



starting

a business at 50+

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The Introduction



Dear Reader

I wonder if you're like most people: Dreaming of a long and happy retirement, while being caught up in 'the rat race' earning a living until you're made redundant or have to retire. Then realise you've lost the race you've been running for so long.

Did you know that **98%** of the UK population are in debt or broke by the age of 65? Their 'dream' is a nightmare.

Starting your own business gives you the opportunity to change all that. With the right idea, guidance and support, you can create your own business and be in control of your own destiny, until you decide to retire on your terms.

The pages in this booklet offer you the opportunity to consider the whys and the wherefores of starting a business. After reading, you may want to take a look at the ideas at www.businessbeginsat50.com. It's there to help you achieve the comfort and lifestyle you've longed for.

But first things first, let's consider the ten things you need to know about breaking free and taking control of your own, profitable, destiny.

Enjoy!



Malcolm Gallagher

Malcolm Gallagher is a professional business coach helping businesses achieve fast growth and increased profits through strategic vision, smart marketing and customer care.

1. why you should do it – the facts:

Pension funds are going down:

For years, pension funds have been shrinking. Remember the recent debacle over endowment mortgages? Things haven't changed. Those high flying, high earning city types we trusted with our retirement funds have blown it. Or more precisely, blown our money.

Redundancies are going up:

Like it or not, anyone near, or in their 50's, are those most likely to get the chop. The reason they're are likely to be getting paid more than the younger ones who can give years more loyalty to the company, before it's their turn.

Now, The Really Bad News:

If you're in your late 40's and made redundant you only have a one-in-ten chance of getting another job at anything like the same salary. As you turn 50 and then 60, it becomes almost impossible to get a decent job.

Those are the principal reasons so many businesses are being started by people aged 50 or 50+. They all decided to swap a pittance of a pension and an insecure job for something better. You can too.

The belief that everyone who 'makes it' in life are either extraordinarily brilliant, had the best education or were born lucky, is passed down from one generation to the next, and are misconceptions that control the lives of every under-achiever.

Don't fall for any of that.

Just decide to DO it!
Research shows the odds are way in favour of them being successful, so don't panic, you **CAN** do it.

2. you can do it – the facts:

- **More people achieve financial security through starting their own business than any other route.**
- **More people become millionaires because they started their own business than any other way.**
- **The best age to set yourself up and launch your own business is when you are near 50 or 50+**
- **1 in 6 new businesses in Britain are now being started by people aged near 50 or 50+**

These statistics may surprise you, but given the rationale and ramifications you're exploring here, the reasons will become obvious.

Consider this: You have a lifetime of work, hobby and personal experiences; most of what you've done during your career, much of what you've learned from your other interests and even your thousands of encounters as a customer, are all useful in helping you choose what you want to do in business. Use that experience, those interests and your passions.

Don't just opt to do what you've been doing for a living; in fact, it's often best to do something quite different. Whatever you decide is the right business to be in, with the right guidance and support, anyone can get started. With a mentor, you are more likely to be a success. The higher the calibre of advice and guidance you get, the better.

Less guesswork means faster **results.**

3. this is how...

the 5 key elements:

■ The Challenge

Are you the right kind of person to be in business? Should you do it? Or not?

■ The Planning

What kind of business should you be in? What can you do to stack the odds in favour of your success?

■ Making It Happen

Doing the right things, in the right way, in the right sequence. Processes are important.

■ Keeping It Going

Early success is relatively easy; but then you need to be aware of the seven deadly business sins and how to avoid them.

■ And Then What?

You've done it! So: Sell up and cash in? Or step aside and enjoy and on-going income stream

Tick the boxes on these five elements and you're home and dry. How can you learn to do this quickly and effectively?

Everyone learns in different ways; each of us responds in varying degrees to the principal senses. The full Business Begins at 50 system is designed with exactly that in mind. It's in a multi-media format: DVDs, audio CDs and CD-ROM. It ensures you see, hear, read and DO. This proven learning system touches on all the principal senses, so you absorb, learn and profit, fast.

It reveals what the winners know and how they do it, the insider secrets, strategies and tips that ensure you're on the right track, all the time. In all, it means you'll . . .

...take fewer guesses and get faster **results**.

4. be confident...

Many of Malcolm Gallagher's friends and students have started businesses from scratch, achieved millionaire status with huge incomes. They realised they needed to just get on and do it, and they reaped the rewards.

The value of their accumulated knowledge and expertise is incalculable, yet the chance to learn and profit from them is available to you through www.businessbeginsat50.com. It offers everything you need to know to move from where you are now, to become successful in business, in exactly the way you would want it to be:

The freedom of being self-employed

The joy of being your own boss

The prestige of being a business owner

The wealth you can accumulate as an entrepreneur

With these Keys to success...

