

100 SMALL BUSINESS IDEAS

**HOW TO EARN CASH
QUICKLY AND EASILY**

by Ron G Holland

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Success & Debt Free With Financial Kung Fu' © Ron G Holland 2003 – 2009

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INTRODUCTION

First a confession; there are not one hundred small business ideas in this Publication – there are over a hundred. They are a diverse range of opportunities, reflecting the rich variety of the world of work and business we now live in. What they all have in common is that they are easy to start and the majority can be basically set up for around £10. Expensive advertising is dispensed with in favour of networking, a little bit of legwork and imagination and the virtues of “small is beautiful”. Most of these ideas require little or no formal training or skills. Many of our 100 Small Business Ideas can be run part-time and combined to achieve a stimulating and profitable lifestyle. All you need is an independent spirit and a “go-for-it” attitude. So what are you waiting for!

ADVERTISING CONSULTANT

Start in this game for £10 – who are you kidding! Well no-one actually. Ok you’re not going to be Saatchi and Saatchi overnight, but then again few can afford their fees and you won’t need to charge a fraction of what they do to make money. If you have a little imagination, are interested in businesses and what makes people tick, then you’ve got what it takes to help promote others. Contact start-up firms and offer to chat with them about where they want to go and who they want to reach. Discuss the various advertising media options open to them and offer to produce a cost-effective package. Think up slogans and visual images which will convey a powerful message about their company and plan a six month campaign for them. Provide them with a breakdown of costs, including your fee and get their approval and a first instalment. With your first client you’ll be learning all the way, so don’t try to have all the answers. Stress that your approach is creative, and offer solutions and new ways of thinking rather than just “putting an ad in the paper”. Generate excitement about their business and it will become infectious.

AFTER-DINNER SPEAKING

If you’re a sporting legend, TV star or politician you’ll find it easy enough to sign up with an agency and earn handsome fees for telling jokes and anecdotes at conferences and dinners. But most of us are none of these things. However, you may still have experiences that people want to hear about. Have you travelled to unusual places or worked abroad for any length of time, or done an unusual job? Perhaps you’re an expoliceman or fire fighter, a retired vet or serviceman. Do you have an exciting or unusual hobby – sailing, climbing, hot-air ballooning? Perhaps you worked on the QE2 or at the London Hilton, if so who did you meet? Maybe you are an authority on a particular historical period or subject. Whatever your stories, if you can engage an audience with them for twenty minutes or more, you are ready to take bookings from social and Rotary clubs, staff associations, Inner Wheel groups, Women’s Institute

branches, colleges and schools. Write to the secretaries personally, describing your topic and offering to match your fee to their budget.

AIR CONDITIONING

As global warming brings us hotter and longer summers, offices without air conditioning are getting more and more uncomfortable. Installing a permanent system can be prohibitive in terms of cost, and so many firms are looking for a temporary solution as and when required. If you can deliver mobile air conditioning systems and fans to offices within hours of their desperate, sweaty phone call you'll be looked on as something of a life-saver. Come the beginning of May drop your cards in those older office buildings that appear not have built-in air-con. You may find they'll book

some equipment in advance of the heat, meaning you can take a deposit from them and buy or lease what you need. You could easily combine this with delivering bottled water or those big water-cooler fountains.

AERIAL PHOTOGRAPHY AGENT

If you've got your own plane you can take the pictures yourself of course. If not, don't worry. Just contact your nearest small airfield and find out which light aircraft owners offer, or would like to, aerial pictures of the vicinity. Ask them to take a whole range of shots of the surrounding area, getting in as many houses and landmarks as possible. You can then offer these around to any householders or others whose homes or premises appear in the pictures. Give them the option of a blow-up to provide a more detailed view of their own property, or the whole overall picture of their environs. Having such a picture on one's wall is always a talking point. An interesting, unusual and enjoyable small business, which may also bring you commissions for other pictures.

ANTIQUÉ DEALING

You can make money from antiques in a number of ways. A lot of people now deal on e-bay and other internet sites. Having a shop or stall involves outlay, but can still be profitable. Spend some time on research before buying; check out your local auction rooms and clearance sales and get talking to the dealers. Learn about the scams and pitfalls – distressing, fakes, reproductions – and develop an "eye". A secure outbuilding near a main road can be great for trading in period furniture.

Paintings, silver and ornaments are more specialised, but the chance of stumbling on an "old master" or other piece of treasure trove is always alluring. Buy the Antiques Trade Gazette, which lists weekly auctions all over the country, as well as numerous fairs offering stands from a few pounds for the day.

ART DEALING

"I don't know much about art but I know what I like" runs the familiar cry. Individual taste in art is a mystery, and so is the money some people are prepared to pay for it. This is a speculative business, but unlike other speculations you don't have to risk your own cash to make some. Contact local artists and say you're hosting a "private view" at your house. If they can each bring a bottle of wine you'll hang their pictures on your living room wall and invite business people for drinks and canapés (a dish of olives and some min-pizzas to you and me). For any works sold on the night you will receive a 10% commission. You could ask more, but this might run the risk of alienating your artists and encouraging them to later sell direct to the punters you've brought along. If your own home is not a suitable venue, look for a trendy wine-bar to host your evenings.

BABY EQUIPMENT

This stuff can be expensive, and unless one has friends in need it's either a case of storing it all till the next infant arrives or trying to sell it via the local paper. If people can get a reasonable cash price from you for their baths, baby-walkers, slings, papooses, pushchairs, cots etc they'll beat a path to your door. Baby items are used for such short periods they don't really wear out, so you can sell them on at below new prices, yet still make yourself a profit. Advertise in playgroups, nurseries and among friends. See Childminding

BOOK FINDING SERVICE

If you like browsing in old bookshops there's a simple way you could earn some cash at the same time. For every out-of-print book – and most of the stock in second-hand shops is – there's likely to be someone, somewhere, looking for a copy of it. If you can connect these books to the people who want them you can charge a handsome premium, sometimes far more than the marked price. Advertising in the literary press is costly, so circulate some simple leaflets around colleges - "Book Search" if not found - no fee" etc. Maintain a list of required titles as you tour the second-hand shops. Quote your own price to your client before making the purchase, unless you know the book is in hot demand. The internet is ultimately the best way to operate a book-finding service, allowing you to ply your trade worldwide.

BRICKLAYING

You may not be strictly speaking, a professional "trowel". If however you've laid a few bricks to make a flower-bed or built a decent garden wall at home, then there's no reason you can't utilise this skill to earn money. The more established builders have bigger fish to fry and often don't want to take on relatively minor work. So stress in your advert "Smaller Jobs Welcomed". For garden brickwork you may be able to get away with a rustic look – i.e. wobbly lines and lumpy mortar – but for a garage or extension you'll need to produce an even finish all round.

So use your line and level scrupulously if you don't want to get known as a cowboy. Check out the different ornamental blocks now available for building walls and outdoor screens. Arches over gates are also popular, where you first make a plywood template for the shape and build over it. See also Pointing and Gardening.

CAKE DECORATING

If you have a steady hand and can use an icing syringe this is an easy way to earn some money. You don't have to make the cakes, unless you want to, in which case you add it to the customer's bill. The important bit is personalising the cake with what's on top. Ok there's Batman and Britney and Golf-Lovers' cakes available in supermarkets, but what you'll offer is a totally unique message and design. Talk to the client about who the cake's for and what they are into – cars, football, tennis or whatever, and see what you can come up with - the more dramatic or off-the-wall the better, usually. The important thing is it'll be different, a one-off, so think of a name or your business that reflects this – "Takes the Cake" or "Cake That! Don't forget to photograph each cake you decorate, so you can build a brochure to show new customers.

CANDLE MAKING

This has been a popular craft activity for many years, with all manner of moulds and kits available from hobby suppliers. It's not only the "new age" crowd who like candles. Candlelight has a unique magic, transforming the blandest dining room into a romantic bistro, fairy grotto or gothic castle. If you have the skills to create your own original designs, that's great. The range of rubber mould kits available however is vast, covering everything from Lord of the Rings chess sets to Elvis. Plain fat altar candles are probably the biggest seller of all among the chic dinner party set. Take a stall at a Craft Fair or offer to New Age and other shops. Look into supplying wrought iron and other types of candle holder to supplement this business. Of course the fantastic thing about making candles for profit is that people burn them and come back to buy more!

