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Home-Based Business & Opportunity Magazine

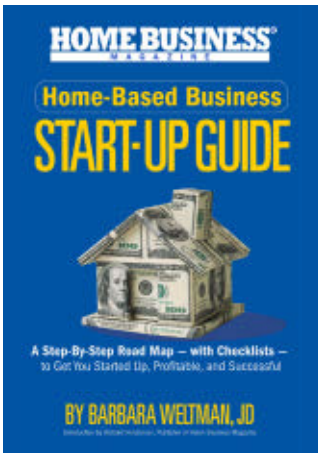


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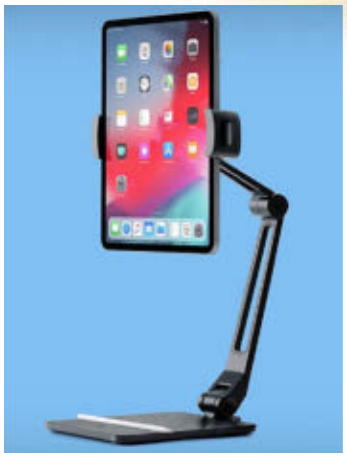
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Notes on the Passing Home Business Parade



There's been a lot happening in the world of home business. So I thought I'd break down my Spring 2022 column into a few different topics.

Inflation is Back – Get Ready

It's been 30+ years in the making; and it's now roaring back. The economic monster of inflation. Do not believe that the current staggering increases in inflation are just a "transitory phase" or side effect of the covid pandemic. The three-decade culture of massive deficit spending and increasing national debt have finally come home to roost. All of this debt has been steadily devaluating the dollar; and it's been slow to catch up. Until now. A tipping point is finally being reached; and it cannot be easily "un-tipped."

Both sides of the political isle are responsible. Republicans peddle this sham of Supply Side economics that tax cuts somehow pay for themselves; and Democrats peddle the fantasy of "modern monetary theory" where deficits don't matter. The result is growing inflation that will depreciate earnings, reduce spending power; and sap the profits, competitiveness and revenue of all small business owners. Start planning now for inflation, in how you manage your production, pricing, finances, and investments. Just being aware of the long-term impacts of inflation will put you out ahead.

"Utility-Regulate" Big Tech

For those who have kept up with my column, you know I am a big proponent of breaking up Big Tech. All of them including Google, Facebook, Apple and Amazon. The monopolistic power and control big tech has over the economy is enormously destructive to competition and concentrates unprecedented volumes of wealth and power into the hands of a few.

In the past, I have advocated for the breaking up big tech. But this may not be feasible, and I'm afraid that a focus on breaking up Big Tech will get lost in legislative gridlock. A risk made worse by the largest army of lobbyists ever deployed; with the goal of protecting Big Tech's biggest monopoly in our nation's history.

A more feasible and realistic path forward is to regulate Big Tech, similar to the way that most utilities are regulated. This kind of regulation makes more sense when you have broad-based services that are too large and expensive to break up to compete against one another. Regulation will enable accountability and control obscene profiteering. For Google, as an example, regulating it as a utility will rein in its ability to arbitrarily damage any business and will share revenue more fairly than the pathetic amounts currently shared with website owners. In the 2022 elections, do NOT support any candidate who does not clearly support at least regulating Big Tech as a utility.

Home Business is Booming!

When I started up Home Business, i thought that working from home would sweep the world by at least a decade ago. It just made common sense, with growing video conferencing and increasing broadband coverage. But it was in fact slow to catch on. A "silver lining" of the covid lock-down has been a "cultural shift" to working decentralized and from home or other remote locations. For just about any industry where virtual work is feasible. People have grown to love working from home, and it's not going to change anytime soon. Surveys show that a majority of office-based workers prefer to settle into a hybrid model that splits up the work week between common in-house office hours and working remote.

New Magazine Format

I have updated this digital publication of *Home Business* Magazine into a publication better focused on promoting advertisers as "Magazine Sponsors." This will include more trade-oriented content and provide better focus on specialized start-up, podcast and video content. I'm also adjusting to the new reality that consumers are moving away from consuming editorial content in a traditional magazine format. This new "Home Business Sponsors" publication will follow the magazine's existing circulation footprint including its all-important App's. HBM



Richard Henderson, Publisher, *Home Business*® Magazine

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Podcast – Sara Bendrick – Expansion 101 – Have You Diversified Your Business Today?

BY RICHARD HENDERSON



Sara Bendrick Interview – Author, TV Star, and Small Business Owner



The biggest reason why small businesses fail is lack of revenue. The best way to ensure your small business success is to maximize your revenue. You accomplish this by diversifying your business and your income streams. And one of the best persons to discuss business diversification is Sara Bendrick (https://SaraBendrick.com).

Richard "Captain" Henderson and Shelby Cara interview Sara Bendrick, a HGTV "Lawn & Order" star, TV host, author of Big Impact Landscaping, and – of course – a thriving small business owner and expert. She helps us get on the right path to diversifying revenue.

