving around the globe as the day starts in financial centers around the globe starting with Tokyo and ending with New York, giving you the best opportunities to make huge amounts of money.

Using Forex online software trading you get many additional tools, which you can use to help you with your decisions about currencies to invest in.

Fundamental Analysis - It measures the net imports and exports in any given country, and then records the impact that occurs on the currency flows.

Technical analysis - is used in an attempt to predict what future movement will look like with a certain currency, based on performance in the past.

Forex online software trading almost always provides you with additional tools for no charge, and the good sites take no commission and only charge a small transaction fee.

When it comes to trading currency everyone would agree that the Forex is the largest global market. Just about every industry there is finds itself involved in currency trading to some degree – Multi-international companies, financial institutes, central banks, retail industries, banks, and a host of other institutes are involved either directly or indirectly. Those that are directly involved are often seen using Forex online software trading tools.

Thanks to the internet it's easy to set up a personal Forex trading account and begin trading with Forex online software trading. There's no need to involve a trading institute or banks. So, are you ready to begin to make real money?

Home Based Tax Preparation Business

Individuals and businesses often need to have professionals handle their taxes. If you have the skills to perform these tasks, you could be able to make a home based business out of it. In order to provide these services, you should be competent in the last tax laws. Most individuals will have some formal training, too. Still, with this type of education, you could have a steady stream of individuals to do business with. What's more, all of this work can be done in your home office.

Understanding The Tax Job

As a professional tax preparer, your job is to calculate the taxes of individuals who you do business with. This could be individual tax filers or businesses. They will provide you with the information and you will set out not only to fill out paperwork for them but also to help them to reduce their tax liability as much as legally possible. The job entails sound mathematical skills and constant continuous education as tax code changes.

To get the knowledge to offer these services, you can enroll in a tax preparation course. Some of the larger tax-filing firms hire individuals to provide tax services like this. After taking the course, you are then able to provide your clients with up to date tax information. From January through April, you are likely to have a solid stream of customers to work with. Yet, it is also important to note that most small businesses and some individuals have to pay taxes throughout the year. Others are happy to hire a tax professional to manage their tax liability throughout the year, such as helping them to make

financial decisions and investments to limit the amount of taxes they need to pay.

In order to do this type of business from your home, you will need to have a space that can be set aside for just your business, such as a home office. You also have to market yourself as a professional tax preparer. Individuals are likely to ask questions and request references to prove you have the skills necessary to prepare taxes. At first, you may wish to offer your services to friends and family to work out to these recommendations.

As a home based business, a tax preparer is likely to spend a good deal of time working on getting new clients. Come tax season, they are likely to have a lot of work available to them, if they have marketed themselves well.

Home Based Business as a Freelance Writer

Do you have a passion for writing? Non fiction writers can make a sizable income working off the web. Here, you are constructing website copy for business's websites. Every business in the developed world is likely to benefit from having a website. By writing articles, blogs and press releases for them, you help these companies to do well online.

How It Works

To be a freelance writer, you definitely need to know how to write content for the web. This includes knowing how to make web content search engine friendly, how to write non sales and sales types of product and how to write in the tone that's expected online. You will likely need some training, but there are outstanding groups to help you.

Potential Income

How much money can you make writing as a freelance web writer? This can vary considerably, too. At first, making \$1 per 100 words is a good route to take, but don't let that stop you. Some are making \$1 per word, with the average being the 500 word article. That is a sizable profit, but you do need training to get to that point.

More Information

For those ready to make this type of living from home, a good place to start is with other writers. A number of forums are available online to help you to learn the markets available to beginners. To find jobs in freelance writing,

there are various resources available online. Some companies have full bidding websites where you can pick up jobs others are looking to fill. As a freelance writer, you do need to know how to sell online. You will need to invest some time in learning the ins and outs of the business. This includes learning skills like search engine optimization and writing content for websites. You also will need to be able to sell yourself as a professional in the industry. That is never an easy job to do but it can be one of the best ways to get your foot in the door.

High paying jobs are rarely available right off the bat, but many individuals can start to earn money online right away. Be careful to avoid scams which run widely online for freelance writers. Also, be sure you have a reliable Internet connection and word processing software available online to help you to make your freelance writing business online a true success right from the start.

