

Guide to starting your own business

Developed by
Moray Count Me In small business network



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A roadmap to starting your small business

7.
What do I need to do to sustain my business?

When your business is up and running, you need to think about how you can best sustain it over time while also maintaining your own well-being.

5.
What assets do I need for my business?

When you are planning your business, think about what you need to make it a success.

6.
What business support do I need?

There is a lot of help out there which you might find useful. First of all, consider what help would benefit you and your business the most.

4.
Knowing my business idea and market

Having a strong business idea and awareness of your market will be key to the success of your business.

3.
Who is in my emotional network?

We all have people in our lives who support us. Knowing who these people are and how they support you is important when you are starting a small business.

1.
Why do I want to start a small business?

At the beginning it is good ask yourself why you want to start a small business and consider the positives and negatives.

2.
How do I want to work and when?

It is important to consider the way you would like to work and start a good planning routine.

1. Why do I want to start a small business?

At the beginning it is good ask yourself why you want to start a small business and consider the positives and negatives.

Here are some positive things that people say about starting a small business:

- I make the decisions
- I decide when and where I work
- I can work around my family commitments
- I can work at a pace that suits me
- I can keep my business as small as I want, or make it as big as I can
- I receive social care and this would help me meet my outcomes
- My business can be flexible to my fluctuating health conditions
- I get a real sense of achievement and pride in what I am doing
- It stops the Job Centre from hassling me
- It's not all about the money, it's about having a healthier holistic life, 'your health is your wealth'

And things to be aware of:

- It can be hard work
- It can be difficult to create a successful business, no matter what size
- It can be lonely because you often work alone
- You have to stay motivated and learn from the things that don't work
- You might have to hear criticism from people about your product or service

Next steps:

- Have an open and honest discussion with someone you trust about why you want to start a business.



Use the template on page 5 to write your thoughts down and highlight any areas/issues that might cause a problem.

- If you have a social worker, talk to them about how starting a business might meet some of your outcomes.

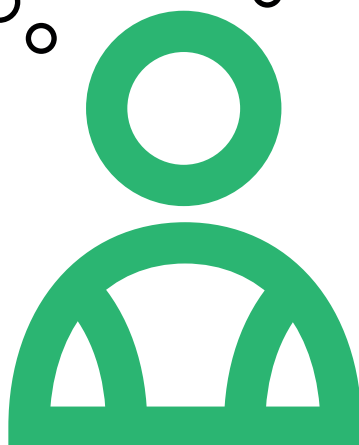
Your notes



Is starting a business right for me?

Why do I want to start a business?

What do I need to be aware of and factor in?



2. How do I want to work and when?

It is important to consider the way you would like to work and start a good planning routine.

Here are some examples of things that are important to people when thinking about how they want to work:

- I want to work around my children's school hours
- I want a good work / life balance
- I want to work 12 hours a week

And things to be aware of and plan for:

- How can I anticipate and prepare my business for periods when I am unwell?
- Can I stockpile my products when I am well in the event of an ill period?
- What happens if my children are off school ill and I can't work?
- How can I build holidays into my schedule?
- My business is seasonal, so I must remember I will be busy at certain times of the year

Next steps:

- Write down all of the things that are important to you in your work life.
- Set out a weekly, monthly, seasonal planner depending on the hours you wish to work.
- Try and set targets, for example, if you can you make products in advance, how many would you like to make a day / week / month?
- Explore with your social worker how you might use self-directed support to help you with your business.

Your notes



3. Who is in my emotional network?

We all have people in our lives who support us. Knowing who these people are and how they support you is important when you are starting a small business.

Here are some examples:

- I have a range of people who emotionally support me from my mum to my doctor. They support me in very different ways but each is important to me.
- I depend on different people to emotionally support me at different points and stages of my health.

And things to plan for:

- I have to emotionally support my children as well as myself
- What happens when my emotional support is not there for me?
- Can I look for alternative emotional support?

Next steps:



Fill in the 'My Support Tree' template on page 8 to identify who you rely on for support and what type of support they give you.

- Consider other people or types of support you could factor in if that person is not available.