Subjects discussed in podcast include:

- Sara Bendrick's diverse background of reality TV, author, and thriving business owner
- What the term "Diversifying Revenue" means
- Why diversifying recurring revenue is so important
- Ways for small businesses to leverage services they already offer for additional revenue
- Advice for a new business owner to expand revenue sources
- How entrepreneurs expand services to create new income streams
- Success factors in selecting and succeeding in a business that diversifies your core established business.

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Podcast – Bill Goodwin – Law of Pain

BY RICHARD HENDERSON



Interview with Business & Life Coach Bill Goodwin on Growing Through Conquering Painful Situations

We've all heard the phrase – no pain, no gain. Every small business owner struggles through difficult times and situations. It's part of the process of succeeding as an entrepreneur. The truth about pain is that No one likes difficult times – but we choose to embrace the lessons we learn from pain. Per Bill Goodwin, successfully, conquer your painful situations even helps your business achieve greater success.

Who better to help us triumph from pain than Bill Goodwin, owner and operator of Priority Living of Minnesota (prioritylivingmn.com)? Richard and Shelby interview Bill Goodwin, who helps business owners and others achieve higher levels of performance and greater satisfaction in their personal lives.

Priority Living of MINNESOTA

Subjects discussed in podcast include:

- Bill's successful consulting business with Priority Living
- Stressors and how these can be catalysts for growth
- How does one have a positive life stance?
- As business owners, how do we embrace the value of pain?
- How can we then make good changes after pain?
- Personal responsibility – how does one be a victor, and not a victim?

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Biz Start-Up Guide: Step 1 Sneak Peak

Determine Whether Starting a Business from Home is for You

BY BARBARA WELTMAN

Excerpted from: Home Business Magazine's Home-Based Biz Start-Up Guide:
Order at https://homebusinessmag.com/home-based-business-guide/

Are you tired of working for someone else? Do you have a great idea for a product or service that you think our society needs? Do you want to be your own boss? Can you handle money wisely and do you have skills? Maybe it's time for you to start your own business. You can self-assess whether you have what it takes to run your own business from various sites, such as UCEDC (a non-profit economic development corporation) and BDC (a Canadian bank). If you have the entrepreneurial spirit, then what better place to start a business than from your own home?

If you're thinking about starting a business from home, you're in good company. The U.S. Small Business Administration notes that 60.1% of all firms without paid employees are home-based, as are 23.3% of small employers. The industries in which businesses are most likely to be home-based are information (70.0%), construction (68.2%), and professional, scientific, and technical services (65.3%). However, virtually any type of business can be run from home.

Today, it's easier than ever to start a business from home. The Internet enables you to perform just about all of the tasks you need to accomplish for starting and running a business. From the comfort of your home with the help of Wi-Fi, in addition to performing your business activities you can set up your company from a legal standpoint (e.g., incorporate or form a limited liability company), keep your books and records, do market research, track your customer base, and more.

But just because you *can* start a business from home, it is important to decide up front whether you *should*. To help you make this decision, try answering the following questions with the additional information below (in this Step 1):

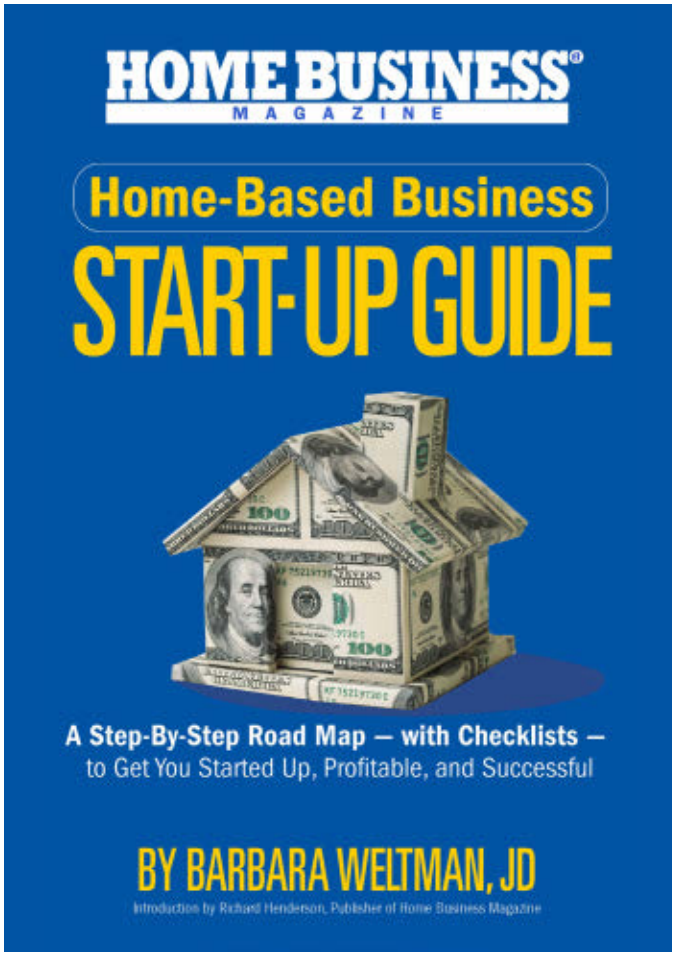
- What are the benefits (and drawbacks) of working from home?
- Is it legal to work from home?
- Can you afford the financial risk?