CAR REPAIRS

Are you good under the bonnet? Got a nice big tool box? Then there's little else you need to start earning money straight away at this game. Almost everyone has a car and at some point something goes wrong with it. Many people are wary of taking their motor to a big garage, fearing they may be ripped off. If you're an honest, straighttalking and competent mechanic who arrives promptly when called out, you'll be a godsend to the motorists in your area. One card in the newsagent's window should be all it takes to get your first customer. Your reputation will take care of the rest.

CARAVAN MAINTENANCE

There are thousands of sited caravans in the UK and the number is growing. The attractions of the caravan as a holiday home, together with the option of rental income means that a growing number of people of all ages are investing in them. Approach the park proprietors and individual owners, offering cleaning and repairs. Valuable services include: repainting, particularly chassis and sub-frames which, in coastal areas are vulnerable to salt-air corrosion – replacing rubber seals around windows and doors – cleaning and checking vans in between lets – tending flower beds and lawns.

CARICATURIST

This is all about capturing that indefinable essence of a person in a few strokes of a pencil. Formally trained artists don't necessarily make the best caricaturists. If you've done any cartooning for fun or are just a natural doodler, think seriously about developing the skill. Start observing people's faces and figures, looking for their visual "signature" and try out a few lines. Practice, practice and more practice is the key to drawing ability, and with caricaturing, simplicity and a light touch are also

integral. So gather a few willing subjects and get sketching. When you feel ready, advertise for appearances at private functions and dinners. People (hopefully!) won't expect to be flattered by a caricature of them-selves. What they will enjoy is seeing their partners, friends and colleagues given the comic treatment.

CARPET CLEANING

After the extended fling with wood laminate flooring, homeowners are resuming their passionate love affair with carpet. It's cosier, quieter, warmer and much nicer to lie on in front of a roaring fire and – well, relax... But carpets always need cleaning on a regular basis and it's not a task the average homeowner is geared up for. If you don't want to splash out on buying your own specialist equipment straight away, then punt around for your first job and rent a carpet cleaner. Suppliers will give you advice on how to use their products, and after that it's just common sense. Obviously price each job according to size, and suggest reasonable discounts to groups of neighbours if you can visit them on the same day. Leaflet offices, pubs and shops as well as the residential market.

CAR VALETING

The time when suburban man spent Sunday mornings lovingly washing his car seems long gone. Nowadays he's too busy visiting the DIY superstore and eating out at his local gastro-pub. This is where you come in. Offer a range of services, from basic washing to full luxury valet – waxing and polishing the bodywork, trim and mirrors, vacuuming and cleaning the interior, including upholstery, dashboard, windows, even the furry dice and nodding dog if any!

Seriously though, this is a good cash earner, with regular repeat business, especially if you can collect and return vehicles at the owners' convenience. Don't forget those little extras like a spray of fragrance before you hand the keys back. You could also leave a complimentary air-freshener on the driver's mirror. As well as private motorists, approach fleet hire firms and companies with their own executive vehicles.

CATERING

Ever been to a party and thought you could make a better job of the food? If so, why not have a go at outside catering. You can start on your own providing cold buffets for family events or office meetings, building up to wedding parties of hundreds of guests. Food regulations don't insist you have special premises, but if you cook professionally at home you must still fulfil hygiene requirements and are liable to inspection. To optimise profits, don't forget to source your ingredients at wholesale prices wherever possible. Organic food is increasingly preferred and you could attract a lot of business by offering this option. There is also a growing fashion for having an outsider come in and prepare a gourmet dinner party in one's own home. This usually means you can use the client's own kitchen and equipment on site. If you have a flair for food - and like to chat about it - this might be an enjoyable enterprise to explore. Don't forget the big white hat - always look the part.

CATTERY

If you're a cat lover yourself you'll be a natural at this. You'll need suitable accommodation of course, as befits this most lordly of pets. Ask about any special dietary requirements before the owners leave their cats with you, also things like injection status and whether toms have been "done". Otherwise you might find yourself with a lot more furry little guests than you started out with! Holiday months are obviously going to be busiest, but if you can get some frequent flying executives to entrust their cats to you on an equally frequent basis it'll help keep your occupancy rates up throughout the year.

CHILDMINDING

Childcare can be a problem for working parents and private nurseries can stretch resources. If you've had children of your own you'll probably have all the basic experience. Usually the parents will drop off their children and collect them at the end of the day, though you could offer to collect them if you have child safety seats in your car. Charge either by the day (and clarify how long a "day" is) or the hour and if you are supplying meals ask about any special dietary requirements for the children. Traditionally childminding has been an ad hoc business with informal arrangements between parents and minders. You should however contact your local authority for details of how to become a Registered Childminder.

CHIMNEY SWEEP

If you've always fancied yourself as a bit of a Dick Van Dyke dancing around the chimney pots, why not take up this time-honoured trade. Ok, a lot of people have central heating now, but real fires and stoves are much valued for the cheery glow they give to a living room. The ready availability of smokeless fuel means there's no restriction on using chimneys, which will need regular sweeping to remove both soot from the fire and debris building up from above. This is a messy job, so be prepared to wear a sooty face, customers will be disappointed with anything less! You'll need the classic set of brushes and rods, a special vacuum cleaner and protective sheets to fit tightly around the fireplace. Children love to run outside and see the brush pop out the chimney pot, and you may often find yourself photographed. That sooty face is therefore obviously an asset, and if you're also a "bit of a character" you'll find your services much sought-after. It's also considered good luck to have the chimney swept before getting married and some couples ask the sweep to attend their wedding. You might like to get an old-fashioned costume to wear on these occasions. Contact the National Association of Chimney Sweeps for advice. Oh, and watch "Mary Poppins" for the dance routines...

CLEANING SUPPLIES

In the States, men selling household cleaning materials were a familiar feature of life in the 1950s. You can knock on doors if you like with this business, but you might find it easier to leave a simple list of your supplies in letterboxes and allow householders to phone their orders through to you. With supermarkets offering deliveries online these days you'll need to have a unique selling point. Shop around for the right wholesaler and ask for an account. Then offer discounts on detergents, bleach, sprays, polishes, cloths, dusters, scourers, vacuum cleaner bags, mops and mop-heads. Approach social clubs and staff associations, where people can club together and place a large order with you. See Office Cleaning and Domestic Cleaning.

CLOWN

No don't laugh, clowning is a serious business. That's not to say you won't *have* a great laugh most of the time. "But don't I need to learn juggling, or stilt-walking?" If you're going to do street entertaining then yes, you'll probably need circus skills. But there's a big demand for kids' birthday party entertainers, where some fluffy puppets, simple magic tricks and balloon modelling are always popular. Buy or make a colourful costume, get some face paints and work on a routine; the simplest things work best, visual gags – contorting your face and body into funny shapes, a silly voice and cracker-jokes rarely fail. Remember that kids, though charming, can be hard work, and their attention spans, thanks to TV and computers, are not what they used to be. Have a varied programme and move quickly on to the next trick if the audience loses interest. Stress that parents/hosts must remain present to supervise. This is definitely a job you'll get better at with experience, learning from the different responses of the children.

Clowning will keep you on your toes, but once you get a good reputation, it'll also keep money coming in. According to demand, look to charge between £75 and £100 for a one hour show.

COIN DEALING

The proper word for coin collecting is "numismatics". Not a lot of people know that. But people do make a lot of money out of coins. As with all collectibles, knowledge is the crucial factor. Age however does not necessarily imply greater value. Roman coins for example are two a penny, kind of, whereas a 19th century one cent coin fetched \$100,000 at auction. Some people buy special editions and keep them in sealed plastic folders – condition can dramatically affect a coin's worth – others stick to a particular historical period or country and learn everything there is to know about

it. Visit coin fairs and dealers, including the legendary Spinks, and start learning yourself. Take any interesting coins of your own around and see what people will offer. As your knowledge grows, exhibit at the collectors' fairs and you'll soon be coining it yourself.

COMPUTER AND TELEPHONE CLEANING

This is a B2B (business to business) service which you can quickly build into a profitable enterprise. Computers, hand-held mice, and telephone receivers in particular are used by multiple employees a minimum of eight hours a day. By the end of the week they are greasy, grimy, sweaty and unpleasant to use. And that's just the employees! Seriously though, office equipment needs to be regularly cleaned and freshened up. Cleaning suppliers can advise you on some specialist anti-static cloths and sprays, and your job will be to visit firms on a weekly or monthly basis, ensuring that all their screens, phones, work-stations, copiers etc are sweet and fragrant for the staff to use. This is a very simple business to start and operate. See Office Cleaning.