- Understand the current economic outlook and why it means now is a very good time to begin
- The most valuable short-cut secrets to starting a business
- The plan that means success is inevitable
- Insider revelations that prevent financial meltdown
- The four fundamentals that guarantee a lucrative long-term income stream
- How to maximise the enormous opportunity that awaits you

Now you're a step ahead of the **crowd**...

5. ...but be careful

Of the thousands of 'wannabe' entrepreneurs we've met, there are many perennial questions. Here are those most often asked:

"How can I decide what business to be in?"

"How do I prepare a business plan?"

"Where can I raise the finance?"

"Is taking a franchise the easiest option?"

All these and many more vital questions are answered at www.businessbeginsat50.com the resource established with the sole objective of getting you underway with a truly successful business venture.

It helps you decide **WHICH** business you should be in, **HOW** you can make the right decisions, **WHERE** you can go for advice, ideas, contacts and strategies. Do you already have an idea for a business?

The most important thing is not **WHAT** you do. It's **HOW** you **DO** what you do.

Many people do, but the most important thing is not **WHAT** you do, it's how you **DO** what you do.

If you're stuck for an idea, get the book '50+ Great Business Ideas'. It's a new review of business opportunities. Nothing in it needs years of training or huge funding. The book also offers a further 75 business ideas for simpler 'self employed' start-ups; you can get it, free.

Having a brand new or unique idea might seem like the best starting point, but chances are, it will be a long, laborious and indeed, costly enterprise to get underway.

Most swift business successes are not based on anything very different. There may only be a subtle difference between them and others, but as every successful businessman or businesswoman knows:

6. do have fun!

Choose to do what you **love** to do and you're more than halfway to being **successful**...

**All work and no play?
No way!**

Your business is a serious venture but it certainly ought to be fun too. After all, your best choice of business will be something you really enjoy doing - so work really should be both a pleasure - and profitable.

If you're presently stuck in a job you don't like and doesn't pay too well, this concept may be difficult to grasp, but it's true - the vast majority of the world's most successful people have made it because they love what they do. They didn't necessarily start their business doing what they love with the expectation it would make them rich, but because they were so enthusiastic, their customers became enthused and they spread the word.

How much fun can you have?

Many people start a business based upon their hobby. That can be a very good idea because passion is contagious. Customers are likely to be drawn to your expertise and excited by your enthusiasm! Another positive: Even if you don't earn much, at least you're doing something you really like to do!

What is it you really like?

Gardening? Taking care of animals? Dancing? Hiking? Whatever it might be, give consideration to turning that pastime into a full-time business. Absolutely anything is possible - even sitting in a comfy chair and drinking tea has become a real business for one enterprising fellow.

7. counting the cash

You're likely to discover new businesses can deliver excellent rewards to the owner very quickly indeed.

Contrary to the popular assumption, many new businesses enable you to improve your standard of living within a few months and sometimes, just a few weeks.

Of course, you need to balance this new-found 'wealth' with your desire to fund and grow the business for your longer term benefit, but don't assume that starting a business from scratch will mean you'll be struggling for an age - in most cases, that is simply not true.



All income must be balanced against your own defined . . .

SMART objectives

S -Specific

M -Measurable

A -Agreed-Upon

R -Realistic

T -Time Sensitive

You set these Smart Objectives for your own long-term benefit, so by all means enjoy your new income, but don't be tempted to eat the goose that is laying your golden eggs!

**Don't be greedy;
don't gobble up all
the money...**

8. stay in control

This means ensuring targets are met, that the business 'ticks all the boxes' - not just for you, but for your staff, customers, clients, your bank, your suppliers.

You need staff you can trust, who understand what you expect of them. They are fundamental in ensuring your customers are delighted with what your business does and how you do it, to the extent they become evangelists, i.e., 'salesmen' for you.

Systemise: Count the cash, count the leads, count the sales, count everything.



At the end of every month analyse where you are and the progress you're making. More businesses go wrong because of 'cash flow' than any other reason. Any number of new businesses have made record-breaking sales month after month and still gone bust, because they ran out of cash. The owner didn't have a finger on the pulse of the business. It's easy to overlook when you're busy - busy - busy.

Steady growth is the answer. You can control the flow of business you're getting by putting up your prices to slow demand. How good is that?

Make sure your accountant is tuned in to what you are doing. Don't miss anything that can be claimed as a legitimate business expense.

**Stay in control and
get ready to...**

9. ...reap the rewards

Hey - you've done it!