Retirement Business as a Personal Trainer

For those who are fitness minded, one of the best home based businesses for them is to become a personal trainer. A personal trainer works with individuals or small groups of people who wish to get in shape. The demand for qualified personal trainers is high, especially as more insurance companies are willing to offer payouts to cover the costs. Nevertheless, becoming a personal trainer is not always an easy option.

Qualifications

One of the most important considerations in becoming a personal trainer is education. Unlike some other types of at home jobs, to become a personal trainer, you do have to hold a license in the business. It does not have to be difficult to obtain your license. Most community colleges and universities do offer courses to help you to get the education you need. Once you complete your education, you do need to sit for a state wide exam. The exams are different for each state, but generally cover standards such as the ability to give good advice and a solid understanding of the body. The National Federation of Professional Trainers provides more information on licensing and educational requirements.

Getting Started

Once you do have the necessary requirements to become a professional, personal trainer, your job will include a number of tasks. Locate individuals in

need of fitness help. You can find individuals through local community groups, recreation centres and gyms. Work with clients on a daily or weekly basis, depending on the client's goals and budget. A contract is often signed by both parties. Provide fitness assessments for the individuals. This generally includes comprising a workout plan and sometimes a diet for the individual.

Aid the individual in workouts. Hands on training and monitoring are always provided by the personal trainer. They often "spot" the individual working out to ensure that proper posture is being used and that the individual is safe.

Weigh and measure the client to determine success. Some individuals are looking to bulk up in muscle tone while others are hoping to lose weight.

Follow up and make changes to the regimen to assure that goals can be achieved.

Many personal trainers work out of their homes, especially if they have a decent workout space. Others work off and on during the day, meeting clients at local gyms and recreation centres for the workout. This work at home business is challenging but incredibly enjoyable.

Retirement Business As A Web Designer

For those who are looking for a way to make money in retirement and who have web design skills, working as a web designer may be just what you need.

A web designer is a professional who is able to build websites, service websites and sometimes develop communities for others.

This job is not the type of job that is right for everyone, since you do need a solid understanding of web design methods, software and technology to do well. For those with these skills, taking your web design talents to the online community can be very profitable.

Can You Do This Job?

For those who would like to consider themselves web designers, there may be more to the process than just being able to start a blog. Most often, individuals will use self design software to design their blogs for them. They do not need to hire a professional. Rather, a web designer may instead be able to create a website from scratch. They need to be able to use various resources and programming languages to do so. Many also have a good amount of knowledge in search engine optimization. Some also provide content to these websites.

The Job

If you have what it takes to be a web designer from your home, you do not need to invest in a lot to get started in this business. Rather, you will need to put up a website that allows you to communicate your skills to the world. You then need to market the services that you offer. Web designers take their client's information and website design goals and make them happen. They often invest a good deal of time in the development of unique software or use software to put together the website as the client wants it. They may spend a good deal of time reworking aspects of the website that the buyers do not like. Many will also offer services such as repairing or making changes to websites. Working as a web designer from home is easy to do if you have the skills and the foundation to do well with it. You are likely to need some software to help you. Most designers work when they want to, around their own schedules. You can take on as much work as you can find or obtain through marketing. There is no limit to the amount of money you can make as a web designer, but there is a good deal of competition.

Work at Home Freelance Consultant Career

Those leaving a business career behind or with skills that fit a need in the marketplace can become a freelance consultant, a person that works from home consulting businesses on what they need. For example, if you have extensive history with sales, you could market yourself as an individual to come into companies and improve their sales. If you have engineering skills, you can market those skills to companies struggling with their product production. There is no limit to the number of ways you can work in this field.

How It Works

With many businesses downsizing and looking for ways to save money, you can definitely make money by being a freelancer. You do not have to spend money to do this; rather you just need to answer the need that a company has. Not everyone is qualified for this type of work at home business. To be successful, you do need to have skills that other businesses need. The more valuable your education and experience, the more likely you will do well in this field.

