

# BE YOUR OWN BOSS

Weigh up your options (page 1) Make the right impression with clients (page 64) Turn your passion into your job (page 68) Create a great working environment (page 75) Find the best work/life balance (page 85) Break the rules to maximum advantage (page 103) Commute to the room next door (page 113) Avoid distractions (page 114) Working 5-9: hobby or business? (page 152) Finance your vision (page 185) Reasons to be cheerful (page 211) Learn more online ([www.teachyourself.com](http://www.teachyourself.com))



WITH A FOREWORD BY  
**'SECRET MILLIONAIRE'**  
**LIZ JACKSON MBE**  
CEO OF GREAT GUNS MARKETING

**MAKE THE LEAP  
TO WORKING  
SOLO**

# Be Your Own Boss

Matt Avery

For UK order enquiries: please contact Bookpoint Ltd,  
130 Milton Park, Abingdon, Oxon OX14 4SB.  
Telephone: +44 (0) 1235 827720. Fax: +44 (0) 1235 400454.  
Lines are open 09.00–17.00, Monday to Saturday, with a 24-hour  
message answering service. Details about our titles and how to  
order are available at [www.teachyourself.com](http://www.teachyourself.com)

Long renowned as the authoritative source for self-guided learning –  
with more than 50 million copies sold worldwide – the **Teach Yourself**  
series includes over 500 titles in the fields of languages, crafts, hobbies,  
business, computing and education.

*British Library Cataloguing in Publication Data*: a catalogue record  
for this title is available from the British Library.

This edition published 2010.

The **Teach Yourself** name is a registered trade mark of  
Hodder Headline.

Copyright © 2010 Matt Avery

*In UK*: All rights reserved. Apart from any permitted use under UK  
copyright law, no part of this publication may be reproduced or  
transmitted in any form or by any means, electronic or mechanical,  
including photocopy, recording, or any information, storage and  
retrieval system, without permission in writing from the publisher  
or under licence from the Copyright Licensing Agency Limited.  
Further details of such licences (for reprographic reproduction)  
may be obtained from the Copyright Licensing Agency Limited,  
of Saffron House, 6–10 Kirby Street, London EC1N 8TS.

Typeset by MPS Limited, A Macmillan Company.

Printed in Great Britain for Hodder Education, an Hachette  
UK Company, 338 Euston Road, London NW1 3BH, by  
CPI Cox & Wyman, Reading, Berkshire RG1 8EX.

The publisher has used its best endeavours to ensure that the URLs  
for external websites referred to in this book are correct and active  
at the time of going to press. However, the publisher and the  
author have no responsibility for the websites and can make no  
guarantee that a site will remain live or that the content will remain  
relevant, decent or appropriate.

Hachette UK's policy is to use papers that are natural, renewable  
and recyclable products and made from wood grown in sustainable  
forests. The logging and manufacturing processes are expected to  
conform to the environmental regulations of the country of origin.

Impression number      10 9 8 7 6 5 4 3 2 1

Year                              2014 2013 2012 2011 2010

Front cover: Photo Alto/Photolibary.com

Back cover: © Jakub Semeniuk/iStockphoto.com, © Royalty-  
Free/Corbis, © agencyby/iStockphoto.com, © Andy Cook/  
iStockphoto.com, © Christopher Ewing/iStockphoto.com,  
© zebicho – Fotolia.com, © Geoffrey Holman/iStockphoto.com,  
© Photodisc/Getty Images, © James C. Pruitt/iStockphoto.com,  
© Mohamed Saber – Fotolia.com

---

.....