COMPUTER TRAINING

You don't have to be a high-flying technology geek to teach people how to use a computer. The fact you've accessed this material means you already have sufficient knowledge to pass on. Kids learn I.T. at school these days, but for many of the overforties generation, computers are still a mystery. More and more of our everyday needs are being processed online - information, banking, shopping, booking tickets etc. Unable to use a computer, a lot of older folk are feeling increasingly isolated and frustrated as a result. Many would also love to take advantage of email to stay in touch with relatives and friends abroad. What they want is someone who can show them the basics of getting an email address, mailing, website access and using search engines. If you can do this in a friendly, jargon-free way, you'll be welcomed with open arms. Advertise in your local library and community centre, offering one-to-one tuition or small groups. Do home visits or hire a small room if you get a big response. Remember your

potential clients may not even own a PC yet, and a computer store can be a bewildering place for the novice, so offer to talk through the different options with them. As the grey revolution marches on, your "silver surfers" will be riding along on the crest of the wave!

COOKERY CLASSES

People will sign up for these as much for the social aspect as what they expect to learn. Obviously you'll need to be able to cook yourself, and if you have a passion for creating mouth-watering dishes you'll be sure to get people fired up. Start at home if you've a big enough kitchen and equipment. You provide the ingredients and wine for everyone and get your students to participate in the preparation. Have some nice music on as you work and talk them step by step through each dish. Finally you all sit down to eat. Either charge for a series of evenings, or per night. Base your fee on what they'd pay for a comparable meal and drinks at a restaurant. For each session print handouts with the full recipe and background notes. Bon appetite!

CRAFT FAIRS

Hire out a small hall or room above a pub on a Saturday or Sunday. Offer arts and craft people the hire of a table to sell their wares. Distribute posters and leaflets and advertise in the local paper. Your earnings will be the differential between your spend on the hall and advertising, and the table-hire from your craftspeople. Don't expect an instant profit. It may take a few weeks to build up business. If using a pub which wants to attract more drinkers, you may be able to get the room for free. Consider a nominal charge of say 50p on the door for customers. If they've paid to come in, it may make them more inclined to buy something and make the 50p investment worthwhile. This will keep your exhibitors happy enough to book a regular pitch. Crafty!

CURTAIN MAKING

This is rather like being a bespoke tailor for people's windows. One can buy readymade curtains in all sizes, but usually in a limited range of prints. Do your leafleting and then approach fabric shops, tell them you're a curtain maker and ask if they can loan you swatches to show prospective clients. Alternatively, get the fabric shops to refer you to their customers and you do the same for them. Be sure to carefully measure both windows and fabric, and discuss the all important "drop" with your clients. See Interior Design.

DECORATING

Suggesting home decorating as a simple business might seem like teaching your grandmother to suck eggs, but as granny would also say "don't knock it!" Houses always need painting,

inside and out. True, there are plenty of people already in this game, but if you do a nice, clean job at reasonable prices you'll always be in demand. Estimating is a tricky business, but don't be tempted to put too low a price in just to get the work. Ask customers to buy or choose the paint, to make sure they like the colours. Remind them that charts can be deceptive and the effect of a particular colour when it's on their walls might surprise them. Word of mouth is, as always the best source of new business, but to start out, drop leaflets and place some cards in newsagents' windows.

DOG GROOMING

You can either conduct this business in your own "Poodle Parlour" home or shop premises, or visit clients at their home (or kennel!) Put a card up at your local vet's. Also talk to the owners of your nearest pet shop. Maybe, if they have a corner out back, you could make an arrangement to come in one or more days a week to give canine trims. Get to know the names (and temperaments!) of your regulars and take an interest in them. It will all help build up your client base. Dog Grooming is obviously an ideal business to combine with the one below.

DOG WALKING

Love animals? Always been a "doggie person"? If so, and you've time on your hands when busy pet owners in your neighbourhood haven't, then this could be the perfect profitable business for you. If you think it's "a walk in the park" you'd be right, up to a point! If you have your own faithful pooch that you love to bits, do remember that other people's dogs may not be quite as cuddly or well-behaved. The way you're going to make good money from this service is by simple multiplication; two, three, four, maybe even half a dozen canine cuties if you think you can handle them (and a "pooper scooper" as required!) If you're patient and reliable, have some open space nearby and are prepared to go out in all weathers (dogs need exercise come rain or shine) then go out and "fetch" your first customer. Good boy!

DOLLS HOUSES

If you're a bit of a hobbyist and "detail freak" you'll find this an extremely satisfying business. There is a strong nostalgia market for individually made items like these, and doting parents, grandparents, aunts and uncles are prepared to pay good prices for lovingly constructed dolls houses. This can be a wonderfully creative husband and wife activity – one assembling the houses, the other the tiny furniture. You can sell your houses either furnished or unfurnished, and provide a catalogue of your own dolls-house fittings for additional sales. Your finished product will be your best advertisement, so don't forget to put a little permanent label with your phone number somewhere in each house so that admiring relatives and friends can order their own. So clear out the spare room, get the radio and the tea on and prepare for the Christmas rush! See Wooden Toys.

DOMESTIC CLEANING

Forget the Mrs Mop image, domestic cleaning is now a massive market and a good source of income for both men and women. Many people simply haven't the time or energy to do their own chores and are delighted to pay others for the privilege. Apart from expecting you to do a thorough job, clients will need to feel they can trust you, as you'll probably have the run of their house while they're at work. So put your full name and address and offer references on all your advertising. The work itself is fairly self-explanatory – vacuuming, washing up, floor mopping, bathroom and kitchen cleaning – whatever the customer wants done. An hourly rate is usual, so check out the local competition. Most households will want you once or maybe twice a week. To boost your earnings aim to consolidate your customer base within particular areas on the same day, thus cutting out travelling time between jobs.

DRAIN CLEARANCE

This is one of those unpleasant jobs that no-one wants to do. Well, not unless they're getting paid for it, which you will be. Sinks, outside drains and yes, toilets will all become grist to your mill in the wonderful world of drain clearance. Sometimes all you'll need is a firm pull on your plunger to get things running away, other times you'll have your sleeves rolled up to the elbow and beyond and the job will be very much hands on! Read up on basic plumbing and if you stress "emergency availability" on your leaflets be prepared for out of hours calls too. Later on invest in a set of drain rods and if you want to be really high-tech, a fibre optic camera you can feed down the pipes to diagnose the source of the blockage.

DRAUGHT PROOFING

Leaflet older houses with an imaginatively-designed advert - a Jack Frost cartoon character trying unsuccessfully to get in a window, thwarted by the draught-proofing while the homeowners sit warm and cosy by the fire. You get the picture? The draught-proofing material you'll need is a simple narrow plastic strip. One side is furry the other has a peel-off backing which leaves an adhesive surface. You access the windows and doors where the edges meet the frames and attach the draught-proof strip all the way along, thereby keeping the cold air out. Get your draught-proof strip from any DIY store and plan a big ad campaign from September on.

ENGLISH TUITION FOR FOREIGNERS

People of all nationalities want to learn English, as it's a passport to international success. EFL (English as a Foreign Language) schools in this country bring young students over all year round and provide intensive training and sometimes accommodation too. It isn't essential to have a degree or formal training to make a good living in this game, either teaching one-to-

one or setting up your own school. Some TEFL courses (which train people to teach EFL) are expensive so shop around and do some research before signing up for one. If you're the "teach yourself" type buy some specialist books on EFL and study the techniques. There's a big emphasis on grammar, and you'll be surprised how eager non-native speakers are to grasp the formal elements of English. They'll usually want to study for the various "Cambridge" exams, as these help with job applications. There are plenty of standard work-books which cover these courses, so students can study with you and enter the examinations independently.

ENTERTAINMENT AGENT

This can be anything from hiring out people for kids' parties (see Magician and Clown) to booking celebrities to speak at Rotary Clubs and Corporate functions. (See After-Dinner Speaking) or even signing Rod Stewart for a world tour. Go to see bands, singers, magicians, comedians and speakers and get hold of their publicity material. Then talk to club and pub secretaries and owners about bookings. Make sure your entertainers are reliable and obviously that they are entertaining! Deal straightforwardly with artists, and pay out as soon as you receive your fees. Contact the Entertainment Agents Association for advice on charges and other legal aspects.