Potential Income

The potential income for those who are freelance consultants can range widely. Most consultants make at least what they would make working with a

company, but most make more. Here, you can easily charge \$100 or more per hour if you have the skills a company needs.

More Information

To work as a freelance consultant, take your skills and training and apply for it. Look at the job ads at Monster.com or Jobs.com and notice positions you would fit in. Apply with those companies as a freelancer, not as a full time employee. This may save the company money and will get you a variety of high paying gigs. Of course, to be an effective freelance consultant, you do have to have the ability to sell yourself and have some valuable skill to provide to the companies.

In addition, many are working through the web. For example, as a marketing consultant, you can help online businesses to improve their marketing methods and to achieve the goals they have. Often times, a home based business professional can make a considerable amount of money by just sharing the skills they already have.

If you are someone with a background that is valuable to others, sell it. Take on the projects that you find passionate about. You do not have to work as an employee for someone, but rather an independent contractor when they need it. This is a lucrative home based business.

Retirement Business Online Selling Your Own Stuff

Although there are tons of ways that you can start a Retirement Business online, one of the quickest and easiest ways to do so is to create, promote and sell your own products. Don't be intimidated over the idea of making your own creations. It doesn't have to be that hard. You may believe you don't have anything that others would want; however, you likely have something that others would be willing to pay for. Let's look at 4 ways you can start your Retirement Business online selling your own stuff.

Create & Sell Digital Products

Selling digital products is a very lucrative way to Retirement Business online. There are all kinds of digital products that you can create and sell, including plug-ins, apps, software, e-books, etc. If you have knowledge or expertise in a

certain area you can put it to use. You can write an e-book, create an app for a mobile device, etc., and then sell it. Sometimes even if it is an area you are not an expert in you can do some research and learn. Find a niche market and go for it.

Design & Sell Products

If you are an artist, never before has it been so easy to find a niche market for your products through the power of the internet. Set up your own website, take advantage of free marketing on social networking sites, and make use of all the tools online to sell your creative products.

Offer Your Services

It is easy to sell almost any type of service online. You can make excellent money on the internet offering your services. You are not just limited to SEO consultants and website designers. You might be a blogger or a writer, but you might also be a photographer or a project manager – whatever services you want to offer, chances are there's a market online for those services.

Buy the Resale Rights to a Product Then Sell as Your Own

You can Retirement Business online by selling private label products that you have the rights to sell. This is a very quick and easy way to Retirement Business. You buy products with the right to resell and then sell them online as your own. There are all kinds of resale right products to choose from. You will be required to pay a small fee for the right to sell these products as your own and earn money off them. You should always do your research and even run a test market to see if there is a demand for the product you are thinking about, before you commit to it.

Consulting

A Consultant is an individual who provides expert advice on a particular subject; these people have experience and expertise, and are recognized as authorities in their professions or industries. They are in high demand during both booming slow economic times as well as during recession as they offer their clients advice to help solve issues and expand their businesses or expertise; or they may work in temporary positions as needed by their

customers. You should market your services in specialty markets being specific to a particular subject rather than as a generalist providing consultancy on all day to day business affairs as this approach would help you to expertise in specific domain. You can also offer to talk to targeted customers and conduct workshops at industry conferences explaining your services for the same. You can also ask for referrals from satisfied clients; and utilize a web site to reach regular and potential clients with articles and online newsletters. Build residual income in offering CDs, e-books, video presentations, and other products related to your profession and consulting practice so that it gives a bigger idea of what you service you are actually going to provide. The various disciplines of consultancy where you can offer your services are:

- ✚ Management consulting
- ✚ Medical practice consulting or Medical consulting
- ✚ Biotechnology consulting
- ✚ Environmental consulting
- ✚ Faculty consulting
- ✚ Franchise consulting
- ✚ Human resource consulting
- ✚ Information consulting
- ✚ Information technology consulting
- ✚ Performance consulting
- ✚ Political consulting
- ✚ Supply chain consulting
- ✚ Trial consulting

Retirement Business Using Facebook

Most of us are very familiar with Facebook, and that it is the largest social network on the internet. But what many of us are not aware of is the opportunity here to make excellent money online. Thanks to the many applications available it's gotten a lot easier to take advantage of this lucrative opportunity. Here are some of those applications:

