



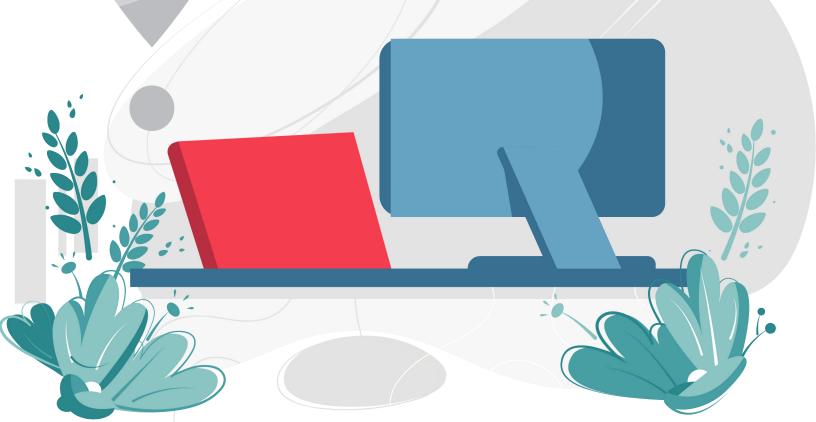
### SelfInformed

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**7 SMALL BUSINESS IDEAS TO** 

## BEYOUR OWN BOSS AND WORK FROM ANYWHERE





Be your own boss. It's an alluring thought for all the freedom it implies: Make your own schedule; work from home or anywhere else; do what you want; and keep all the money you earn.

The challenges of self-employment, however, can also be daunting: Financial uncertainty including lack of a guaranteed income, retirement, or health insurance; administrative responsibilities such as inventory, business taxes, and billing; and sustained self-discipline in meeting deadlines, staying within a budget, and growing the business.

These responsibilities can keep aspiring small business owners or entrepreneurs from pursuing their passions. Should you take the leap or keep your day job?

There are ways to overcome the hurtles and carve out a successful independent business. In this article, the National Association for the Self-Employed (NASE) offers seven ideas for how to take the reins of your work and declare financial independence.

### Best freelance, free range jobs

Companies all over the world have turned to independent contractors, consultants, and freelancers over the past decade to perform work that used to require dedicated office space and salaried staff.

It's part of a "leaning" of administrative departments and overall staff reductions by corporations — but that doesn't mean there's no money to be made by skilled workers. On the contrary, the transformation opens up huge opportunities for talented workers ready to start working for themselves. Untethering from a desk job means negotiable pay, more flexible work hours, and cutting out commutes.

What kinds of work make for viable small businesses on the go? There's more variety in the freelancing world than you might think. The following are among the most in-demand skills that you can do from anywhere:

### 1. Consulting

Online consultancies are profitable in almost any industry. It requires a high degree of expertise along with great communication skills, but consulting pays very well. Consulting businesses

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provide everything from human resource and recruiting direction for large corporations to legal counsel for individuals. The possibilities are wide open if you have the savvy to locate and win clients, and the skills to deliver on your promises.

### 2. Education

Online teaching and training has ballooned to a major industry, with the eLearning market estimated at around \$14 billion annually.

Areas of specialization can include developing eLearning courses, teaching English to students in other countries, and proctoring online college courses and tests, or a hybrid of teaching and course design. Teachers who want to move away from classroom instruction may find a comfortable remote work alternative in forming a small business around one of these online education niches.

### 3. E-Commerce

E-commerce is a perfect work-from-home form of self-employment provided you have a reliable shipping service nearby and storage space for inventory. It's also easy to establish a scalable business a little at a time.

Marketplaces like Amazon, eBay, and Etsy offer retail businesses online storefronts to significantly widen their potential customer base beyond their physical locations. Small business owners specializing in niche products like antiques, home and auto hardware, handcrafted items, and books can combine online stores with social media accounts on Instagram and Facebook to showcase their inventory and draw in even more customers.