ESCORT SERVICE

This term is still used as a euphemism for call-girl businesses, but there are actually some very practical reasons why escorts, male and female, are in demand. There are now an increasing number of women in business and the professions. When required to attend formal occasions and corporate dinners where convention expects them to bring a partner, they may require a presentable male to fulfil this role for the evening. Usually no pretence is required, just the ability to wear a dinner suit, eat a meal and make pleasant small talk for a couple of hours. Oh, and accept an agreed fee for your efforts. Nice work if you can get it. It is still likewise assumed that professional men will attend such events with a female companion. For obvious reasons a lot of actors and actresses make a good part-time income from legitimate escort work. But you don't have to be especially sophisticated in any way, just prepared to look and act the part, blend in and make up the numbers. If you're a reasonable dancer this might be a fact worth advertising. Whether male or female be prepared for occasional sexual overtures and risquŽ invitations, and whatever your feelings in the matter, take care how you deal with them. You can either register with an agency for this sort of work, or advertise yourself. Better still, start your own agency.

FANCY DRESS HIRE

You will need to make an investment here, either buying a range of basic outfits or running them up yourself if you can use a sewing machine. Your main business will be from "theme"

parties and these tend to be things like "Wild West" "Sixties" "Elvis" and "Tarts & Vicars" as well as the usual Halloween, Christmas and Valentine's Night occasions. Check out party supplies companies for costumes and celebrity masks. It might be easier to simply sell these on, especially to corporate clients who have budgets for team-building and other staff events. Hold a deposit on all hired items and remember they'll need washing each time. A large spare room at home might work for this business; if you do lease a shop you can sell other party items – cards, balloons, confetti, tableware etc, to boost your takings.

FENCING

Not the Errol Flynn kind, but the garden fence kind. All the materials are available at your local DIY superstore or garden centre – every type of larch lap, lattice wood, feather-edged, you name it they've got it these days. Just ascertain exactly what your customer wants and work out how many sections and posts will be required. You'll also need cement for setting the posts and it's important these are securely positioned. Obviously the usual tools for fixing everything together, including the all-important spirit-level! When the job's complete, offer to come back each year and re-creosote the fence, or paint it with one of the environmentally-friendly products now available.

FLAT-PACK FURNITURE ASSEMBLY

People buy flat-pack furniture because they think it's easy and hassle-free to put together. That is, until they open the box and look at the instructions. These minute diagrams – often a maze of arrows, numbers and worded in eight languages – can be enough to drive the sanest person to tearing their hair out. If you can transform the disjointed contents of their cardboard box into a hall-stand, bookcase, cabinet or whatever it is they thought they were buying, the purchasers of these objects will gladly pay you for the time and grief you save them. Put up your card "Flat-Pack Furniture Assembled" in all the DIY stores. Sorted!

FLOOR SANDING

There's many thousands of Victorian, Edwardian and later period houses with splendid, solid, knotty old floorboards. To the connoisseur homeowner these are "the real thing" and laminates simply don't compare. If these floorboards have lain under carpets for decades they'll need sanding down to bring up the grain, then sealing and waxing to a shade of the owner's choice. Sanding floors is both noisy and *very* dusty. Protect your own lungs with a proper mask and the client's furnishings with dust sheets and tape across the door frames while you're working. Alternatively use an industrial sanding machine with a vacuum bag attachment. Carry a specially curved floorboard saw to remove broken timbers and carry out repairs.

FOOTBALL MEMORABILIA

If you know what you're doing you can make some serious money at this. Autographed items are the most sought-after and those from the more legendary games can be gold-dust. Why not dust off some of the items in your own attic, have a spin round the internet and see what's hot. You may not have a "Boys of '66" mint condition programme, but you'll be surprised at the kind of soccer-related things people collect – press clippings, rare recordings of interviews, scarves, rosettes, photographs. The smart cookies treat this business as a long-term investment activity – today's discarded plastic toy can be tomorrow's priceless souvenir.

FREELANCE PRESS PHOTOGRAPHER

This is not as much of a closed shop as many people imagine. It's very much an opportunist's business – both actively looking for those opportunities and snapping them ruthlessly when they unexpectedly come to you. Any lunchtime outside London's Ivy restaurant you can see the paparazzi hovering on the chance of spotting a star arrive or leave, and they're not usually disappointed. Admittedly photos of celebrities can command the highest prices from magazines and newspapers, but shots of dramatic events can also be very saleable – lightning striking a tree, a huge wave washing up over a street, a tall chimney being demolished and of course, scenes of accidents and disasters. Speed is often of the essence with a hot photo, and having a digital camera enabling you to send the picture online anywhere in the world will prove a huge advantage. You can either contact publications direct to sell your pictures or offer them through a syndicate or press agency.

FRENCH POLISHING

This is one of those "dying arts". Treasured items of furniture, pianos, doors and panelling all suffer scratch marks and need restoring. French polishing tends to have an aura of mystique, but there's no big secret or major training required. You'll need to find the professional stains and waxes and create the exact match on the wood and learn how to apply the successive layers to achieve that rich finish. A good eye for colour is also required. If you can knock out your own wooden coffee tables and other bespoke furniture, giving it a real French polish finish will warrant a higher price tag among connoisseurs. Leaflet period properties and consider an advert in the Antiques press.

GARDENING

Don't feel you have to have an encyclopaedic knowledge of plants and soil types to get a start in this game. Often as not, your customers will have all the know-how. What they want is someone to do the spadework. Gardens are a bit of a British obsession, and even the simplest back-yard needs weeding, pruning and mowing. Get to know people running your local garden centre and leave your card with them. Drop leaflets at any house that looks overgrown – don't assume just because there's a jungle outside they're not bothered, they may have just been

putting off the inevitable. Don't splash out on a lot of tools till you know you'll need them. Many householders have a shed full of gear and may be happy for you to use it.

GREETING CARDS

Ever been surprised how expensive birthday cards can be? And they're all much of a muchness too. All you're buying is cardboard and a print design for £2 sometimes nearer £3. Buy a quantity of card and experiment with your own designs. You don't need drawing skills. For example, pressed flowers glued on the front can be beautifully impressive. Photocopy pictures from old books where the copyright is long since irrelevant and transfer them to your cards. Sell to art shops, independent gift stores, book shops and craft retailers.

GUTTER MAINTENANCE

Mainly this will involve clearing leaves and silt to allow rain to flow freely away. When gutters are blocked water overflows causing inconvenience, damage to the property and ingress into the house. Basic equipment required is a long ladder, preferably with "standaway" attachment to allow you to peer over into the gutter as you work. At certain times of year beware of wasp nests which sometimes appear in build-ups of silt, especially just around the down-pipe. If you do see insects buzzing around protect hands and face and arm yourself with an appropriate proprietary spray. If handy with a screwdriver you can offer to fix any flailing sections of gutter back to the wall and in the case of rusted metal guttering, replace the whole system with plastic. See Window Cleaning

HOME INSULATION

There are still many houses, particularly older ones, whose lofts are not insulated. The savings this can make in energy bills are indisputable. Drop some leaflets to likely properties and include a rough quote. You'll need the rolls of insulation material, a small ladder and a knife. Wear overalls, gloves, cap and mask to protect you from the fibreglass. If the loft is unlit you'll need lighting and an extension lead. Remember to move carefully on the joists, one slip and you could be in the ceiling repair business before you know it! See Draught-proofing.

HOME SECURITY CONSULTANT

This can range from fitting a lock to the installation of sophisticated alarm systems. If you don't have the skills for either, there are three easy yet extremely effective alternatives you can offer to householders. The first is door chains; these are available from any DIY store and are simple to fit. Then there are eye-spy or pinhole viewers; these allow the householder to see anyone standing on their doorstep without being seen themselves. Drill a single hole, but first check the height of the user – they may not be as tall as you and won't want to stand on a chair every time the doorbell rings! The third security item you can fit in your clients' homes

is a set of window bolts. These are specifically for sash windows and consist of two parts, a pair of bolts set flush into each side of the upper frame, into which a second pair of bolts can be screwed as and when required. If you set the bolts an inch or two from where the upper and lower frames meet, the window will then open sufficient for ventilation but no further. When the householder wants to open the window wide, they simply take off the secondary bolts using a special key. For other types of window, appropriate devices are also available to restrict the opening width. Apart from protection from intruders, parents of young children will also welcome these fittings, particularly on upper floor windows, to avoid accidents.