# Contents

<i>Meet the author</i>	<b>vii</b>
<i>Only got a minute?</i>	<b>viii</b>
<i>Only got five minutes?</i>	<b>xii</b>
<i>Foreword</i>	<b>xv</b>
<i>Introduction</i>	<b>xvi</b>
<i>Acknowledgements</i>	<b>xx</b>
<b>1 Weighing the options</b>	<b>1</b>
Should you stay put or is it time to leave?	1
Can you improve your situation without leaving?	5
Pros and cons of quitting and of becoming your own boss	8
Key things to remember	12
<b>2 Are you cut out to be your own boss?</b>	<b>13</b>
Do you think you have what it takes to go solo?	13
Who do you think you are?	14
Psychometric profiling	16
Future paths	24
Key things to remember	28
<b>3 Staying put</b>	<b>29</b>
How to improve your situation – and your salary	29
Working from home	35
Shaking up your working life	36
Key things to remember	38
<b>4 Quitting your job</b>	<b>39</b>
When to move on	39
Deriving maximum benefit from quitting	42
Steps for leaving well	43
Strengthening ties	45
Contacts	47
Checking your employment contract	48
Setting up your business <i>before</i> you take the leap	49
Key things to remember	56

---

<b>5</b>	<b>What becoming your own boss actually means – and how to do it</b>	<b>57</b>
	What is involved in being your own boss?	57
	Envisaging the route	59
	Baby steps	62
	Creating the right impression	64
	Turning your passion into your job	68
	Fine-tuning your offer	71
	Key things to remember	74
<b>6</b>	<b>Setting up your solo work life</b>	<b>75</b>
	Where to work?	75
	Sharing an office	76
	Renting an office	78
	Buying an office	80
	Working from home	82
	Key things to remember	83
<b>7</b>	<b>Effective home working</b>	<b>84</b>
	Using your home as your office	84
	Achieving the best work/life balance	85
	Home life versus work life – separation and synergy	88
	Time and space	89
	Creating the right environment	93
	Maximizing efficiency in your workspace	95
	Key things to remember	99
<b>8</b>	<b>Accentuating the positives of being your own boss</b>	<b>100</b>
	The advantages of small	100
	The advantages of making the rules	101
	The disadvantages of making the rules	103
	Downtime and how to use it to your advantage	105
	Key things to remember	108
<b>9</b>	<b>Maximizing home-office potential</b>	<b>109</b>
	Exercise at work	109
	Commuting (to the room next door)	113
	Avoiding prevarication and transference	115
	Avoiding distractions	117
	The loneliness of the long-distance worker	118
	Workplace discipline and security	120
	Key things to remember	125

<b>10 Targets and planning</b>	<b>127</b>
Creating your business plan and roadmap	127
Setting realistic targets – optimism versus realism	129
Problem-solving strategies	130
Charting your position and plotting a profitable course	131
Project management	136
Motivation	136
Key things to remember	142
<b>11 Mobile working</b>	<b>143</b>
Increased flexibility	143
Minimizing costs	147
‘Virtual’ businesses	148
Streamlining your working practices	149
Key things to remember	151
<b>12 Working 5 to 9</b>	<b>152</b>
What is 5-to-9 working?	152
The enterprise renaissance	154
Making 5-to-9 working work for you	155
Lucrative hobby or the foundation of a successful business?	156
Key things to remember	159
<b>13 IT for the solo worker</b>	<b>160</b>
Information	161
Communication	162
Connectivity	164
Data management	170
The minimum requirement	170
Key things to remember	172
<b>14 Accounting for successful business</b>	<b>173</b>
It is never too early to start	173
Different trading methods	177
Your company’s books	179
Do you need an accountant?	180
Financial housekeeping	182
Insurance	184
Funding	185

---

Purchase tax	186
Key things to remember	189
<b>15 Dealing with clients</b>	<b>190</b>
Recruitment	190
Retention	193
Fostering one-to-one relationships	194
Being ignored	196
Balancing your workload	198
Pinpointing your clients' needs	200
Aligning your offer	200
How to become indispensable	201
Getting paid early	202
Fighting your corner	207
Key things to remember	210
<i>Conclusion</i>	<b>211</b>
<b>Appendices</b>	
<i>Case studies</i>	<b>214</b>
<i>Chapter quizzes</i>	<b>248</b>
<i>Index</i>	<b>262</b>

---

.....