Pleasing as it is to start a business, sell up and be handed a big cash sum or generate on-going income for years to come, by all means be happy - but don't get carried away with how very clever you are! What you've done is simply the same thing most people do who want to set themselves up for comfort in their later lives.

Here are just four of those who have benefited from setting up and getting going for themselves. They've all 'been there and done it' and that's why they are now amongst the contributors and mentors at www.businessbeginsat50.com



Malcolm Gallagher

After a lifetime working for big companies he decided to strike out as a business trainer and soon became a conference keynote speaker. He started his consultancy business at age 50+ and it took off like a rocket.



Alan Bell

Since turning 50 has started five businesses, winning awards and gaining recognition with listings in the Sunday Times Fastrack 100 and the Dun & Bradstreet Hot 100.



Peter Cook

Peter was always a 'maverick' and now earns a lucrative living with an extraordinary combination of his love of rock music entwined with his other passion: Business!

Diana Serle



Diana craved work-life balance along with a decent on-going income so she launched a business that 'grew like topsy' and now has franchisees across the UK.

Learn from these people who've 'done it' and then . . .

10. time to retire?



What's your story? Your passion? Your business? Did you sell up for a useful cash sum? Or did you choose to take an on-going income?

The clock is ticking...

'The 10 Things You Need To Know' in these pages have given you a taste of what you need to do and how you can do it. Maybe you've already decided to take the next logical step, and delve a little deeper at www.businessbeginsat50.com

You'll find plenty of advice and ideas to stimulate your thinking and perhaps you'll choose to go on to investigate the Business Begins at 50 programme and its support systems. If you decide it isn't right for you, simply return it for a full refund of the purchase price.

Either way, we implore you to search, ask, explore and root around until you DO find the tools and inspiration to turn those later years into the best of your life. You deserve it.

Make sure you get it.

Accumulating wealth for your retirement has nothing to do with intellectual credentials, accident of birth, age or gender. The starting point for creating wealth is simply **DECIDING** to do it.

Then, find something you'll enjoy doing and follow a few proven strategies, with the right attitude. It's not difficult to get underway if you have a plan, objectives and a mentor who can help you stay on course for success.

Remember this harsh fact of life: Decision-makers rise to the top, those who don't make decisions, sink.

11. the conclusion

If you decide to start a business you can. If you decide to be successful you can be. If you decide to retire on your terms, you can do that too.

You can retreat to the life you have now: Unsure, uncertain, and unfulfilled.

Or...You can revel in the life you really want: Secure, certain, fulfilled, comfortable. In reality, you only have one choice. So decide now what you want to do, put into place a plan, find a mentor and support system and you're set to go.

Discover more at www.businessbeginsat50.com.

Listen, consider and contemplate the strategies, tips and ideas on offer. Will they help you achieve your financial ambitions and dreams?

It costs you nothing to find out.

Right now there are two special bonuses:

BONUS ONE: 50+ Great Business Ideas

This is the brand new review of the Top 50 Businesses most suited to fast-track start up. You don't want to waste any time training or gaining qualifications for this new business of yours, so we've researched and short-listed the top new business start up opportunities for late starters!

AND we've included an additional 75 ideas for smaller enterprises, ideal for those wanting to be self-employed. Remember the Business Begins at 50 programme shows you how to turn any of these into fully-fledged businesses in their own right.

BONUS TWO: £100 off for Enterprise Nation subscribers!
And there's more...

12. adding it all up

SPECIAL PRICE: only for 100 Enterprise Nation readers: **£100 off**

You can access lots of free information from the Business Begins At 50 website, but if you choose to invest in the entire multi-media format learning programme - the DVDs, audio CDs, CD-Rom, on-line Knowledge Vault, Resources and the on-going 'live' email support, you'll get the entire package and the opportunity to be mentored by Malcolm Gallagher and some of his BB50 friends and associates on-going, for as long as you choose.

For 100 Enterprise Nation customers - Special Price!

The in-depth Business Begins At 50 programme, delivered to your home, access to the VIP 'Resources' and 'Knowledge Vault' the mentoring by

Malcolm Gallagher, his BB50 associates, with 3 months on-going 'live' email support is normally priced at £167. You pay £67. Compared to the value it brings, that price is inconsequential - and your investment in the programme is tax deductible too!

There's more: With Enterprise Nation you have an entire year -12 full months - to assess the programme with **no obligation** to keep it. If you decide it's not for you, return it for a 'No Quibble' refund of the purchase price. Visit www.businessbeginsat50.com take the audio tour - and go for it! If you're not delighted, you have 12 months to return it and the purchase price will be refunded.

100% GUARANTEED.