HOUSE FINDING SERVICE

There is no legal reason to use an estate agent when buying a house, and many people prefer to avoid the fees and deal directly with the vendor when buying their home. If they have time they trawl the internet, look out for private small ads and drive around their desired area on the weekends. If they don't have the time, they can come to you, and pay a partial, modest up-front fee to do it all for them. When you notify them about a suitable home and the purchase goes through, they pay the balance of your finder's fee. You can do the same for sellers of course, and both they and the buyer of a particular house may be your clients. So in effect you are an estate agent, but don't get involved in valuing or negotiating. Of course you can also notify buyers of agency advertised properties, and earn your fee in the same way if the house-hunters are happy with what you find. Local knowledge will be your big asset for would-be buyers from other areas. Advertise in low-cost lineage classifieds.

HOUSE SITTING

When people are away on holiday or a business trip, the best security for their home, given that surveys reveal burglar alarms going off are frequently ignored, is to have someone living there. Or rather, have it look like someone's there. For the way to make money from house sitting is to have a number of jobs running concurrently. Your service will involve calling in once or twice a day (always varying the times) turn lights on and off, rearrange vases in the window, bring in dustbins, collect post from the mat and generally give your client's home that lived-in look. You may also water plants, feed and tend pets and deal with any emergencies. Offer to do shopping ready for the owner's return, and don't forget a complimentary flourish to welcome them back – a nice card or even some fresh flowers on the table. Trust and reliability are obviously the cornerstones of this business, and a reputation for caring for clients' homes as if they were your own will be your best advertisement.

IMAGE CONSULTANT

Sometimes, people who are talented, brainy, clever or whatever, just don't have the right image to make them a success in their chosen field. They've got ability and ambition by the

bucketful, but they just come over as a bit of a Wally in the appearance department. This has got nothing to do with their looks as such it's just the way they present themselves. If you've got a background in fashion, hairdressing, grooming, retail clothing or just have good dress sense, you should consider entering the image consultancy business. Your clients will usually know they have a problem and that's why they'll come to you. Not for a "What Not to Wear" telling off, but for sympathetic and effective remodelling of their appearance. Sometimes it will be the simplest changes that transform a person – a different colour suit, altering the frames of their glasses, a new style of haircut. It takes an impartial, professional outsider to spot where these changes are required. See Life Coach.

INTERIOR DESIGN

Once the preserve of debutantes and the art college elite, interior design is now a job anyone with a feel for colour and space can be successful at. Once you've done your first job, referrals will follow. Be prepared to spend time nurturing each client, producing copious sketches, diagrams and suggestions before they decide on a concept and go ahead. Office design is another angle, with some companies changing their décor as often as the hand towels. They often have large budgets and want to create an atmosphere that makes a "statement" about their business. You could also

arrange purchases and trades people for both corporate and residential clients. See Personal Shopper and Decorating.

IRONING SERVICE

People who work in offices all need their shirts, skirts and tops to be free of creases. In our long-hours culture most of them don't have time for ironing. There are some people who actually enjoy it though. If you're one of them then you've a head start in this business. Whether you're an ironing enthusiast or not, there's plenty of work waiting out there. And don't forget that, so long as you don't completely lose concentration and end up with singed garments, ironing is one of those calm activities that allows you to listen to the radio or music while you work. You could even have audio tapes on and learn a language as you smooth away. Most clients will expect you to pick up and return their items, so consider investing in an advertising logo on your car or van, so others can take your phone number. How about "Smooth Operator" as a business name?

JAMS AND PRESERVES

If you grow blackberries, apples, pears, figs, raspberries, gooseberries or other fruits in your garden, you've probably had a go at making jam. When you got fed up eating it yourself you probably gave it away. You may have sold some at your garden gate. Since the fruit cost you nothing, you probably made a good profit. However, unless you have a vast acreage of berries,

you won't have sufficient produce to make even a bread and butter living out of the jam business. And there won't be enough customers passing your garden gate to set you on the road to a fortune either. Not unless you live by the M25, and even then they won't be able to stop. Once you've sold your first few jars and had a good response, think up a quaint name (anything Old English is a good bet) and print nice labels. Offer your jams to health food shops, delicatessens and consider advertising on the internet for a world-wide market. Oh, and find a marketgardener who can supply the big quantities of fruit you're going to need.

LAUNDERING

We're talking about clothes and bedding here not money! You can however make money by doing other people's dirty washing for them. Couples in rented flats in particular may not even have a washing machine, or if they do, the time to use it. Collect and return each client's items, neatly folded. Ensure things don't get mixed up by using separate labelled bags. You don't want frilly underwear or Y-fronts causing any embarrassment among clients! See Ironing and Domestic Cleaning services.

LIFE COACHING

This is still a new profession, imported from America and growing fast here in the UK. At present no formal training or qualifications are required but if you've worked in any kind of training capacity before, or are simply a good communicator, you may well have what it takes to be a life coach. Your clients' needs will vary; some will be looking for practical support – organising their schedules, helping them juggle home and work commitments and focus on other long-term goals. Others may require more personal counselling and emotional guidance. Many will want a bit of both. Read a wide selection of self-help books – psychology, mentoring, educational theory and life-long learning studies – and consider taking a course in one or more of these subjects. Life they say is a rich tapestry, and at the end of the day, it will be your own experiences – problems, challenges, changes and joys – together with an intelligent and sympathetic attitude – that best qualifies you to be a life coach. Agree a fixed monthly fee and hours with each client, but also expect "crisis" phone calls from them at odd hours; life coaching isn't a nine-to-five job, and if you're good at it you'll be regarded as a bit of a life-line too.

LOCAL NEWSPAPER

People are interested in local news, what's going on in their area. What you'll be interested in is the advertising revenue you can attract from local firms. If you have access to a photocopier and keyboard you can start straight away. Ask every business in your vicinity to advertise with you, stressing the virtue of "keeping things local". Don't worry that your paper may look like a parish magazine at first – this lack of slickness will be its appeal. Established local papers will

deal with court reports and crime, so focus your editorial on the up-beat stories – new restaurants and businesses opening – which you can also nurture for advertising sponsorship. Interview prominent people in the area and get them “on side”. With persistence, this is a pleasant hobby which can be built into a very profitable business indeed.

MAGICIAN

Learning card tricks can take years. But there are also some you can learn in a few minutes. It’s the same with other types of illusion. Some require the kind of sleight of hand only seasoned professionals possess, but there are also hundreds of tricks on the market which are “self-working”. Check out magic suppliers on the internet, get some catalogues and have a look. Read a few books and watch some magic shows and you’ll soon realise that conjuring is largely about “patter”. This patter, usually comic, both entertains the audience and acts as a diversion while the trick is being worked. Many high-profile magicians wouldn’t claim to be highly skilled, but their personality is the real secret of their success. Tommy Cooper started out as a serious magic man and things just kept going wrong. The rest – just like that! - is history.

MARRIAGE BUREAU

Introduction agencies suffer from a somewhat seedy image. Every newspaper and TV channel these days seems to offer a dating service. Working people often find it difficult to meet a potential life-partner and are put off by the rather up-front cattlemarket approach of computer matches and speed-dating. Why not go back to where it all began, and start up a discreet, civilised and unhurried marriage bureau. Have some tasteful cards printed and visit clients in person. Talk to them informally yet at length and take notes. Charge a registration fee, keep their details on file and make it clear your service is personal and never rushed. Bringing people together who are right for each other is both a great art and a privilege. In a world of instant fixes you will be offering something very special, creating lasting happiness through your skill, understanding and judgement.

MESSENGER

Contact big and small firms that are likely to send out a lot of packages, either for the post or delivered locally. Give your full details for security purposes and references if possible. Allow clients to call on your mobile any time with their errand and delivery requirements. Maybe they’ve an urgent package to catch the last post or need some particular stationery items picked up before lunch. Be available for any and every request. In a built-up area a bicycle, moped or even your two feet may be more efficient – and cheaper – than running a car. Businesses will expect you to invoice them each month, so make sure you have some cash flow before commencing. Call yourself Hermes or Mercury – anything that conveys the

swiftness of the gods!