# Meet the author

After years of working for big corporations and becoming increasingly frustrated by having to dance to someone else's tune I finally decided to take the leap to becoming my own boss and set up my first company, a marketing consultancy, in 1997. I loved it from the very first day, and despite experiencing a good many pitfalls and pratfalls along the way I have never stopped loving it! With the benefit of hindsight, I realized I had been woefully unprepared for the realities of being my own boss, but having been bitten by the bug of being answerable only to myself (not to mention keeping all the rewards of my hard work) I launched my second company, a copywriting agency, in 2001. This time I was able to draw on my experiences, detailed in this book (along with the experiences of many other soloists), and things went a lot more smoothly. In both cases there were significant challenges, of course, but with them came significant opportunities, often ones which I hadn't even begun to imagine. Someone once told me that the worst day of being your own boss still beats almost every day you spend with someone else as your boss and I have to say I agree. And after so many years of working for myself, do I have any regrets? Just one. Like so many people who take the leap to becoming their own boss my only regret is that I didn't do it sooner!

**Matt Avery**





## ***Only got a minute?***

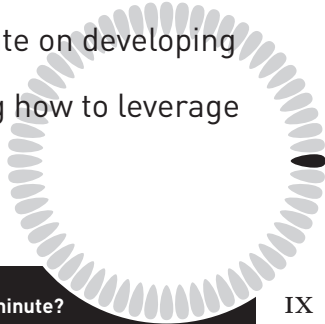
Becoming your own boss is one of the most exhilarating – and daunting – things you can ever do in your work life. So how can you ensure you maximize the benefits while minimizing the risks before, during and after taking the leap?

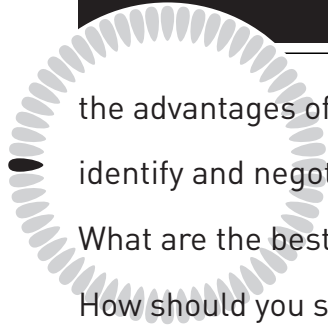
Leaving your job in the best way possible can provide invaluable help, particularly in the early days of running your business, and establishing and maintaining a database of useful contacts will not only provide practical assistance but will also deliver a readymade support network to provide a much needed boost when the going gets tough.

You will also need to establish a clear vision for your business, create a workable business plan and roadmap with realistic targets and problem-solving strategies, and decide how you are going

to measure its progress over the next year, three years, five years etc. You will need to create a robust framework for maximizing the potential of your business and achieving the optimum work/life balance, including deciding on such factors as whether or not you should rent an office space (private or shared) or perhaps work from home, and how best to combine your work life with your home life. Learning how best to motivate yourself in the short, medium and long term will be crucial to your success as a soloist and it's important to remember too that while being your own boss can be hard work you should also learn how to enjoy its many benefits, not least the flexibility your new working life affords you.

As you become more established in your solo work life, you will need to concentrate on developing and growing your business, learning how to leverage





the advantages of being your own boss, and how to identify and negotiate the myriad potential pitfalls.

What are the best practices for dealing with clients?

How should you structure and manage your finances?

How will you avoid becoming isolated while at the

same time ensuring family and friends do not

encroach on your work time and space? How can

you grow your business through the employment of

mobile technologies? And for those times when the

going gets tough you will need to have strategies in

place to inspire you and to ensure you keep moving

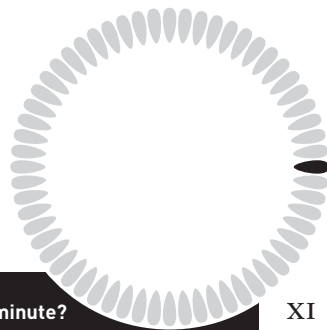
your business forward, in the desired way and at the

required rate.

So whether you have decided to become your own boss to escape the rat race and keep all the rewards of your hard work, whether redundancy has forced you to rethink your options but also provided you with the opportunity to do something new and exciting, or whether early retirement has afforded

you the chance to start the career of which you  
always dreamed, now is your chance to maximize  
your work/life potential.

How will you get the very most out of being  
your own boss?



Only got a minute?

XI



# 5

## Only got five minutes?

Have you ever wondered what it would be like to be your own boss, to be answerable to no one but yourself and to keep all the rewards of your hard work? Are you excited by the possibilities of running your own business and managing your career, but daunted by the realities and practicalities of working for yourself? Is it time you took the leap to becoming your own boss?