What are the benefits (and drawbacks) of working from home?

There are a number of good reasons why starting and running a business from home makes a lot of sense. Obviously, whether these benefits and/or drawbacks apply to you depends on your personal situation. Review these generalities and see how your situation measures up.

Cost savings. Running your business within your home means cost savings on a business and personal level. Running a business from home means you need a lot less money to get started and to operate. Sure, there are costs you're going to incur (discussed later in this book), but you don't have to pay separate rent for an office or other commercial space. This means you don't have separate utility bills, but depending on what you do you may have higher utility bills for your home. It also means you have a smaller monthly nut and can run a home-based business profitably on a less money.



When it comes to personal expenses, operating from home means you don't incur commuting costs. And you don't have other office-related costs (e.g., work clothes, paying for eating out at lunchtime, chipping in for office gifts and pools). If you add all this up, your personal expenses for being in a business within your home is less expensive than being an employee working out of the home.

Convenience. When you run your business from home, you can save a lot of time that would otherwise be devoted to commuting. The U.S. Census Bureau says that the average one-way commute time is 26.1 minutes, with many individuals traveling an hour or more each way each day. So, having a home-based business means you likely would gain an extra hour of work time each day, or five more hours in a normal workweek. (It could be much more in certain urban areas where the daily commute time is an hour or more each way.) That hour or more each day is a lot more time you can use on business activities.

Of course, the crux of your business activities may be conducted outside of the home. For example, if you have a home remodeling business, you're performing services at customers' residences. However, you can use a home office for administrative activities, like estimating jobs, scheduling work, and keeping the books. This



PHOTO BY DIVA PLAVALAGUNA FROM PEXELS

gives you the convenience of spending time at home for some important work matters.

Work-life balance. One study found that work-life balance has a profound impact on business, with "knowledge workers" (those who are not doing retail, manual, or other similar labor) averaging just 2 hours and 48 minutes of productive time each day at the office; more than a quarter (26%) bring work home and spend nights and weekends on it. During the workday, they devote a good part of work time on personal matters (e.g., scheduling a child's doctor's appointment or play date) because there just isn't any other time for making these personal calls or being online for personal reasons. A poor work-life balance leads to burnout. Thus, having your own business and running it out of your home potentially offers optimum work-life balance.

You usually can schedule your work hours to suit your chronotype—as a morning person or a night person. And you may also be able to schedule your work to best meet your personal wants and/or needs (e.g., childcare, exercise, volunteer work).

Of course, running a business—whether at home or not—takes a lot of time. SCORE found that 39% of business owners worked over 60 hours a week. Good thing you save commuting time when you operate from home! And you don't always have the flexibility you hoped for, as a customer may need you NOW, the very moment you'd planned to attend your child's ballgame or go to your book club meeting. So there's sacrifice involved in running a business.

While the benefits of running a business from home are great, don't ignore the drawbacks. Looking realistically at the drawbacks can help you decide whether to go forward. And if the drawbacks aren't insurmountable, looking at them now can ensure you'll address them so you can succeed.

Distractions. Working within a home has a myriad of distractions. There may be children or pets that continually demand attention. The laundry or a repair project is always awaiting you. The kitchen isn't far away. And the bedroom nearby makes it too easy to succumb to a nap or catch up on the latest streaming video program.

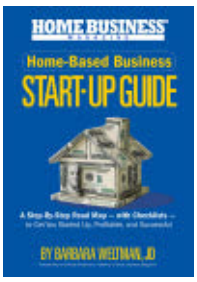
To overcome distractions, you need to be a disciplined person. Separate your business and personal life (sometimes easier said than done). For example, make sure your family and friends know that just because you're home doesn't mean you're available to chat, run an errand, or play. To help you stay on task, make a schedule and stick to it. Arrange for childcare and other family needs to diminish these distractions.

Continued on page 12



Biz Start-Up Guide: Step 1 Sneak Peak

Continued from page 11



Maintaining professionalism. While it's great to be casual from home and wear your slippers and bathrobe to the office (your spare bedroom or corner of the family room), you must still keep up appearances for customers and clients. They're expecting to deal with someone who's totally professional.

Achieving this professionalism can mean something as simple as keeping the background noise down when you're on a phone call by closing a door or instructing occupants of your home to be quiet. Or dressing in business attire when you meet customers or clients in person. Or it can require you to have some outside space—a virtual office rented by the hour or the day or Starbucks—to meet with customers, clients, or vendors. It's something you have to address if your business address is your home.