1. Zazzle - Zazzle lets you create and then design any product on their site, which is a free service, and then you can sell it on Facebook. Now think about the potential that is sitting here waiting to be used. If you have lots of Facebook friends you have the potential to create a very comfortable income with the right product.
2. Radical Buy – This is almost like eBay for Facebook. You can sell almost anything you want on a Facebook page with this application. List an item and instantly make it available to all Facebook users. If you don't have any of your own items for sale you can show items that others have for sale.
3. Ether – This is a website where you can Retirement Business giving advice to people on the phone or through email. Now you can use the application on Facebook to Retirement Business giving people advice. If you are good at giving advice this is a great way to make some extra money. You set your rates. Ether provides you with a free phone number for individuals to call, which is then forwarded to your personal phone number.
4. Café Press – This is similar to Zazzle but it has a huge online store. Café Press lets you easily sell all kinds of products on your Facebook and Retirement Business.
5. Shopit – This is a free Social Commerce Network that lets users buy, sell, and/or trade any service or product. You can add a free store to your Facebook account and then sell anything you want. It's yet another easy way to Retirement Business through Facebook.
6. Music Blaster – With Music Blaster you are able to put together a simple music store on your Facebook account and then sell music from BlastMyMusic.com – you will earn 5% for each song you sell.

There are tons more other applications that allow you to Retirement Business using your Facebook account. That means there are a exciting opportunities to Retirement Business just waiting for you to take advantage of.

Retirement Business Online Running an E-Store

People are busy – between working often more than one job, family, commitments, and everything else in life, there's little time left to get the shopping done. As a result many are looking to online e-stores, which is why this is an excellent online money making opportunity.

Let's look at setting up an e-store. The first thing you'll need to decide is whether you have a product(s) or service(s) that you can offer online. If not, don't worry there are all kinds of ways to have your very own e-store and never carry any stock. You can use drop shippers, set up a store using affiliates, or look for a wholesaler of a product you think would do well.

You will need to register the domain name you want. It should suit your products or what you are doing. Of course, the domain name you want may not be available but don't give up because there are often spins or similar domains that will work that are available. Once you have found a domain you will need to register it.

Great! Now you are ready to begin to create an online e-store. The easiest way is to find a site that host e-stores offering you checkout features and even credit card processing. This way you don't need to worry about security or taking payments. Most of these are very affordable and very customizable. Many web hosts also offer e-commerce capabilities, so you certainly have plenty of options.

You will need to design your website. Make sure you use a layout that is easy for your potential customer to navigate, make payment options visible, and make sure your customer knows you have a secure checkout. Flip through the available templates and choose one that works for your e-commerce business.

Now it's time to start to add your products to your e-store. You will want product images need to be clear, provide a detailed description, and make sure the price is visible. That's it your e-store is ready to start serving customers.

Now you need to make sure your site is search engine optimized to ensure you are driving targeted traffic to your site. If you are not familiar with SEO work it pays to hire a professional, so that you rank well in the search engines, because if potential clients can't find your site you won't get the traffic nor the sales.

An e-store gives you maximum flexibility. You can work on your own schedule and right from the comfort of your home. Once your e-store is established you will be able to put in minimal hours. Of course, in the early days you should expect to have a larger time investment. An e-store is hard work but when you reap the rewards in profits you'll see why it's worth it.

Food Specialties

If you are a good cook and have tried cooking only at home then don't hesitate to offer your services at a market place as it can bring you huge benefits.

Nowadays, the popularity of television food-preparation shows has driven the interest in learning how to cook foods of many local and ethnic cuisines. You would also like to turn a dessert, condiment, or a special family recipe into a commercial product and market it to people as this approach has a huge potential to earn an extra income and you can excel in this field if people started liking your recipes.

Previous cooking experience, be it anywhere at your home kitchen or in a commercial kitchen is recommended. You can cook your food and delicacies in your own licensed kitchen or a rented one. Always try learning specific cuisines and learn to make it better over time. Internet can be a big source for all the recipes you need; even the cook books serve the same purpose.