For some people the motivation to such a career step-change is the opportunity to escape the rat race and shape their work life to accommodate their needs and desires, implementing a long-held dream and keeping all the rewards of their hard work; for others, the need to rethink their options is unexpected and perhaps unwanted, forced upon them through redundancy or the need to take early retirement, but they are determined to seize this sudden opportunity to do something new and exciting and implement a completely new career; and some people just want to do something completely different, to shake up their routine and start afresh in their work life, to stop living at work and start working and living by taking charge of their own destiny and managing their career the way they want to. And of course the end goal will be different for everyone who takes the brave leap to becoming their own boss too – some people want to build an empire, while others want to remain working for and by themselves; some people dream of making millions, while others dream of achieving the perfect work/life balance (even if it means taking a pay cut). Whatever your reasons for wanting to become your own boss and whatever your ambitions for your new business and lifestyle, being fully prepared to negotiate the potential pitfalls and pratfalls of solo working will enable you to get the most out of your new career and capitalize on the opportunities with which you are presented.

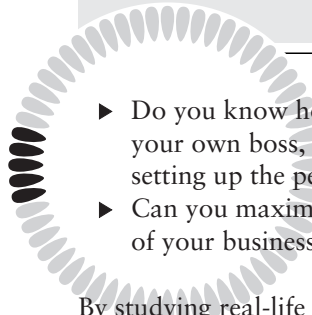
When you are considering going solo, there are four key areas you need to anticipate in order to implement a successful transition to working for yourself:

- ▶ consider whether you are really suited to being your own boss
- ▶ find out how to set up your new working life to the best advantage
- ▶ learn how to develop your business and maximize its potential
- ▶ be prepared to manage the practical aspects of working for yourself.

Practical exercises are an invaluable way to help you to determine the best course of action for you at each stage of your new business life, while real-life examples from people all around the world who have successfully become their own boss will inspire you and give you food for thought.

Before embarking on this career step-change for yourself you will need to think about the following questions:

- ▶ Do you have what it takes to become your own boss? Is it really the best course of action for you?
- ▶ How will you quit your job to best effect, so that it provides you with a springboard to your new working life?
- ▶ Do you understand what being your own boss actually means? Have you thought about how best to set up your solo working life, including how to make the most of working from home and how to balance your home life with your work life?
- ▶ Have you considered how you will accentuate the positives of being your own boss, leveraging its advantages and minimizing its disadvantages?
- ▶ Do you understand the different ways in which you can enjoy your new-found freedom and flexibility and how to capitalize on these to help make your business more successful?
- ▶ Do you know how to motivate yourself when the going gets tough and how to set realistic targets for your business?
- ▶ Will you be able to combat the loneliness of the solo worker?
- ▶ Do you know how to create business plans and roadmaps to successfully grow your business as a soloist?
- ▶ Do you know any problem-solving strategies to combat some of the most common difficulties faced by soloists?
- ▶ Are you able to deal with clients to best effect?

- 
- ▶ Do you know how to manage all the practical aspects of being your own boss, from getting the financial aspects right to setting up the perfect IT infrastructure for your business?
  - ▶ Can you maximize your effectiveness in managing all aspects of your business?

By studying real-life case studies of people who have made the leap and succeeded you can gain invaluable lessons and insight into how to successfully move your own business forward (often against the odds), as well as the reassurance that no matter what obstacles you may be faced with and no matter how insurmountable they may seem you are not alone – everyone who takes the brave decision to become their own boss faces myriad difficulties along the way.

Motivation will be key, in the short, medium and long term, and through the application of a variety of motivational techniques you can learn how to maximize your potential, both through rewarding yourself for success and spurring yourself on through the thought of failure and what that would mean for your business and your work life. You also need to learn how to look after yourself as a solo worker – how to avoid feeling isolated, to keep energized and mentally stimulated, and to keep physically fit and active now that you no longer have a commute or an office complex, factory floor, school building etc. to negotiate in your day-to-day working life.

If you like the idea of becoming your own boss but you are not sure that it would suit you or that you would suit it, you may like to start by taking baby steps. By becoming a ‘5-to-9er’, working evenings and weekends on your new business so that you can test your offer in the marketplace, you can also see if you enjoy the lifestyle of working for yourself before you commit to doing so full time.