Your notes

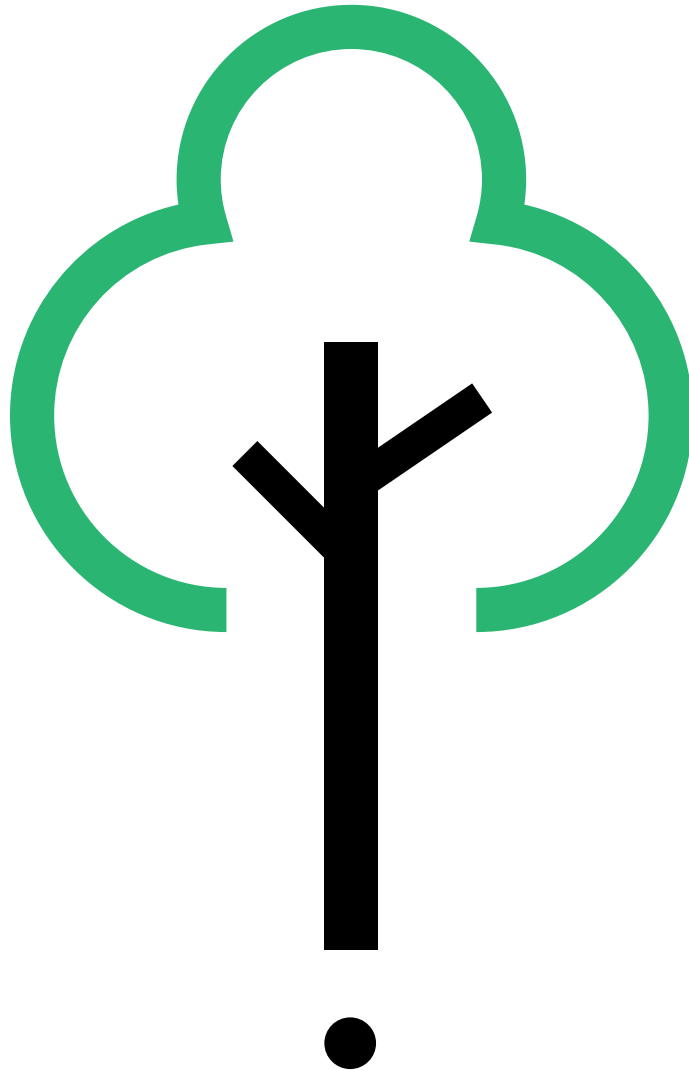
My Support Tree

Upper
branches /
People you
need for
support now
and again

Growing
branches /
People
supporting
you

Trunk / People
closest to you

Seed / You



Gaps in my support tree

People you need for support now and again

People supporting you

People closest to you

Ways I can support myself
e.g. regular 'me' time

What are the people in my support tree good at?

Ways my support tree can help
e.g. recognising when I'm unwell

4. Knowing my business idea and market

Having a strong business idea and awareness of your market will be key to the success of your business.

Do you?

- Have a great business idea?
- Already sell your product?
- Have a niche in the market and have the skills to fill it? Great!

Do you?

- Want to write down what the business idea is, but find business plans too difficult?
- Have a great idea, but don't know if you will have any customers?
- Know your who your customers and competitors are?
- Know how to promote your product?

Next Steps:



Complete tools such as 'My Customers' on page 10 and 'Thinking Hats' on page 11 and 12. These can help you you develop your business idea and identify your target market.

Your notes



My Customers

Think / Feel

What are their worries and aspirations?

Hear

What do they hear when using your product/service from their friends and family?

See

What do they see when using your product/service in their environment?



Say / Do

What do they say and do when using your product/service in public or private?

Pain

What are they experiencing as a pain point or fear when using your product/service?

Gain

What are they experiencing as a gain or positive when using your product/service?

Thinking Hats

Inspired by: De Bono, E. (1985) Six Thinking Hats. USA: Little, Brown and Company.
http://www.debonogroup.com/six_thinking_hats.php



- Put your 'creative' green hats on!
- What ideas do others have to build on my business idea?
 - What other possibilities are there?

Conscious creative effort. Generating ideas and looking for alternatives. Solving problems.



- Put your 'feelings' red hats on!
- What do I feel about my business idea?
 - What do others feel about my business idea?

Unlimited use of feelings, gut feeling and emotions which don't have to be justified.



- Put your 'facts' white hats on!
- What do I know?
 - What do I need to find out?
 - How will I get the information I need?

Focus your thoughts on information - the facts and figures. What info is available? How do we get it?

Thinking Hats

Inspired by: De Bono, E. (1985) Six Thinking Hats. USA: Little, Brown and Company.
http://www.debonogroup.com/six_thinking_hats.php



- Put your 'positive' yellow hats on!
- What are the good things about my business idea?
 - Why will it work?