One challenge of e-commerce is the need for business owners to be responsive to their



customers. Technology has enabled a global, roundthe-clock economy, necessitating flexibility for customers who may be in a different time zone or reaching out after traditional business hours.

### 4. Computer Programming and **Information Technology**

Computer work isn't what it used to be. While coding is still in demand, there are relatively new fields of smartphone app development and cybersecurity that offer a rich market for small business owners and entrepreneurs. On the IT side, networking and Cloud computing offer plenty of opportunities for remote troubleshooting.

### 5. Design

Both web design and graphic design are potentially quite lucrative self-employment options, typically requiring nothing more than a laptop and relevant software subscriptions.

Building a website is easier than it's ever been using WordPress, with no formal design training or coding experience required — only a bit of practice and experimentation with the many customizable themes.

Graphic design can range from laying out attractive professional documents like whitepapers and business cards to creating original illustrations and logos, book covers, and even fashion industry fabric design. Software is the only real startup cost involved if you already have training and an eye for design. Adobe Creative Cloud offers subscription services individually or as a package for the most popular programs including InDesign, Photoshop, Illustrator, and more.

### 6. Writing

With nearly 200 million active websites, the internet has a big appetite for content. Copywriting, editing, proofreading, news and technical writing are in constant demand. Administrators of wellestablished websites — and the estimated 380 **new sites started every minute** — seek writers on almost every imaginable topic.

Beyond website and blog content, businesses are continually in need of writers to research and produce whitepapers, product descriptions, and print catalog content. Education and the medical industry



are two fields where writers with some specialized knowledge are in particularly high demand.

Be aware that the field is flush with talented writers, making winning business competitive. To earn good money writing, it's also critical that you be able to research, organize, and compose writing projects efficiently. Although the cost of living in cities like New York or London may make writing an unrealistic solo business career, in lower cost places professional writers can work four hours or less a day and make enough money to live comfortably.

### 7. Marketing and sales

Marketers and sales representatives used to be creatures of the cubicles, but now many are closing their deals from anywhere via their phones.

Combining a talent for writing with search engine optimization knowledge and marketing skills can dramatically boost an independent freelancer's earning potential. Today's advertising essentials include online sales, social media, and email marketing techniques in high demand by businesses of all sizes and types. A small business that specializes in marketing can take on the work of maintaining corporate social media accounts, blogging, and more for multiple clients — making excellent money in the process.



The more complex the task, the higher the potential pay and more freedom you can enjoy in your daily schedule. In fact, a few hours of remote work in a job like computer programming might earn all you need to live and travel in many places outside the United States where the cost of living is appreciably lower.

Some remote workers take the plunge and become full-fledged "digital nomads." Thanks to smartphones, financial services like PayPal, Cloudbased applications, and mobile hotspot technology, it's possible to work remotely almost anywhere — whether in public libraries, cafes, or simply in an RV. Some remote workers even arrange housesitting agreements to earn money and a place to stay while they travel.

### Remote Work is Part of the New Normal

If you aren't ready to jump into your own business with both feet, you might try picking up some side work as a contractor. You'll have a better idea of how viable full-time self-employment is after testing the waters, and whether it's something you want to take to the next level.

Remote work was once the daydream of office workers in need of greater flexibility and less time spent in commute. Today, working from home is commonplace for many white collar workers, to the extent that many employers exclusively hire contractors and freelancers to perform clerical office work, information technology, and customer service.

**FlexJobs.com**, a site specializing in staffing remote job openings for over 50,000 companies, reports in its latest annual survey of the contracting landscape that the fastest growing remote jobs also included sales, medical and health occupations, and education.

Other popular work-from-home careers included accounting, engineering, and writing in industries including economics, insurance, and nonprofits. "As this list demonstrates, companies of all sizes and across all industries can adopt work-from-home and flexible work policies to meet the changing demands of the workforce," Sara Sutton, founder and CEO of FlexJobs told Forbes magazine.