Collectibles' Appraiser-Seller

Individuals, estate lawyers, non-profit organizations, and collectors often need their antiques and collections appraised for their value for insurance coverage, to settle estates, or to price for selling. You can charge a fee for your written reports that evaluate your clients' items' true market worth, as well as provide the best selling avenues for them. You can choose to also be a consigner and sell clients' items for a percentage of the sales.

You can specialize in the objectives you prefer and have knowledge about. You can also consider about joining trade associations for further study credentials, and networking opportunities. Learning how to detect fake objects will add to your service's marketability. One can also choose to promote their services at shows, to auction houses, through referrals, by writing columns in newsletters, and with a web site. Stay updated with trends that affect pricing and the demand for certain items.

Radio Show Host

If you have expertise knowledge in fields such as gardening, parenting, finances, cooking or other professions, you might choose a career out of hosting a radio show from your own home studio or local radio stations. You can also make a huge deal of money with advertisers and other related products such as books, CDs and articles.

Hands on experience in broadcasting and communications, as well as the technical knowledge are essential. You can also focus on increasing your listening audience by offering to do regular spots on other stations, local stations, or online shows, or at web conferences involving a multitude of audiences as master of ceremony.

You can also build your recognition and rapport in this field by writing articles and books about your niche, service and industry until you can manage to afford the equipment and funding to completely operate your own program with the provided budget. One more benefit of joining this field is that you can earn name and recognition in a short time and build your influence over a large

audience. Being a Radio Host, you should have the skills of public speaking and entertaining a large number of audiences by your sense of humour

Moving Specialist/Coordinator

If you are well-organized, have good management skills, and have an active network of other professionals with whom you can engage; you can consider starting a moving-specialty and coordinating service. Targeted customers might include seniors who are downsizing; business executives and military families who are moving across the country; and other individuals who do not have the time to handle all the tasks that involves moving one's household items. You may also specialize in moving livestock, boats, machinery, antiques, pianos, or fine art for businesses and organizations; but you require an effective network to accomplish these tasks.

If you have any previous experience in the moving industry or certain products then it can come very handy in this profession. Build a stock of all the necessary insurance, liability, bonding, any licenses and certifications which are needed. Add services such as shipping items; contacting utility companies; providing assistance with change of address notifications; taking items to auctions; staging homes for sale; managing new spaces, and the coordination of arrangements that lead to a well planned move for your clients. Attention to detail and having caring, courteous help and consideration, will lead to satisfied clients and their referrals.

Professional Speaker

Public speaking is not just an ordinary business; it's an art which involves captivating your audience. If you are good at speaking to groups and have a presentation that will inspire, teach, or display a compelling story or events that appeal to the targeted audience, you can consider becoming a professional speaker. Most successful speakers usually start working part time while working in their professions, giving workshops and keynote speeches and making their presentations better over several years until they earn enough fame to become full-time professionals.

You can consider joining local or national divisions of speakers' organizations

to get feedback and advices from professional speakers to improve your speaking and presentation skills. You should engage in speaking publicly at local organizations, colleges, and business groups and gather referrals for more engagements. Always focus on delivering what your audience wants to hear and you should be careful about their interests. You should concentrate on adapting a unique style of speaking and should not fake someone else's style; this will help to separate you from the rat race. Implement your creativity to the fullest and build skills that will help you deliver better. Most importantly, being a professional speaker, you must overcome your fears and speak freely at a public stage.

Rent A Granny - Children caretaker

Renting a Granny seems to be a cool idea isn't it? Well, yes, there are lots of people who don't have grandparents living in their local area. Grannies provide help around the house, do some cooking, love to take care of kids, bake cookies, tell bed time stories to kids, straighten up a bit, lend moral support, etc. You just need to be with the kids and do kinds of stuff that grannies are supposed to do. In this way, you are not showing and marketing yourself as a cook, housekeeper, assistant or babysitter, or nanny. Age factor is an important factor since people look after experienced folks to look after their kids and house. Your role includes coming to the house for a couple hours a day or a week and provide the kind of help out where it is required or just provide comfort and support to the children and or the adults. Also if you don't have grandchildren close to you this could be a fine way to receive a little comfort, happiness and company for yourself as well and it will help you cut your boredom too. You can advertise and market your services to baby sit children on daily or weekly basis; help new mothers and fathers in parenting their newborns in their homes; attend special functions or vacation with families; or carry-out additional activities or works associated with being a grandparent. A complete background check and clearances is the prerequisite that you are required to fulfill in order to gain the trust of the family and also you should have some basic experience at parenting kids. Experience and/or education credentials and an understanding of the ages of the children with

whom you are working are important to be a success. Market your services through local family publications and referrals from families or social organizations.