Space. Not everyone has the right space within their homes to start a business, so be sure that you can fit within your home all of the items you need for your company. Do you have the right area within your home to store inventory if your business includes spare parts or inventory items? Do you require lots of electrical equipment and have the space and wiring required for this? It's usually fine for freelance writers to find needed space for work in their homes, but this may not be so if you want to do music recordings and require a special soundproof area. Do you have a fast Internet connection in your home? Depending on where you live and the services available, you may want or need to step up to a business Internet subscription.

Be sure that your space can accommodate both your business activities and your family. If you have young children, determine whether their toys, friends, and other accoutrements will disrupt your business at home. (Creating a great workspace is Step 7.)





Is it legal to work from home?

The benefits of working from home may be very appealing, but you need to determine whether you can legally operate your business from your residence. Check these legalities:

Zoning laws. Cities and towns have zoning laws to restrict the activities that can be done within certain areas so that residential areas aren't overwhelmed by noise, traffic, and other unpleasant occurrences caused by industrial activities. Many of these laws were written a long time ago when home-based businesses meant the local piano teacher, seamstress, or dentist with a professional office attached to the home. These laws have not been uniformly updated for the Internet age. In viewing the zoning laws, you may find that home-based businesses are limited to those that don't require nonfamily employees and don't have a lot of commercial visitors. So, a graphic design business with no onsite employees would likely be fine even though such a business didn't exist when the laws were written. But the law may bar this and neighbors would probably complain about a car repair business with parts strewn all over and noise emanating from the garage.

Homeowners association/coop rules. Even if there's no local law barring a particular type of home-based business, you may still be restricted because of the community you live in. If you are in a homeowners association (HOA), read the rules before you start up a business from your home to determine whether it is

permissible. The same is true if you live in a cooperative apartment, so check the rules regarding running a business from home.



Can you afford the financial risk?

It's sad but true that not all businesses succeed. According to some not-so-new statistics from the U.S. Bureau of Labor Statistics, only about 80% of startups make it past the first year, which means that 20% of new businesses fail in their first year. So, despite having a great idea, knowing you'll work hard at your business, and having the odds in your favor, there's no guarantee that you'll succeed. You need to be frank about money and know whether you can afford to take the risk of starting a business. The answer depends on your personal situation. Do you have funds from sources other than the business to live on (e.g., investment returns, an inheritance, or a working significant other who can carry the burden of the household budget)? Fortunately, there are some strategies that you can use to lessen the financial risk and help you decide in favor of starting a home-based business.

"Starting a business may require your full-time attention and can't be done on a part-time basis. In this case, you'll need to have sufficient capital to begin the business and pay your personal living expenses until the business can support your needs. "

Starting part time. You've heard the expression "don't quit your day job"? This is good advice to follow if you don't have the financial wherewithal to leave a full-time job to start a business. You can moonlight now to get things going with the expectation that you can leave your job to pursue your business on a full-time basis down the road.

Of course, this advice may not be practical in your situation. Starting a business may require your full-time attention and can't be done on a part-time basis. In this case, you'll need to have sufficient capital to begin the business and pay your personal living expenses until the business can support your needs.

And, of course, there are only 24 hours each day. Starting a business on a part-time basis requires a lot of energy. This likely lives you little time for family, friends, and fun.

Sharing the load. While many home-based businesses are owned by a single individual, there's no reason why you can't join forces with someone else. This arrangement enables you to share the investment (and risk) as well as the workload. Again, with today's technology, it's easy for each owner to operate from his or her respective home while easily collaborating on business activities. Just be sure that you fully understand what having a co-owner means (explained in Step 2) and you address all of the practical and legal issues that this entails (explained in Step 4).



Making the decision

If you've answered all or most of the questions in a positive way, you probably are ready to start a home-based business. Now it's time to assess your ideas to find the right business for you. There are many ways to get started...as you'll see in Step 2.

Continued on page 14



Biz Start-Up Guide: Step 1 Sneak Peak

Continued from page 13

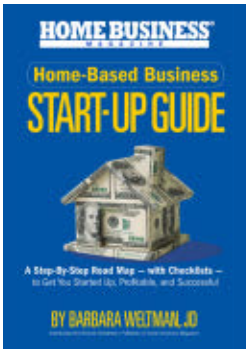
Checklist for Determining Whether Starting a Business from Home is for You

Questions	Yes	No	N/A
Do you possess an entrepreneurial spirit?			
Will starting a business from home be convenient for you?			
Will starting a business from home save you money versus starting in a commercial space?			
Is your family on board with you operating from home?			
Do you have the right space in your home to accommodate your business needs?			
Do zoning laws permit you to run your business from home?			
Are you subject to any HOA/coop restrictions for a home-based business?			
Do you have financial sources outside of the business to pay for your living costs?			
Can you start your business part time?			
Do you want to have a partner?			
Are you ready to take the risk of starting a business?			