Focus the thinking on benefits, values and results.
What are the positives?



- Put your 'problems' black hats on!
- What could be the possible problems?
 - What could some of the difficulties be?
 - Why might the business not work?

Warning! Difficulties, dangers and problems. What can go wrong? And does this fit with our knowledge and experience?



- Put your 'creative' green hats back on!
- How would we solve these problems?

Conscious creative effort. Generating ideas and looking for alternatives. Solving problems.

5. What assets do I need for my business?

When you are planning your business, think about what you need to make it a success.

Here are some examples:

- I will need specialised equipment which I can hire or buy
- I must have my own transport to deliver my products
- I need to upgrade my computer, as I need to sell online

And some things to be aware of or consider:

- I may be able to use self-directed support to purchase equipment
- Will my landlord allow me to work from my house?
- What venue would suit my needs?
- Do I need insurance?

Next Steps:



Fill in the 'Things I need for my business' template on page 14. Consider your physical and emotional needs at this point too.



Fill in the 'Outside services that I need for my business' template on page 15.

Your notes



Things I need for my business

Things that I need	Who	When	How
e.g. computer, car, accessible office space, personal assistant ----- ----- ----- ----- ----- ----- ----- -----	People that can help you source the item or service e.g. your support network, social worker ----- ----- ----- ----- ----- ----- ----- -----	Date that you require it ----- ----- ----- ----- ----- ----- ----- -----	Steps you need to take in order to have the item e.g. speak to my social worker, apply for funding ----- ----- ----- ----- ----- ----- ----- -----

Outside services that I need for my business

Outside services that I need	Who	When	How
e.g. Accountant, book keeper, graphic designer, web developer ----- ----- ----- ----- ----- ----- ----- ----- -----	The business or person who can help you with this e.g. Business Gateway ----- ----- ----- ----- ----- ----- ----- -----	Date that you require the service e.g. before I do my tax return ----- ----- ----- ----- ----- ----- ----- -----	Steps you need to take in order to secure the service e.g. make an appointment, apply for funding ----- ----- ----- ----- ----- ----- ----- -----

6. What business support do I need?

There is a lot of help out there which you might find useful. First of all, consider what help would benefit you and your business the most.

Things to consider:

- I know what I am good at and what I'm not good at, for example, numbers
- I can ask for help and get free business help from The Business Gateway
- I have family members who have offered to help me with my business
- I would like someone to tell me who I need to see and why
- I feel confused and overwhelmed when thinking about business plans

Next Steps:



There is an easy to use list of local information and advice on page 17. Within this guide is a description about each of the services, their roles and how to make contact.

Your notes



Useful information and Advice

Business Start Up and Employability

The Moray Council

Carmen Gillies
Development Officer for Social and Micro Enterprise
carmen.gillies@moray.gov.uk
07976494866

- Role: a point of initial contact to support you to develop your business idea. To offer friendly and supportive feedback and to direct you to other organisations who can support and assist your idea.

The Moray Council Employment Support Services

Alan Weaver
01343 563866
employmentsupportservices@moray.gov.uk

- Role: to assign a key worker to an individual looking for work to assist with preparing and training individuals to sustain a work placement.
- Information can be found on the Moray Council website:
- Skills pipeline with information on organisations that can assist: http://www.moray.gov.uk/moray_standard/page_86556.html

Business Gateway

17 High st, Elgin
01343 563634
www.bgateway.com

- Role: to offer free business skills workshops for start up businesses. To offer experienced business advisers who can help with your idea and worries as well as sign posting useful contact and other support.

First Port

Cornerstone House
2 Melville St
Edinburgh
EH3 7NS
info@firstport.org.uk
www.firstport.org.uk
0131 220511 or 08454786336

- Role: offers free support to people who want to set up a business, which will have a direct social or environmental benefit.

National Federation of Small Businesses

Catherine.ward@fsb.org.uk
01241 879935
www.fsb.org.uk/nescotland/moray

- Role: a fee paying membership to become part of an organisation which offer a range of benefits from legal advice, insurance cover, tax advice and much more.

Princess Trust

Prince's Trust Scotland
6th Floor
Portland House
17 Renfield St Glasgow
0141 2044409
webinfosc@princes-trust.org.uk
www.prince-trust.org.uk

- Role: to help young people who are unemployed or not in education or training.