Repair Specialist

You can offer your services to repair quality specialty items from vintage clocks and jewellery, to musical instruments, bicycles, old toys, and even designer shoes if you are having expertise in this field. You can set up your small store in a refurbished garage or outbuilding where customers can pick-up or drop-off items; or offer to pick up and deliver repaired items for them. You can conduct preliminary research to see if a potential, paying market exists for the services which you are offering. Provide Advertisements in local classified ads newspapers or free, distribute flyers about your set up, post your services on regional online classified ad sites in order to gain exposure. Marketing your services in a proper manner will help your business grow virally. You can also place business cards in retail stores selling these items, new or vintage. Always try to get customer referrals in order to grow your business since satisfied customers are more likely to spread the word of good work.

Driving Services

If you like driving and have a good driving record, you can consider starting a specialty driving service, focusing on transporting children to and from after-school; picking up and delivering people to public transportation centres and night time events; taking seniors citizens for medical appointments; or even driving pets to groomers or veterinarians.

You need to fulfil and complete all commercial licensing and insurance and business regulations as well as any required background security checks. You can conduct surveys in your area to determine what types of transportations are most needed.

Audio-Video Production Services

Multi-media specialists consult with business owners, agencies, organizations, and professionals to create videos, CDs, DVDs, audio tapes, and other related products for staff training, sales promotions, presentations at seminars, trade shows, or workshops; and also film for television, documentaries, and video for web and social marketing sites. You can check with local colleges or technical schools for related courses if you need additional skills.

Previous Experience and operating knowledge of the latest computer and equipment technology are required. When starting out, lease or rent equipment to save money, and determine what the best for your project is. Grow your network with others in your industry to find an open market niche in this highly competitive line of work. Partner with other entrepreneurs to provide a total package tailored to your clients' needs.

Tour Guide

Travel is no longer applicable only for wealthy individuals. Competition and the recent recession times have created affordable prices that have made travel a popular pastime for all ages. Visiting other places apart from one's own locality is a usual way of spending vacation. For this purpose, the help of a tour guide or an escort may be required; thus, these kind of jobs are high in demand nowadays.

You can lead bike, bus, cars and can subcontract your services to local travel agencies, tourist's bureaus, schools, volunteer agencies, and other organizations; or you can operate your own tour business.

Basically, it is a tour guide's responsibility to take people around a particular location of interest. The place can be a tourist spot, an establishment, museums or any area of particular historic importance or relevance. The groups of people which generally require a guide may range from students to foreigners who have visited the place to spend their vacation. People on cruise ships who have a schedule of activities or places to go to every stop will also

need tour guides. Thus, some of the qualifications of a tour guide include having attractive and pleasing personality that can be easily approached at. Tour guides should have the qualities of a leader so that he/she can look after the multitude of tourists at once and ensure that they are doing all the activities on time so that the schedule won't be messed up.

Being approachable from fellow tourists is an important factor since the tourists in the group should be able to ask queries easily during the tour so that they get a better understanding of the locations and this way their whole trip will be worth remembering. This requirement of a guide is especially true for a student's group who are on an educational trip.

You should check to see what licensing and business regulations is required to be completed and followed by you. Get a travel industry background; or you can enroll in courses for needed certification, as the certified guides are more often sought for. You can add additional income with travel CDs and publications of tours; and by offering to find the best packages and deals for your clients.

Your only 'job' now is to take action!

Good luck! All the best to you!!!