MINI-CABBING

This is probably one of the quickest ways to earn some cash, and cab firms especially in big cities are always looking for more drivers. However there's no reason why you can't set up on your own and operate as a one-man band, especially now mobile phones mean you don't need a radio. Check your insurance and any local authority licensing requirements and get some cards printed. As you are a solo operator, make a virtue of this; show your full name and address and think up a slogan, or catchy title for your service, e.g. "Tim's Taxi – always On Time" or "Charley's Chariot". Weekends are usually busiest, but pub and club work inevitably involves picking up drunks – some of whom may not be as well-behaved as others. If you prefer more congenial passengers, there's a growing demand for the daily "school run" with parents concerned to get their children safely to and from the school gates. And if you don't mind being paid monthly by cheque, account work with companies can generate steady income. If you're in the country, commuters need to get to the station; encourage them to leave their own car at home and "save the planet" by letting you drop and collect them, along with two or three others each day. Bus services are lamentably poor in rural areas; get a people carrier and you could soon be providing a very welcome transport option in your area.

MIRROR RESTORATION

Antique mirrors can be extremely valuable. But mirrors that have the look and feel of old ones also sell well. Pick up any tatty mirrors going cheap at auctions or boot fairs. Use any basic wood to repair or rebuild the frames. You will need at least one old antique-style frame with those big swirls and whorl shapes. This will be your mould. Cover the frame with Vaseline, then plaster of Paris, pressing it firmly into all the shapes and grooves of the frame. When dry, turn over and lift off your original frame, leaving you with a plaster mould. Vaseline this mould and pour in plaster mixed with PVA or Gesso to make your first new "old" frame. Don't worry if your frames are a bit lumpy or uneven in places, this adds to its period charm. Spray or paint with antique gold or other colours and stick to the wooden mirror frame. You can use the same method to dramatically transform cheap old paintings. Who's the cleverest of them all!

MOBILE HAIRDRESSER

If you cut hair and/or do sets and perms, leasing a shop is a big expense every month. Cut out this overhead (pun definitely intended) by visiting clients in their own homes or welcoming them to yours. If you opt for the latter you can claim a relevant portion of electricity and mortgage/mortgage payment against tax. Being peripatetic allows you to claim fares or petrol. Beauticians, aroma- therapists, masseuses and reflexology practitioners can all work this way.

PATIO CLEANING

Over time, paving slabs and garden paths get mottled and stained with lichen and pollutants. The best way to clean them is with a high-pressure water spray. These portable units, which you can hire or purchase, direct a powerful, needle-sharp jet to dissolve away stubborn grime. Lime scale and greasy areas can be treated with lemon juice, vinegar or a proprietary chemical to break down stains prior to using the jetspray. This is a simple task, which produces pleasing results for the householder. Quote according to the size of the paving area. Advertise on garden centre noticeboards. The jet-sprays can also be used to clean brickwork, greenhouses and conservatories.

OFFICE CLEANING

This is big business and there are some very large concerns involved in the office cleaning game. So how does a one-man-band go about getting a slice of this multimillion pound industry? Answer: by going for the jobs the big boys don't want to touch, the smaller offices that haven't got the budget they're interested in. Just look around your local area – there will be dozens of smaller firms, estate agents, solicitors, opticians, retailers, all needing their premises cleaned. Leaflet them all and assure them you're thorough, reliable and like them, a "small-enough-to-care" business and on their doorstep. You can start using your own home vacuum cleaner if you want – that and some dusters and spray polishes for desks and other surfaces is your basic equipment. If you work at this job early mornings can use the rest of the day to pursue other business interests. Or play golf if you want to!

ORGANIC DELIVERIES

Locate your nearest organic farms or wholesalers. Compile a simple leaflet based on what you can source from them and work out your own retail prices, making sure you have a realistic profit margin. Drop your leaflets into likely looking homes and sort out some space in the back of your car while you await your first order. Items in demand will be potatoes and other bulky vegetables, and eggs too, which many nonmeat eaters like as a protein substitute. Check out health-food suppliers for nuts, seeds and grains and offer these to your customers too. If your suppliers have Soil Association stamp of approval, add this information to your own publicity. There are also all the non-food organic and "green" and alternative items to include, such as cleaning products, soaps, shampoos, incense and aromatherapy oils.

PAVING AND DECKING

Decking is particularly in fashion now, and people will always want good old fashioned patios or slabs somewhere in the garden. The secret of laying either of these successfully is preparing the ground properly, so everything stays level. Decking is often set on polythene, with holes

cut for plants and drainage. There are numerous methods for slabs; if going onto soil dig down and lay a hardcore of rubble for drainage, then top it with sand and tamp this well down. The sand allows you to manoeuvre the slabs into exact position by tapping and sliding them. Afterwards brush more sand over to bind the whole surface tight. Do remember paving slabs are *heavy* and it's easy to hurt your back. Watching a group of navvies working on a street pavement for a day is by far the best education, followed by a trial run in your own garden before you attempt your first professional job. If you have basic bricklaying skills you could build permanent barbecue areas. See Gardening

PERSONALISED CLOCKS

This is another great hobby business for those that like fiddling around with small parts and creating something original. A variety of basic clock mechanisms are available by mail-order. All you have to do is mount them into a surround which celebrates the name and/or lifestyle of the recipient. For a football fan for example, paint the mounting green with white goal posts and pitch markings. Or take photographs of relevant scenes, copy and mount them behind Perspex around the clock dial. Build up a range of common interest clocks – golf, football, sailing, motoring etc and sell at Craft Fairs and to shops. You can also insert the person's name. Take special requests and charge a bit more. Have a good time...!

PERSONAL SHOPPER

This can either involve getting the groceries in for busy working people, or taking them round interior design stores picking out tiles, paints, wallpaper and furnishings. If you've a flair for the latter it can be a very congenial job. Get to know the bespoke stores at the higher end of the market, and keep up with new products and ranges. People are prepared to spend enormous amounts on their homes, but are desperate for a shrewd helping hand to plan and purchase what they want. Often, they don't even know what they want, and will willingly pay you an hourly rate for taking them out and talking over the options. So if you enjoy helping other people spend their money, get your Personal Shopper business cards printed now. See Interior Design.

PERSONAL TRAINER

If you're a fitness freak or have been an athlete yourself, why not pass on your training tips to others. Nearly everyone is health conscious these days, but sedentary workers in particular need a bit of motivation. Always recommend people to check with their doctor before they begin any routines with you. Your work might be as simple as going out jogging with a client, to writing them a full weekly exercise and diet programme and making sure they stick to it. Read about sports psychology and learn about concentration and the all-important "pain barrier". Now get those knees up...one two, one two!

PET SUPPLIES

People spend a fortune on their pets, especially if they buy the best nutritionally balanced foods. These come in large bulky packs and are a bit of a chore to pick up from the shops. You can start out by buying the food retail and simply delivering it, together with other pet-related items, to your customers. As soon as possible, source your products at wholesale prices. You'll need a garage or other space to store it, but being mostly dried the high-nutrition brands have a long shelf-life and don't require refrigeration. See Dog Walking/Grooming and Cattery.

PICTURE FRAMING

True, you can buy all sorts of ready-made picture frames these days. What you don't so often find is something unique, provided with care and attention. What do people want framed? All the cherished events of life; photos of their engagement, wedding, and honeymoon, pictures of their children from the time they are born, grow, graduate from university, get married, have children...you get the picture! Then there's certificates, awards, photos of meeting Mickey Mouse in Disneyland, shaking hands with Prince Charles or David Beckham – memorable pictures deserve a superior frame. Specialist shops can supply all your mouldings, samples of which you can take for clients to choose. Make or buy a mitre block to cut the 45 degree angles on the moulding. You'll also need a small saw, proper card for the mountings and backing and craft knives to cut it. Plus a glass-cutter, panel pins and tape. You can include eyes and cord for hanging, and don't forget to stick your contact label on the back.

PHOTOGRAPHER

David Bailey – who's he? If you don't remember the advert he was a top fashion and celebrity snapper. The art of photography is not vast technical expertise, but having an "eye" for a great picture, and a bit of charisma to boot. Mainstream demand will be for weddings and related family events, where you'll often need crowd management skills too! Actors and entertainers need to update their publicity shots regularly and this can be a good source of income on weekdays. Either do the shoot at their place or in your living room. Rig up a suitable backdrop and a couple of strong lights. If you don't already have it, second-hand gear can be perfectly serviceable. See Freelance Press Photographer.