Whatever your aspirations for your business and for your work life, being fully prepared to be your own boss will enable you to make the most of the opportunities which are presented to you, and to create opportunities where there are none, while negotiating any potential roadblocks and hazards.

---

.....

# Foreword

Anyone can start up a business. You don't need experience or lots of cash, just imagination, courage and a good dose of determination. At least that's where it all began for me.

I was working in a 'normal' job, getting a bit bored with the same-old, same-old when I decided to take the plunge and set-up on my own. I didn't have any wealthy relatives or financial reserves on the side. It was just me, a small loan and a grant from the Prince's Trust. But the one thing I had – and still have to this day – is a heartfelt passion for what I do.

Henry Ford once summed up the way I feel about life rather succinctly. He said: 'If you think you can, or think you can't, you're right.' Everyone has within them what it takes to succeed, there's no doubt about that. You just need to dream big. And my dreams certainly know no boundaries.

Starting a business is hard work but it is extremely fulfilling. If setting-up on your own is your dream, go for it. Don't hold back and end up as the person who nearly did something great. Be the person who wanted success and grabbed it with both hands. That's what I did anyway!

**Secret Millionaire Liz Jackson MBE, CEO of Great Guns Marketing**

**Member of the Board of Companions of the CMI**



---

.....

# Introduction

**'It is not because things are difficult that we do not dare,  
but it is because we do not dare that things are difficult.'**

(Seneca, Roman philosopher)

Have you ever caught yourself dreaming of escaping the never-ending rat race? Of leaving behind the myriad niggles and drawbacks of working for someone else, of ditching the commute and the office politics and breaking out on your own, doing things your way? Have you ever imagined what it would be like to be answerable to no one but yourself, to dictate your own destiny and to keep all the rewards of your hard work?

Have you ever dreamt of becoming your own boss?

If you have you are far from alone. Self-employment, once seen as the preserve of the brave few, is now truly mainstream. According to smarter working campaign Work Wise UK more than 3.4 million UK workers have already taken the plunge and quit their jobs to work for themselves – that's more than 12 per cent of the total workforce. The Bureau of Labor Statistics reports that in the US the figure is 25 million. In Asia it is nearer 60 million and globally there is reckoned to be a staggering 150 million people who have taken the leap to becoming their own boss.

What's more, that number is steadily on the increase. According to a recent report published by National Savings and Investments, 20 per cent of Britons would like to leave behind the drudgery of the 9-to-5 working life to run their own business.

Yet research suggests that quitting your job and going solo is perilously difficult. According to the US government, an alarming 95 per cent of all small businesses fail within the first five years. In the UK, an average of 471 businesses go bust every week, according to a report by Industry Watch. But why?

---

The answer is simple. Among the many possible reasons and explanations there are two reasons that account for the vast majority of new business failures:

- ▶ *a failure to understand the realities and requirements of becoming your own boss*
- ▶ *inadequate planning and preparation.*

It sounds simple enough, but if it were then 95 per cent of all new businesses would succeed, not fail. The harsh reality is that the vast majority of people who quit their job to become their own boss find the transition fraught with unseen pitfalls and dangers, and they quickly see their dream turning into a nightmare because they just can't work out how to make their new working life work for them – and to be frank it is hardly surprising.

Whether the leap of faith to becoming your own boss means leaving the security of a large company to branch out on your own in a familiar field, or whether you are setting up your own small company from scratch in a completely new business area (perhaps to fulfil a dream of turning a passion or hobby into a full-time job), becoming a self-reliant and self-sufficient solo worker is one of the most liberating, daunting, rewarding, terrifying, exhilarating 'What-the-hell-have-I-just-done?!' moments in your entire life. And while the actions required and the consequences experienced will vary according to your particular field of work and the business model you select for yourself, there are also a great many elements which are common to everyone when they become their own boss – not least among them that the transition is undeniably life-changing. So how do you ensure the change is positive?

.....  
: ***'Forewarned is forearmed'*** :  
.....