Barbara Weltman

Barbara Weltman is an attorney, prolific author, and a trusted professional advocate for small businesses and entrepreneurs. She is also the publisher of Idea of the Day® and monthly e-newsletter Big Ideas for Small Business® at BigIdeasForSmallBusiness.com. She has been named one of the Top 100 Small Business Influencers five years in a row and has won numerous awards for her blog. You can follow her on Twitter @Bigideas4SB.







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Worlds Largest Directory of Home-Based Businesses, Franchises and Opportunities.

www.HomeBusinessExpo.com

PRODUCT REVIEW

Cutting Edge and Innovative Products for Your Home Office

BY EDITOR



Photo Credit: Dell

Dell UltraSharp Webcam

Shoot 4K video direct to your PC with the Dell UltraSharp Webcam (WB7022). It is a top webcam choice for both work and play with the best image quality in its class, intelligent features, and seamless mounting solution. This beautifully designed 4K webcam is set to redefine your video conferencing experience. Digital Overlap HDR delivers true-to-life color in extreme lighting environments, while 3D/2D video noise reduction automatically eliminates motion blur and grainy images, even in low light. Price: $199. Visit Dell.com HBM



Photo Credit: Dell

Dell 24 Video Conferencing Monitor

Hanging out virtually with friends, family and co-workers gets an upgrade, thanks to Dell 24 Video Conferencing Monitor's built-in camera, noise-cancelling microphones, and dual 5W speakers. You will enjoy amazing video clarity and crystal-clear sound. Versatile USB-C connectivity delivers video, audio and data, and charges your laptop with up to 65 watts of power (even when the monitor is off) with the Always On Power Delivery feature. Plus, with just one cord, you will have a clutter-free desk space. The best part? The camera stays hidden until you are ready for video chatting or selfies. The height-adjustable stand and monitor tilts, swivels, and pivots so you look your best and feel your best for all-day conferencing. Turn your monitor into the perfect entertainment center, with the help of 2 x 5W integrated speakers. Price: $329.99. Visit Dell.com HBM



Photo Credit: Munbyn

Munbyn Thermal Shipping Label Printer

This thermal shipping label printer is the perfect choice for small business, compact and portable, easy to cope with multi-scene changes in home office, just one-minute installation Can be put into work, the basic version of 203DPI printing pixels, 150mm/s printing speed, and even upgraded with a new version of 300dpi, to meet higher printing needs. In addition to shipping labels, you can also print DIY logo stickers for your business, providing you with the most suitable and perfect solution for your customized and multi-selected home office. Price: $165.69. Visit https://munbyn.biz/3DFh325 HBM



Photo Credit: Pine and South

High Mesh Back Managerial Chair

This High Mesh Back Managerial Chair, offered by Pine and South, has a multitude of ergonomic features for home office owners, including: tension adjustment, chair tilt lock, seat height, arm height, center-tilt movement, waterfall seat edge, and contoured cushions. Its black mesh back is beautifully paired with a black Luxhide seat. The dimensions are W: 25" x D: 24" x H: 41" with a seat height range of 16.5" to 20.5". Price: $199. Visit www.pineandsouth.com HBM

PRODUCT REVIEW



Photo Credit: Twelve South

HoverBar Duo for iPad / iPad Pro

The HoverBar Duo is designed, sold, and supported by Twelve South, a family-owned small business in Charleston, South Carolina. It includes both a weighted desktop stand and shelf clamp for maximum flexibility and value. It is fully adjustable and holds an iPad up to two feet in the air and also all the way down to the base. The HoverBar Duo creates a flexible iPad or Tablet desktop workstation with external keyboard + trackpad /mouse and fits all iPad models & sizes. Perfect for hands-free video calls. Price: $79.36 to $129.35. Visit https://www.twelvesouth.com HBM



Photo Credit: Balanced Body

SmartBell®

The SmartBell from Balanced Body Is a powerhouse of a tool for both strength and core training exercises. It also does double-duty as a stretch and release tool. Great for group classes and for workouts at home. The SmartBell is uniquely shaped to carve through space in flowing, rotational movements, with an ergonomic. The two-handed grip allows a high level of control while conforming to your body, and when physical challenges call for holding it with both hands. The extended flowing movements stretch and tone your whole body or targeted muscle groups. SmartBell is available in two weights and several colors. Price: $20. Visit www.pilates.com HBM



Photo Credit: Epson

Epson EcoTank ET-4850 Wireless All-in-One Supertank Printer

From printing day-to-day items or fliers for your business, the Epson EcoTank ET-4850 cartridge-free printer is a fast, affordable and easy-to-use home office printer ideal for any entrepreneur. Featuring high-capacity, easily refillable ink tanks, the ET-4850 allows users to save up to 90 percent with low-cost replacement ink bottles vs. ink cartridges. With high-productivity features including auto two-sided and voice-activated printing, 30-sheet ADF and copy, scan and fax capabilities, the ET-4850 is ideal for entrepreneurs looking for a productive and cost-effective solution. 12 months of standard limited warranty or 50,000 plain paper sheets (whichever happens first). Price: $499.99 Visit https://epson.com/where-to-buy?sku=C11CJ60202 HBM