### How to make remote work work

How can you choose whether remote work is right for you, and what type of work you should try? Consider the following questions:

- What kind of work do you enjoy?
- Are you good at it?
- Is there a market for this skill?
- Can it be done exclusively online?

These are the main ingredients for a successful small business that you can do from anywhere. If you've got all the makings of a viable business in your skillset and market, then its success comes down to accumulating an adequate startup fund and your own self-discipline.

For many people, it's the discipline that becomes the real challenge. A routine is necessary for a productive day at the office, and the same is even more true when you're working remotely and diversions abound. A structured work day prevents both procrastination and the temptation to keep working after it's really time to stop.

Whether you're traveling abroad or working from home, the key is creating and sticking to a routine customized to you. Ultimately, an effective work routine can facilitate that much-vaunted freedom that comes with self-employment.



### Member Benefits

Visit **NASE.org** to learn more about the following benefits!

Accidents can happen anytime and often occur when you least expect them. Make sure you are prepared with accident insurance.









### Accident insurance through the MetLife!

Accidents happen, be ready when they do with MetLife Accident Insurance

As a member of the National Association for the Self-Employed, you're eligible for an important new benefit, **accident insurance**, at a member rate. Now is the time to consider accident coverage, and how it can help protect your family's budget.

You can't prevent an accident, but you can prepare for one.

An American is accidentally injured every second. These accidents can be expensive, each trip to the emergency room costs an average of \$1,389. Even with medical coverage, additional expenses can add up quickly. While accidents are always unexpected, they don't have to be financially devastating. With **MetLife Accident Insurance**, you can benefit from:

- Coverage for over 150 accident-related covered events & services, including medical services and hospitalization.
- Payments are made directly to you, and you decide how to spend the money. You could use the payment toward medical expenses like copays or deductibles, or you could use the payment for non-medical needs like household bills, childcare expenses, or home modifications.

You can enroll in accident insurance and take advantage of member rates. Best of all, your acceptance is guaranteed for you and your eligible family members, as long as you are an active member of the NASE. There is no medical exam required.



To learn more and enroll, visit nase.org/accidentinsurance For questions, call 1-800-232-6273.

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# Small Business Community Calls for Congressional Action

The National Association for the Self-Employed (NASE) along with its fellow leading small business associations, through the Small Business Roundtable, are calling on Congressional leaders to take immediate action in support of America's 30 million small businesses.

In the letter, which was released to coincide with National Small Business Week, the organizations called on Congress to pass a small business relief package that is inclusive of several bi-partisan, bi-cameral pieces of legislation. The request asks for the following:

- Allow the hardest hit small businesses to take a second draw on the Paycheck Protection Program (PPP), pass S. 4321 - Continuing Small Business Recovery and Paycheck Protection Program Act
- Expedite PPP loan forgiveness, particularly for the smallest and hardest hit businesses, pass
   S. 4117/H.R. 7777, The Paycheck Protection Small Business Forgiveness Act;
- Allow full tax deductibility for PPP recipients, thereby eliminating the unexpected and substantial tax increase many business owners now face;
- Eliminate caps and increase funding for the Economic Injury Disaster Loan Program;
- Ensure tax-exempt organizations such as 501(c)6 trade organizations, chambers of commerce and destination marketing organizations (501(c)6 and quasi-governmental structures have PPP access

- Optimize the Small Business Administration 7(a) loan program by providing increased federal loan guarantees and maximum loan sizes, as well as reduced fees, all of which were critical programmatic changes that accelerated economic recovery after the Great Recession; and
- Increase funding for Community Development Financial Institutions, which promote economic revitalization in distressed communities.
- Costs associated with Personal Protection Equipment (PPE), technology and cloud based services, and business physically damaged during COVID-19 should be forgiven under PPP;

NASE continues to advocate for America's small businesses and the challenges they face as they navigate the COVID-19 Pandemic. Click here to contact your:

Representative to the House of Representatives

US Senators

And ask that they pass small business relief in advance of the next congressional recess.

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