REMOVALS

If you're reasonably fit and strong, this is a solid, traditional business you can always make money from. If you prefer to leave the heavy lifting to others, then bring your sons or some young lads on board and teach them how to handle everything from grand pianos to aspidistras with the same skill and care. Logistics is a key factor in removals, and if you can pick up a load close to where you drop one off, it's clearly advantageous. If you're just a "man

and a van" stick a card in your local newsagents for a month or so and work will come before long. Drop leaflets at houses with "For Sale" signs up and leave your card with estate agents too. As always, stress the personal service aspect of what you provide.

RENT A ROOM

If you have a spare room at home it is a potential source of income for virtually no effort. Most of what you earn will probably not be liable for tax. Do consider the implications first. Unless you have a separate entrance to the proposed room, your lodger will use your front door, hall and stairs - and what about the bathroom and kitchen? Maybe you live alone and will be glad of a little company around the house as well as extra money. Try if possible to find someone who'll not only pay you the rent on time, but will be easy to get on with. Without being too heavy, lay down some basic ground rules before any agreements are made and this should avoid problems. There are agencies which offer temporary accommodation to overseas students and this might be a good bet if you prefer a regular turnover of paying guests. If you supply breakfast and/or dinner it will boost your income. See Tour Guide.

RE-POINTING

Older properties' brickwork suffers from crumbling mortar as the years go by. It is essential that this is restored to ensure the long-term stability of the house. Repointing involves raking out the loose mortar to a depth of a centimetre or two and refilling with correctly-mixed fresh mortar. Consult a DIY or building manual for the precise techniques as it's important to get things like the mortar mix and finish correct, to ensure a sound job. Leaflet houses that are clearly in need of re-pointing. For larger properties i.e. over two floors high, you'll need scaffolding, but you should be able to get plenty of work from the average two-up two-down, where a secured ladder moved at intervals round the property should provide adequate access.

ROOM DIVIDER SCREENS

In modern open-plan houses the very spaciousness of the room design can, on occasion, be a problem in disguise. Dad wants to watch Coronation Street while the kids do their homework on the table, or Mum's on the phone to her sister in Australia while Uncle Kevin's telling a long, complicated joke over a glass of home-brew - a recipe for chaos and frayed tempers. A traditional, three-piece screen can solve this problem. It won't cut out noise, but it will give that sense of privacy and two separate areas, allowing families to enjoy different activities in close proximity. All you need are three pieces of plywood about six-foot tall and hinges to join them. Use mouldings and fancy trim for the edges and varnish or paint. You could also make some arty Victorian style screens by pasting old pictures and cuttings, pieces of wallpaper etc onto the surface and clear varnishing over them. When not required the screen can be folded flat and stored under the stairs or elsewhere out of sight. Make chi-chi bedroom versions and

kids' themed screens which they can put their own designs on. See Shelving.

RUBBISH CLEARANCE

Getting rid of unwanted items is a major problem. In both urban and rural areas, what do you do with an old TV, washing machine, sacks of rubble, broken bicycle, old tyres and all manner of other unwanted rubbish? Quite rightly, there are strict penalties for fly-tipping. People have the choice of renting a skip, which can be costly and too large for the amount of rubbish they have, or loading up their car and taking a long drive to the nearest corporation dump. Relieve them of this burden - and a modest amount of their cash - by bagging up and neatly removing their unsightly and unwanted mounds of junk for them. You may often be able to salvage, repair and sell certain items - old pieces of furniture for example - rather than take them to the dump, thereby doing your bit for the environment and earning yourself a bonus. Where there's muck there's brass!

SANDWICH DELIVERY

Make your rounds of sandwiches at home in a clean kitchen early morning and then make your rounds of the workplaces from about 10am onwards. Offices often have sandwich bars close by, but staff may appreciate your personal desk-side delivery when they're too busy to pop out. Industrial estates are a good bet as they're often in the middle of nowhere. Get to know your regulars and they'll stay loyal. Encourage special requests and provide a few novel fillings - honey and peanut butter is surprisingly popular! Offer to cater for staff parties, conferences etc too. See Catering.

SASH WINDOW REPAIRS

There aren't many traditional apprentice-trained carpenters about nowadays, and these are the guys who understood the hidden mysteries of the box-sash - a beautifully simple and elegant mechanism for opening and closing the classic sash window with ease. What usually needs fixing is the sash-cord, which wears and breaks over time, leaving the window with no visible or in this case invisible means of support. For it is the unseen sash-weights, enclosed in the vertical box-frame either side of the window which drop when the cords snap. First make sure the sure the upper window is safely braced up with batons - if not it could drop down and smash the glass. To gain access to the box, gently prise off the thin beading and open the side-facing wooden panel. You will find the fallen sash-weight standing at the bottom. Remove the broken cord and feed a new one over the pulley at the top and attach the ends to the window and the weight. Test for the correct length by opening and closing. Close up the wooden box frame and replace the beading, pinning and touching up the paintwork if necessary. This is the perfect business to compliment Window Cleaning.

SECOND-HAND FURNITURE

If you've got a van you can start this business straight away. There's no stigma on second-hand furniture nowadays and many people positively prefer it as being better made and having more character. Popular items are your basic wooden dining sets especially the old hoop-back chairs and draw-leaf tables. Buy your stock at auctions and offer house-clearance services. Trendy shabby-chic restaurants now like old odd bits and pieces of wooden furniture, so be on the look-out for any premises undergoing conversion and drop your card in.

SELF DEFENCE CLASSES

Hire a room in a leisure centre for groups, but you can also offer this kind of tuition one-to-one. If you have formal qualifications put these on your posters/flyers. If your training comes via another profession such as security work, police or the services, always stress your credentials, as it will impart confidence. There are certain considerations to working with children, such as having undergone CRB and other checks. If can fulfil these criteria, then signing up juniors can make for a very successful business; parents are often keen for their children – girls and boys – to learn a martial art. The benefits in terms of mental and physical discipline, confidence and fitness are well-known. See also Personal Trainer and Life Coach.

SHELVING

In modern dwellings, space is very much at a premium. Space for books, CDs, DVDs, files and all the other stuff people accumulate, especially as families expand. The expense of moving or building an extension can be forestalled by simply putting up a few shelves. Even if they have the skills, actually getting round to doing it however is one job too many for a lot of people. Ready made shelf units rarely fit the dimensions and contours of the homeowner's own walls, and this is where tailor-made shelving is the ideal solution to their problems. The cheapest and strongest material is plywood with thick wooden uprights and say, 2x1 batten supports on the walls. When painted, such constructions can look very classy indeed. Drop your leaflets into those period terraced houses; they all have chimney alcoves which are just crying out for some nice looking shelving. Take a colour picture of your first completed job and print onto your leaflet.

SHOE SHINE BOY

Or girl! Print some leaflets and take around big offices. Arrange to come in say once a day and work your way around the desks for whoever wants a brilliantly polished pair of shoes, gleaming and ready for that top-notch lunch or dinner engagement. The great thing is the client doesn't even have to come off the phone. They can carry on selling stocks, bonds, insurance or whatever while you merrily buff away, then toss you a couple of quid or whatever fee you decide on. All you essentially need is black, brown and neutral polishes, brushes and

dusters, and small foot-rest. Make your image more classy/fun with a cap and tunic or t-shirt with your logo on.

SOFT TOYS

If you've a sewing machine and a soft spot for cuddly teddies, get cracking making your own unique range of bears, rag dolls, lions, tigers, pandas and every other type of animal that children love. Get all your child-safe stuffing material and eyes from craft suppliers. You could also make glove puppets, school bags and pyjama cases with character faces on. Approach play-groups and nurseries with some samples and, if your products are pleasing, reasonably priced and that little bit different, you'll be sure to get orders.

SPEECH WRITING

A Best Man will often agonise over his speech, as will the Bride's father, or anyone else who has to deliver some hopefully well-chosen words at a special occasion. You don't have to be good speaker yourself to write excellent speeches for other people, you just need to be aware of etiquette, have a sense of humour and be prepared to adapt a general formula to different people. The trick is to sprinkle the jokes liberally, but avoid trying to be clever or aiming to impress with obscure quotations or highminded references. A good speech is not an opportunity for the speaker to show off, but to make his or her audience feel good. See Wedding Planner, Photographer, Caterer, Cake Decorating.