Photo Credit: Movement by NM

Wellness Platform Movement by NM

Movement by NM understands it is not easy getting to the gym or a class for a workout, and with their virtual app offering, your readers will not need to. Suited to all fitness abilities and workout types, Movement by NM is the perfect fitness app to cater to all your reader's fitness and wellness needs, in one place. Stream and practice timeless fitness classes led by elite trainers anytime, anywhere. Below are just some of the workout programs on offer: The Apartment Assassin; Family Jam; and Time Crunchers. The platform isn't just about workouts; there are documentaries and stories by athletes such as Footballer Dominic Termansen and world champion kickboxer Farinaz Lari for the extra motivation. Price: $8.99/month CAD or $59/annually CAD, and free 1-month trial (use the code MOVEWITHUS at checkout) to try the workouts above and see how you like it. Visit https://movementbynm.com HBM

PRODUCT REVIEW

Cutting Edge and Innovative Products for Your Home Office

BY EDITOR



Photo Credit: Equipt Movement

Ubarre: Desk Decor Meets Fitness Weight

The Ubarre is a multifunctional weight that can replace the dumbbell, kettlebell, yoga block, and even help as a chest opener when seated at your desk. A visual trigger to movement. Bonus? It looks more like a sculpture! All things you want in a weight. Functional and versatile, and available in weights: 4lb, 8lb, 12lb, and 16lb. Ergonomic shape is designed for comfort and utility. 11 x 14 inches. Price: From $149. Visit equiptmovement.com HBM



Photo Credit: obVus

obVus Solutionsminder® Laptop TowerStand

Long hours hunched over laptop screens put unwanted stress on the body. The two-time award winning obVus Solutions minder® Laptop TowerStand allows for easy positioning of laptops, so screens can be set at eye-level and keyboards positioned for arm and wrist support. Its light-weight design from sitting or standing – without a standing desk — saving valuable space and is perfect for those on the go. (*upgraded version new for 2021 now includes a smartphone stand) Price: $69.99. Visit www.obvus.me HBM



Photo Credit: X-nrg Life

Natural Bamboo Monitor Stand w/ Drawers & Organizers

This monitor stand by X-nrg Life can raise your computer screen to ergonomic viewing height. Separate drawer stands with internal dividers, easily store your supplies like a pen, sticky note, and notebook. Bracket and drawer can be used separately, or they can be combined for a greater storage capacity. The Natural Bamboo Monitor Stand is easy to assemble and disassemble. Price: $34.99. Visit https://www.x-nrglife.com/products/natural-bamboo-monitor-stand5 HBM

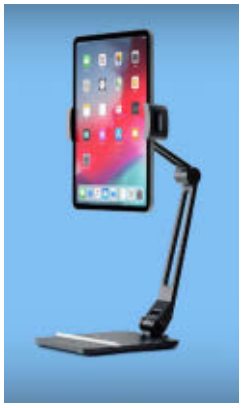


Photo Credit: Twelve South

South HoverBar Duo iPad Stand

What do eye-level zoom calls, watching cooking tutorials while preparing food, and recording your own crafting content handsfree have in common? The new height-adjustable HoverBar Duo iPad Stand, which lends a "helping hand" for infinite positions and angles. It comes with a weighted desktop stand and shelf clamp for versatile use anywhere you can think of. Give the entrepreneur in your life a helping hand from bringing FaceTime and video conference calls to eye level to following cooking tutorials hands-free. Price: $79.99. Visit: https://www.twelvesouth.com/products/hoverbar-duo HBM

PRODUCT REVIEW

BY EDITOR



Photo Credit: Motosumo

Motosumo

This live, interactive platform for at-home cycling classes works with any stationary bike. The new app and fit-tech company is aiming to revolutionize cycling by tapping the power of smartphone motion sensors to generate live fitness metrics, on any stationary bike, independent of any branded equipment — a cost-effective alternative to high-priced equipment like Peloton. Motosumo features a dynamic new interactive platform offering almost 24/7 live classes led by world-class instructors – to anyone, anywhere, on any stationary bike, perfect for a home office or for using at the gym over lunch. Motosumo is a cost-effective alternative to high-priced cycling equipment. Price: $12.99/month. Visit the Apple App and Google Play stores and www.Motosumo.com HBM