Skills Development Scotland

Ahambra House
45 Waterloo Rd Glasgow
0141 2856000
info@skillsdevelopment.scotland.co.uk

- Role: to provide businesses, learning providers and individuals with appropriate training, skills and funding advice.

Disabled Entrepreneurs Network

www.disabled-entrepreneurs.net

- Role: regional networking service for disabled people. It provides advice and support for disabled people who run their own business or who want to set up in business.

Third Sector Interface Moray (Tsi)

30/32 High St Elgin
01343 541713
info@tsimoray.org.uk
www.voluntaryaction-moray.org.uk

- Role: provides support, information and services to individual volunteers, social enterprises and community groups in Moray. To promote and advertise small businesses with a social and or environmental purpose.

MiEnterprise Scotland

Dory McIntosh
07456229233
dory.mcintosh@mienterprise.org.uk
www.mienterprise.org.uk

- Role: works with individual people who want to start their own business. People join and become members. helps people plan, set up, run and develop businesses. Members can trade through MiEnterprise.

Financial Advice

Citizens Advice Bureau

30-32 Batchen St, Elgin
01343 550088

www.moraycab.org.uk

- Role: to offer free, independent, confidential and impartial advice on benefits, debt and money, housing etc
- http://www.adviceguide.org.uk/scotland/benefits_s/benefits_factsheets.htm

Fact sheets on:

- Employment and Support Allowance
- Child Tax credit
- Working Tax Credit
- Payment of tax credits
- Overpayment of tax credits
- Tax credits – reporting a change of circumstance
- Problem with tax credits
- Volunteering

Fact Sheets on:

- Work
- http://www.adviceguide.org.uk/scotland/work_s.htm
- Self employed check list

Job Centre Plus

21 Trinity Rd

Elgin

01343 528000

Susan.thomson@dwp.gsi.gov.uk

- Role: Assisting people to find work through its networks, volunteering programme, identifying training and support needs.

The Moray Council

Benefit Advice Team

01343 563456

- Role: to offer one to one advice on your personal benefit situation.
- http://www.moray.gov.uk/moray_standard/page_41488.html

The Moray Council

Local Authority Access Team

01343 563999

accesscareteam@moray.gov.uk

- http://www.moray.gov.uk/moray_standard/page_79481.html
- Role: a single point of contact for community care in Moray. Making it easier and quicker for people to get the information and support they need to help themselves to live independently in their homes for as long as possible.
- If you need social care assistance this is your first point of contact.

The Department for Work and Pensions

www.gov.uk

- Role: to offer information on benefits and contacts for other agencies who may offer help and advice.

Information can be found on:

- Disability living allowance
- Carers allowance
- Employment and support allowance
- Access to work
- Attendance allowance
- Benefits calculator
- <https://www.gov.uk/browse/benefits/disability>

Care Information Scotland

www.careinfoscotland.co.uk

08456001001

- Role: is a telephone and website service providing information about care services for older people living in Scotland. From support to benefit advice. Sponsored by NHS24

7. What do I need to do to sustain my business?

When your business is up and running, you need to think about how you can best sustain it over time while also maintaining your own well-being.

Things to consider:

- I must make sure I do not over work and keep healthy
- I only work when I feel able
- I keep to my set goals
- I budget and manage my stock
- I feel pressure to take more orders than I can manage so need to develop coping strategies
- I need to keep on top of the market requirements

Next Steps:



Fill in the SWOT analysis on page 20.

- A SWOT analysis is a tool for identifying internal strengths (S) and weaknesses (W) in your business, as well as external opportunities (O) and threats (T). You can use this information in your business planning to help achieve your goals. To work out if something is an internal or external factor, ask yourself if it would exist even if your business didn't. If it would, then it's an external factor (e.g. new technology).
- If possible, talk to your customers and people you work with and write down their thoughts on the four areas.

Your notes



SWOT Analysis

Strengths

What areas of the business do I enjoy doing?
What do I do well?
What are my unique skills?
What experience do I have?
What resources (e.g. tools, materials, people, premises) do I have?

Weaknesses

What resources do I lack?
Where do I need further support and/or experience?
What costs me time and/or money?

Opportunities

What are the business goals you are currently working towards?
How can you do more for your existing customers?
How can you use technology to enhance your business?
Are there new customers you have the potential to reach?
Are there local events that provide an opportunity for your business?

Threats

What might happen which would make life difficult for me or my business? What are my competitors doing?