SPORTS COACH

Whatever your sport, they'll be people who'd like to learn it or improve. Solo games are ideal, and tennis is a particular favourite, especially when the summer months arrive. Golf is now attracting a larger take-up, with many more women keen to learn. Leave your card at relevant clubs and leisure centres and quote an hourly rate, with discount for pairs and small groups. A good combination of coaching services is an outdoor game for the warmer seasons and one you can switch to in autumn and winter, such as squash or badminton. See Personal Trainer

SWIMMING INSTRUCTOR

Not everyone has learnt to swim by adulthood. It's often a source of great regret, especially at holiday time when others are splashing joyfully in the sea. They'd love to learn now, but understandably don't want to suffer the sort sergeant-major type with clipboard and whistle so often found leading swimming classes. So, if you can swim yourself and have a sympathetic manner, there's no reason why you can't earn good money teaching others this valuable and enjoyable skill. You will need, obviously, water. A local authority pool is best, with lifeguards on hand. For one-to-one tuition you can probably just take your pupil along, but for a group you'll probably need to book your own session. It'll help to get an official qualification, and the

Amateur Swimming Association run instructor courses. You should also consider getting a life-saving certificate and a relevant insurance policy. Think about running "learn to swim" holidays either in the UK or abroad; everyone will have a great time and hopefully, by the end they are all swimming for the first time.

TILING

Have you seen the number of tile shops about these days? The nation it seems has gone "tile crazy" and the trend looks set to continue. Tiling is not particularly difficult to learn but does require a little thought and care. Plastic spacers, special adhesives and glues make things easier, and if you're doing large jobs, a heavy-duty tile cutter is a sound investment. The tile shops will usually offer plenty of advice. One new development is the growing popularity of "wet rooms". These are bathrooms or shower areas where the whole room is tiled over, floor to ceiling, allowing the user to splash about with abandon and let the water go anywhere, till it all runs off to a central drain. If you do get asked to create a wet room, ask the client to make sure their floor can take the weight of the tiles, especially if they're thinking about marble or stone slabs. Don't forget to show your trade card and request a discount whenever you buy your tiles.

TOUR GUIDE

If you live in a place of great historical interest, it no doubt attracts lots of visitors. There are also probably a lot of official tours on offer. If so, offer something that's a bit different. Take couples in your own car and beat the coach jams around the museums. Show them the best places to get lunch, drinks and dinner, avoiding the usual rip-off merchants. Research the monuments and history so you can give a really in-depth commentary as good as the big tour operators and books. Introduce them to local flea markets, interesting pubs and the lifestyle of people who actually live in the area. Walking tours are a good idea if you and your clients are fit enough to be carfree and carefree. And if you think there's nothing to attract visitors to your home area, examine it more closely. Are there famous ex-residents - composers, authors, statesmen or pop stars? If so you can bet they have a fan club or society somewhere in the world. Study your local Blue Plaques and check the web. Contact any relevant groups and offer your personal guided tour of the area. In Bromley for example were born both H.G. Wells and David Bowie. Its not only the past people want to come and see; if you live in an area of exciting change, artistic endeavour or great natural beauty - Docklands, the Eden Project or Dartmoor for example - then you have a magnet at your disposal. Activate it by writing to relevant groups worldwide - retirement and cultural societies etc and offer a general hosting service - arranging accommodation, meeting, greeting and showing them a good time. TREE SURGERY To start by stating the obvious, you'll need a head for heights. You'll also need public liability insurance before you start actually climbing. You can however obtain your first job on a

shoestring budget. A chain saw isn't essential, unless you're tackling very large jobs. Many householders will appreciate someone working quietly with a handsaw and loppers. Make sure you establish exactly how much branch and foliage requires removal before and as you proceed. You can begin by operating this business as an extension of Gardening, and to obtain more specialist status contact the Arboricultural Association.

UPHOLSTERY

What we're really talking about here is re-upholstery. Repairing period armchairs, settees and chaise lounges whose seats and backs have collapsed. There is a special tool for this work called a "stretcher" for drawing the webbing across the wooden frame of the seat and holding it taut while you pin everything in place. There are various materials you can use for the "stuffing", including kapok and traditional horsehair. If you do use foam check it's the flameproof type. You may also find it useful to learn leatherwork. Prime customers are likely to be the elderly and people in Victorian and Edwardian properties, who generally have period furniture too. You can either offer to collect and return items, or carry out the work in the customer's own home. As with all types of restoration, it is pleasing to be able to breathe new life into beautiful old things. And there's always the remote chance of finding a wad of banknotes stuffed down the back of a sofa.

VINTAGE RECORD DEALING

Ever been at a boot sale or in an Oxfam shop and seen a punter who's got his head stuck into a box of old records with the intensity of a ferret down a rabbit hole? If so you'll have witnessed a "vinyl trader" at work. These guys are on the look-out for rare grooves, anything they can pick up for a pound and sell to fanatical collectors for a seriously big profit. Elvis, the Sex Pistols, Beatles, Oasis, even Abba – there's someone, somewhere, interested in almost every band that's ever been. By far the best way to deal in vintage vinyl is via the internet, enabling you to reach thousands of collectors worldwide.

VIRTUAL PA

A lot of entrepreneurs and small businesses have administration needs but not sufficient to directly employ a secretary. With a virtual PA they can get reports, surveys, letters, quotes and whatever else typed up as and when required and receive a simple invoice at the end of the month. You can also offer telephone answering, either full-time or diverted to you when your client is too busy to take calls. Obviously you'll earn more with multiple clients, so in the interests of their image, get some

telephone technology that'll route different numbers into your line and tell you which number's being called. You can then answer in the appropriate company name. The appeal of a virtual PA is flexibility – your clients only pay for what they ask you to do. Charge a realistic rate per

thousand words for typing and a nominal amount for each call you receive on their behalf.

WALKING TOURS

These can last for one or two hours during the evening or day, weekends or weekdays, and cover a particular route in your local area. What you need to find is a theme. The Jack the Ripper tour of Whitechapel has been popular for many years. Is there potential for something similar near to you? If not, think something up – a local legend or ghost story, a historical event around which you can spin a yarn. A pub crawl is elevated to a “cultural evening” by a little learning and speculation! Charge a modest fee per person and if possible sell any relevant souvenirs to your punters.

WASHING MACHINE INSTALLATION

If you’ve plumbed in your own washing machine you can do the same for others and earn money from it. All the hoses and clips can be picked up at the DIY store, if they’re not supplied with the machine. Sometimes people want their machine moved, from a kitchen into a utility room extension or when they move house. Apart from shifting the weight of the machine, simple plumbing operations are a nightmare for some folk. Dishwashers are becoming more popular now, and you can provide the same service for these. Learn about the workings and common problems of domestic appliances and you’ll soon be offering basic repairs and maintenance too.

WEDDING PLANNER

Organising a wedding can be very stressful – especially if it’s your own! There are lots of elements that need to be co-ordinated, and if you thrive on adrenalin then you’ll be in your element as a wedding planner. People tend to book a year or more in advance in order to secure a venue. Get to know a range of suitable places, not only in your own area – people often want somewhere miles from where they now live. Make contact with caterers, photographers, car hire firms, DJs, bands and vicars! Be prepared to deal with “people problems” especially over seating plans and future inlaws. Be calm, orderly and get all your estimates – including your own charges – agreed well in advance of the event. You’ll also be a shoulder to cry on at times, so keep a box of tissues, tea and sympathy at the ready.

WINDOW CLEANING

Do you have fond memories of “Confessions of a Window Cleaner”? Well it’s not all soap suds and bored housewives. However, people do welcome a window cleaner with open arms these days, certainly those of the domestic variety, as they’re a rare breed. If you have a ladder and a van, your only other real investment is one of those squeegee wipers and a couple of lengths of scrim, which is a special non-smearing cloth available from cleaning suppliers. You will also

need some customers. Drop fifty or so leaflets through doors and your phone will soon be ringing. Prime time to start is when the clocks change in the spring, when people returning home from work suddenly see their filthy panes for the first time in months.

WOODEN TOYS

There is just something nice about wood. Unlike most plastic toys, wood feels “real” and pleasant to handle, especially when it’s crafted into chunky pull-along trains and trucks for young hands to enjoy. The shapes you’ll need are all basic and you can buy ready-turned wheels and dowelling for axles from hobby suppliers. Smooth all surfaces to eradicate any chance of splinters and if using any kind of paint, check health and safety regulations. As soon as you have a basic range, take some items round the more arty children’s wear and toy shops. Try to sell straight on if possible, otherwise offer on sale or return. To cut out the middleman, consider a website and/or mail order advertising. See Craft Fairs and Dolls Houses.