Photo Credit: Mount-It

Mount-It! Rolling Computer Work Station

Mount-It! is a leading performer in the space of mounting solutions. From practical to professional, Mount-It offers a variety of ergonomic solutions that lets you create a healthier and more productive office. Its Rolling Computer Work Station easily adjusts from sitting to standing to secure an ergonomic working position. The Rolling Computer Work Station can hold up to 33 lbs. and the tabletop measures 27" x 20". It includes a wide tablet notch to support multi-device use. Some ideal uses are as a bedside tray, standalone laptop cart, or in medical and educational environments. The Rolling Computer Work Station comes in silver or black. Price: $164.99. Visit www.mount-it.com HBM



Photo Credit: IOGEAR

IOGEAR's Travel Pro USB-C Dock

With IOGEAR's Travel Pro USB-C Dock, work on the go is simple and lightweight. Leave your bulky accessories at home for a single USB-C Dock. Turns one single USB-C port into two USB 3.0 ports, while allowing students and working professionals to still charge their laptop via USB-C power delivery. The USB-C dock charges laptops and devices with up to 100W pass-through. For maximized efficiency and productivity, connect two displays using either HDMI or DisplayPort. Price: $99.95. Visit www.iogear.com HBM



Photo Credit: Fresh Wave

Fresh Wave Gifts

Fresh Wave's pods, spray, gels and beads use natural, non-toxic plant oils to find and neutralize odor molecules in the air and on surfaces, using clean ingredients like water, lime, pine needle, clove, and stress-relieving aromas like lavender and cedarwood. Safer for people, pets and the planet, they've been touted as a great gift and are perfect for freshening the home up before entertaining, relieving stress and promoting a calm office environment, and being perfect for anyone looking to improve their working environment. Visit https://www.freshwaveworks.com HBM

Q&A with Protein Package's Founder George Greenhill

BY EDITOR

George Greenhill is a young entrepreneur from the United Kingdom who founded Protein Package in 2016 at the age of just 17 from his parents' home. The business has experienced over 400% consecutive Year-Over-Year (YOY) growth since starting with only £300 of personal investment.



Question One: Why did you decide to start Protein Package? What makes you stand out?

I decided to start Protein Package from home when I was 17 and still at school. To be honest, the idea came completely out of a negative personal experience, and I believed other people would also benefit from having a business-like Protein Package to order from.

When everyone began moving away to study, my local football team dissolved due to a lack of players so I started going to the gym to stay fit. The gym had a supermarket next door, and I got the taste for healthy snacks and nutritional supplements but quickly faced a problem. The healthy treats either came as expensive individual products from the store that as a student just wasn't viable. The other option was to order online in large boxes that left me with the same flavor for weeks, which gets a little boring after a while.

Sitting in a class one day, the idea hit me. Why don't I build an online pick and mix store of protein bars, keto cookies, and protein powders — everything that makes eating healthily enjoyable. 5 years later, Protein Package has revolutionized the "pick and mix" by giving it a health twist for the snackers, sports players, and fitness enthusiasts of 2021. We're well on our way to becoming one of the bigger players in the industry — allowing customers to mix and match the best products from around the world.

Question Two: Did you always know you wanted to start your own business?

I grew up watching business TV programs like The Apprentice — always being mesmerized by the unique ideas and hard work people put into their companies and brands. However, I believe my real entrepreneurial spirit came whilst I was in school. As part of my business studies coursework, we needed to start a trial company; this was my first experience with buying and selling products. For our enterprise, we made milkshakes during lunchtime and sold them to other students. I loved every second and after completing it, I knew that running my own business was something I wanted to do in the future. It was just a matter of waiting for that niche or idea I felt could work, and that's what Protein Package was.

Question Three: Where do you envisage Protein Package in the future?

I believe the future will be heavily orientated around working more closely with new innovative brands, especially with our new "Behind The Brand" feature where we explore the background behind the latest healthy snack and supplement businesses from across the globe.

Some of the world's biggest brands are now getting involved in the health market like Mars, which recently launched its famous chocolate bar as an added protein version. I mean, seriously, who doesn't want a healthy Mars bar? It's a really exciting time.

Another area we're looking to enter in 2022 is supplementation for gamers due to the rapid rise of esports fans. We've just started working with GFUEL Energy, an American brand to import some of their gaming energy supplements into the UK for the first time, and I can see this being key for our future growth.

In 2022, we're also opening a brick and mortar store at the front of the warehouse so our local customers can shop in-store and be able to click and collect.

Question Four: What advice would you give to young entrepreneurs?

For anyone unsure whether to start a business when you're young, the best advice I could give would be: Just go for it!

When you're younger, you don't have children to support, you're coming into it with fresh ideas, and you haven't got bills to pay, so I honestly think it's the best time to give your unique idea a go — especially if it's an online one.

I started Protein Package when I'd just turned 17. You'll make mistakes along the way, but if you're open to learning from them, passionate, and have an idea that others will find value from, I'm sure you'll make it a success. HBM

How Lara Schmoisman Grew Her Marketing Agency Globally in One Year

BY EDITOR

Teamwork makes the dream work — the classic, signature quote that reigns on walls of schools, community buildings, and offices; while it might look funny posted on vending machines during your break, the meaning remains true and if anyone can prove that, it's Lara Schmoisman.