While there are no quick solutions to guarantee a seamless – and painless – transition, by understanding the realities of what awaits you and the major differences between being in someone else's employ and being your own boss you can prepare yourself, your environment, your family, your business network etc. to make the change as smooth as possible. And once you are firmly

---

ensconced in your new way of life, understanding the pitfalls and pratfalls of solo working – and how to avoid them – is half the battle. The other is turning every difference to your advantage, accentuating every positive (and potential positive), and creating positives where there simply aren't any and quite possibly where they don't even belong. This book shows you how.

*Be Your Own Boss* provides practical advice through an exploration of solo working gained from case studies and interviews with a plethora of people who have been there, done it, and been successful – although in most cases the transition was far from smooth. It provides genuine, tried-and-tested tips and practices which *really work*, with pen portraits of solo workers from across the globe covering careers as diverse as wedding photography, marketing consultancy, film making, oven cleaning and aviation services, to name but a few. Equally diverse were the set-ups and business ambitions of people becoming their own boss, with some people happy to earn the same as or even less than they were whilst in paid employment but who wanted more free time to spend with their families and enjoy their hobbies, while others had a clear vision to have made £1 million-plus within the first five years of running their own company. Some people had made the leap to becoming their own boss by quitting a good job in a company they liked, some had left a job they hated just as soon as they were able; others seized an unexpected opportunity presented by redundancy, while some had opted to begin a second career after they had taken early retirement. Some made the leap to becoming their own boss straight away while others built up their business in their evenings and weekends before leaving their job to concentrate on their business full time. For some people the biggest joy would be to work on their own, while others were determined to build a sizeable staff for their company as quickly as possible.

Each one's story is different, each person's journey unique. Yet there is a huge amount of common ground in their journeys to working for themselves with a great many rules of thumb and strategies relevant to everyone who wants to make a success of becoming their own boss.

---

This book will take you step by step through all the necessary processes, and guide you in your decision making as you benefit from their collective experience, creating the book each said they wished they had been able to read before embarking on their own life-changing career move!

**‘People know you for what you’ve done, not for what you plan to do.’**

(author unknown)

So, if you are determined and ready to take the leap to becoming your own boss, dive straight into this book at Chapter 4, ‘Quitting your job’ (unless you’re reading this book because you’ve already done so, in which case feel free to skip ahead to Chapter 5, ‘What becoming your own boss actually means – and how to do it’). If on the other hand you are as yet undecided whether or not to leave your job, and if you do so whether or not to become your own boss, the next two chapters will help you to make an informed decision.

---

.....

# Acknowledgements

The author gratefully acknowledges the invaluable input provided by the many people from all over the world (including Argentina, Australia, Canada, France, Germany, Holland, Singapore, South Africa, the UK and the USA to name but 10!) who so generously gave their time, knowledge and the fruits of their experiences to provide insight, inspiration and a plethora of top tips for being your own boss. In particular I would like to express my sincere gratitude to Anne, Brian, Carmen, Clare, Claudia, Dave, Diego, Estevan, Gaynor, Greg, Ian, Jake, Jamie, Sylvia and Vijay. Thanks too to all my family and friends for their continued encouragement and support. And special thanks to my creative partner, David, for his help, expertise and very special brand of humour in the face of adversity!

---

## Dedication

To Suze, for her tireless support and undimable enthusiasm.

---

## Weighing the options

In this chapter you will learn:

- ***whether you should stay put or it is time to leave***
- ***whether you can improve your situation without leaving***
- ***the pros and cons of quitting and of becoming your own boss***

---

Should you stay put or is it time to leave?

**‘Whenever you see a successful business, someone once made a courageous decision.’**

Peter Drucker

The lure of becoming your own boss can be incredibly strong, particularly if things are not that great in your current job or if you have a burning desire to take charge of your own career destiny. The opportunity to work for yourself and to be answerable to no one but yourself, whilst keeping all the rewards of your efforts, can certainly seem mightily attractive. But it is important to keep a sense of perspective and to remember that there can be significant downsides to going solo too. Before taking the leap to solo working, therefore, you will need to be very clear about your reasons for doing so. Have you reached the end of the road in your current job? Are you bored, and craving a new challenge? Have you really fully explored all the other options open to you (a sideways move within the same company, taking a similar

---

job within a different company, changing careers altogether but remaining in salaried employment etc.) or have you been blinded by the thought of being your own boss? Have you thought through the practicalities of leaving? Have you given yourself sufficient time and space to really understand what it is you want from your new career? Have you achieved everything you wanted to achieve whilst in paid employment? Will you be missing out on valuable training and experience by leaving? It is only through a process of rigorous self-examination and soul-searching, as well as an exploration of all the options available to you, that you can reach a considered opinion as to which direction to take in the next step along your career path.