Bibi Apampa

Your Retirement Business Mentor

www.RetirementBusinessMentor.com

Recommended Resource

www.RetirementBusinessMentor.com Let's face facts, It doesn't just take age to retire...It takes Money! It's Fast And Easy To Get Started Immediately by building business's and creating multiple streams of income on demand every month from The comfort of your own home. Prepare for a WEALTHY, HEALTHY, and WISE and STRESS FREE Retirement. Start & Grow Multiple Profitable business's with the help of a Retirement Business Coach. Go to www.RetirementBusinessMentor.com now

www.RetirementBusinessMentor.com

ABOUT THE AUTHOR



Bibi Bunmi Apampa – Managing Director of The Empowerment Centre and successful Entrepreneur, Chartered Accountant, Author, International speaker, Wealth Strategist, Business Coach and Trainer.

She is a valued fellow of the prestigious accountancy organizations, including the Institute of Chartered Accountants and

Chartered Institute of taxation.

The Empowerment Centre and The QueenMakers Academy was set up by her to help ordinary people improve their lives, not only financially, but also physically, personally, professionally and spiritually.

Through her Training, Mentoring, Speaking and Coaching programs, She has empowered many people over the years to Start and Grow their own businesses, Build wealth, create multiple streams of income and achieve financial independence.

Go to www.RetirementBusinessMentor.com

for Personalized coaching to build and grow successful Profitable Small businesses in retirement, creating multiple streams of income on demand and achieve financial independence

It's Fast And Easy To Get Started Immediately building business's and creating multiple streams of income on demand every month by joining the Retirement Business Mentoring program!

While on the 10 weeks Retirement Business Mentoring program you will receive video training and easy to follow step by step manuals on **10 businesses you can start from home for immediate profit**

- ✓✓ i. **Internet Business Mastery** - Create multiple business's on the internet Learn the secrets of successs internet marketers who are raking in thousands every month
- ✓✓ ii. How about one of the fastest growing business **Life Coaching** - **Kick Start your Coaching program** - Video Training on how to start your own business as a Life coach
- ✓✓ iii. Become A Published Author with **Get Published** - Discover how to Write, Print and Sell your own book plus MP3 audio in addition you will learn how to Partner with Amazon as an **Amazon Kindle Publisher** with our Kindle Publishing Video Lessons
- ✓✓ iv. **eBay** - How about setting up business and become a **Power Seller on eBay** with our video training
- ✓✓ v. Start A business as a **Professional and Motivational Speaker with our video training** - **Public Speaking Extraordinaire** Discover How To Overcome Your Fear Of Public Speaking, Become a Speaker with a magnetic personality Hold Your Audience Spellbound
- ✓✓ vi. **Business as a Seminar Coordinator** - **E-Coaching Secrets** video training "How to Run Seminars and your own Online Coaching program from Home & Generate Income Teaching What You Love!"
- ✓✓ vii. Learn how to **Make Money from your Blogs** and be a Guru in any Niche with this step by step videos
- ✓✓ viii. **Face book Money** - video training shows you how to turn your FaceBook account to an income generating machine

- ✓✓ix. **eBusinessConsultancy** - Make Recurring fortunes helping local business's become more profitable
- ✓✓x. **Become a Consultant** - Video training on **Consulting Riches** to help you set up business as a Consultant

\$297.00 for the 10 weeks
Retirement Business Mentoring Program

Get Instant Access

Bonus if you sign up today

- Resources for you to **Become an Instant Author** - Every week Two private label books you can use as a template for you to edit, combine, rewrite, publish and sell, keeping 100% profit plus the information on how to convert the ebook into a physical book you can sell on Amazon
- **Blogging For Retirees** is the only ebook available that contains absolutely everything you need to know, taking you step by step through the incredibly EASY step by step process to get that extra income you need flowing into your bank account incredibly fast! If you love to write, and have lots of stories to tell, blogging may be just the thing for you. As a bonus I will include a high quality audio version of this book as spoken by a professional voice over artist, listen on your PC or load it into your MP3
- New book by the Retirement business Mentor, Bibi Apampa on **Building Virtual Wealth** : 7 Strategies to sustainable streams of \$100 a day
- **10 information products for multiple internet businesses** you can sell on your websites or on ebay keeping 100% of the profit
- **6 Additional Business frameworks** you can start from home

Go to www.RetirementBusinessMentor.com