Lara is a business strategist and the CEO & Founder of The Darl, a boutique marketing agency known for breaking the rules when it comes to digital marketing, creating unique and multi-omni channel experiences and for different companies.

As a startup launching in 2019, and as many businesses start, The Darl's first clients came from a combination of offering complementary services and the best marketing out there, word-of-mouth. Understanding that every business has different needs & not a 'one size fits all' concept, The Darl focuses on creating custom strategies and importantly, creating with purpose.

One of the many reasons why The Darl is becoming one of LA's top Marketing Agencies is that they not only create — they educate their clients. Helping them understand the logistics and psychology behind what goes into their brand and how to resonate with their customers. Lara's leadership is also the backbone of the Agency; Lara says her motto is "treat everyone as I would like my kids to be treated [and that] sometimes they need some TLC and other times, tough love, but always caring and always try to bring the best in each individual. I lead by example, I show up, I roll my sleeves up, and I get the work done."

Even with the success of a team over 30, it hasn't always been the easiest for The Darl. One of the hardest things that Lara found when launching was "finding the right team players that fit with the company's culture and standards," states Lara. "My team is a big global family; we have logistics and tools in place to make sure we are all part of a collaborative culture."



PHOTO BY KINDEL MEDIA FROM PEXELS

Speaking of culture, one of the many perks and benefits working for The Darl is not only that it is 100% remote. Here's what one employee has to say:

"What I enjoy most about working with The Darl is the human side of it. Although our team is global, it's easy to feel like you know your co-workers for a lifetime. We are a very close team, who cares and works hard every day to aim for our clients' goals." – *Agustina V, Executive Assistant & Office Manager*

Lara is a former educator and is always offering tips and advice to help not only the team but the individual grow. Additionally, they do virtual challenges, exchange gifts, and celebrate birthdays!

To learn more about how The Darl can help your business, feel free to visit https://thedarl.com/. Lara Schmoisman is available for podcast & speaking engagements at pr@thedarl.com. HBM

Startup Financing: Five Key Funding Options for Your Company

BY EDITOR

So, you have a great idea, and you did the research and planning needed to get your startup off the ground, but you run into a problem of funding: the need for funding. If you have incomplete steps mentioned previously, finish them before you even think about securing funding, because no investor will take you seriously. There are many available funding options, and you should go for the one that matches your goals and business model. Are you interested in learning about the different options to take? Here are five key funding options for you to consider.



TIMA MIROSHNICHENKO FROM PEXELS

Funding Options

1. Crowdfunding

Crowdfunding is a funding option that works best when based around the launch of a specific product, which means it can both be a blessing and a curse. It is likely to be your business's first attempt at getting all parts of the supply chain right, and the nature of crowdfunding means you have many orders to fulfill. However, if you have an innovative and original idea, then crowdfunding websites are brilliant ways to announce your new home business and get your ideas across. In addition, they give your products boosts through social media. Assess your goals and think about whether crowdfunding suits your model and what you want to achieve. Initial success does not guarantee future success, but crowdfunding will give you access to cash and visibility.

2. Rental Income

Aside from the more traditional funding options, consider using investments to fund your business. This creates a more sustainable way of generating funds that you can rely on. You will also have the comfort of knowing that you do not need to borrow the money. Rental income is a great way to invest your cash and gain a return. If you do not have funds to buy a whole property, or if you do not want the hassle of managing a property, you have the option of buying shares. You then receive a portion of the rental income each month. It is also far easier than buying a single property. Simply browse properties on a website, choose one that suits your needs, buy shares, and then wait for the income.

3. Friends and Family

Borrowing capital from people you trust is always an option. However, emphasize the word trust, and conduct the process formally. Ensure you have everything written down and signed by both parties, so any disputes do not arise later. You may have friends since childhood, but when money is involved and the terms are not clear, you run the risk of losing friends. Show your plans to family members and friends, and explain what they gain from your startup other than a financial return. This is good practice at honing your selling skills and your ability to present your vision.

4. Grants

Start researching the possibility of securing grants immediately. Grants are money given to businesses to help with startup costs, and they usually do not require repayment. Inquire at your local governmental building or any government website to see if you are eligible. Think about your own background and what criteria you fit into, because there are many different grants available. These are available especially if you come from certain backgrounds such as low income or a minority ethnicity. Do not ignore this possibility, and apply for everything. Remember: They can only say yes or no.

5. Funding with Bank Loans

A bank loan is a more traditional way to raise money for a business. Before you approach your bank, ensure that you have done proper planning, as the bank wants to see that your business is viable. Assess your financial situation and needs, and calculate how much money you need to borrow. The bank wants to know it will get its capital back, so any form of planning and projections persuade them that you are capable of creating a successful business. You pay interest when you repay your loans, but if you do not feel comfortable approaching friends and family, this is a viable option. HBM

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