## Case study

'Having achieved the goals I had set myself in my old company (to become MD), I began looking around for the next goal. I gradually realized that I did not want any of the jobs the people "above" me had, they were all political, inward-looking roles. It also dawned on me that now that I was the boss I had no one to look up to and learn from, other than the corporate suits, and I did not want to learn about global business management, P&L reporting or sitting in endless internal meetings discussing company finances. I also looked at my remuneration package and found that despite the fact that I was solely responsible for 30 per cent of the 100-person company's revenues, I was still paid a standard salary and that even with the best bonus the company had ever paid anyone (which they begrudgingly paid me) I was never going to make serious money – the kind of money that the firm's founders had made when they sold the company (and my career) to a big corporation. All this led me, with much soul-searching (was I being too greedy? was I too selfish? shouldn't I be grateful?), to hand in my resignation. I had to do it several times over six months as it was not accepted and pushed back with offers of more money, a better title (really) and

---

“we need to think about it”, before I finally arranged to meet the top boss for breakfast out of the office with a typed signed letter in my hand. Job done.’

Not only do you need to be clear as to your reasons for leaving, but you need to be clear about what you will be taking on. It is important to fully understand the realities of becoming your own boss and to take the time to appreciate what you will be leaving behind if you do decide to go solo as well as to understand the challenges with which you will be faced. The grass, as they say, is always greener on the other side. A considered approach at this stage, weighing up your options and thinking through the consequences of your actions should you decide to take the leap to becoming your own boss can save you a lot of time, heartache and money further down the line. If becoming your own boss is not the right career move for you, or not at this time, then it is best to be honest with yourself and find out now. If it is, going into it with your eyes open and your expectations realistic will help you to derive maximum benefit from your new career right from day one.

## Case study

‘I chose to leave my previous employer once I had achieved my main goals with them. I had reached the age when the pension was payable (i.e. outside of the pension trap) and I had gained training, a range of sought-after skills, qualifications and experience that made me marketable and attractive as a consultant. I was lucky because the Royal Navy have a very good and comprehensive resettlement package. This provides some general resettlement courses, but I focused some weeks of training on “Small Business” and “Managing a Successful Business” courses. These ensured I started my business correctly and eased my way into profit.’



- [click La Captive aux Cheveux de Feu \(La Romance de TÃ©nÃ©breuse, Tome 13\) book](#)
- [The Promise of Endless Summer: Cricket Lives from the Daily Telegraph here](#)
- [\*\*The Different Paths of Buddhism: A Narrative-Historical Introduction here\*\*](#)
- [download online The Road to Hell](#)
- [Life Unfolding: How the human body creates itself pdf, azw \(kindle\)](#)
- [download Clinical Pharmacology Made Ridiculously Simple \(1st Edition\)](#)
  
- <http://hasanetmekci.com/ebooks/La-Captive-aux-Cheveux-de-Feu--La-Romance-de-T--n--breuse--Tome-13-.pdf>
- <http://www.freightunlocked.co.uk/lib/The-Promise-of-Endless-Summer--Cricket-Lives-from-the-Daily-Telegraph.pdf>
- <http://tuscalaural.com/library/Broken-Dreams--Joe-Geraghty--Book-1-.pdf>
- <http://metromekanik.com/ebooks/-net--UK---April-2015-.pdf>
- <http://www.uverp.it/library/The-Capitalism-Papers--Fatal-Flaws-of-an-Obsolete-System.pdf>
- <http://www.freightunlocked.co.uk/lib/In-the-Name-of-Jaysus---Stuff-That-Drives-Irish-People-Round-the-Feckin--Bend.pdf>