# Women Entrepreneur Small Business Startup Guide



# Think Startup Basics

By Cindy Cohen RN, BS BA



ABOUT THE AUTHOR:
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Cindy Cohen's passion is to help people get healthy; she believes without health there is no real happiness. Her legacy is to help cultivate women entrepreneurs to see themselves as powerful as they are, to be role inspirational role models for their daughters, and leading the way for aspiring women entrepreneurs.

Cindy Cohen is a Registered Nurse, Certified Health Coach, Certified Worksite Wellness Consultant, published author (6 books) and sought-after health and business strategy national speaker. Cindy, Qualifying National Marketing Director also has an award-winning Juice Plus Company virtual franchise, currently Faculty at WELCOA University. Cindy is also known in her community as the "Networking Queen" for her ability to make meaningful connections. Cindy has been an award-winning woman entrepreneur of 24 years, following her 15 years working in inpatient, outpatient services and health care administration.

In 2002 Cindy founded C2 Your Health LLC and has been championing & inspiring healthy living around the world one person at a time through health coaching, corporate wellness and community seminars ever since

winning many awards throughout the years including Wellness Council of America's DISH award Top 50 Health Promotional Professional in 2016. To learn about C2 Your Health LLC go to <a href="www.CindyCohenRN.com">www.CindyCohenRN.com</a>

In 2008 the team at C2 Your Health LLC began promoting, later acquired the Expo for Women which just celebrated it is 30-year anniversary.

This springtime event hosts 60+ exhibitors, 4,000 visitors, owned by or focus on rising women up in the community physically, mentally, and economically. If you would like to know more about the Expo for Women go to <a href="https://www.ExpoforWomenSouthBend.org">www.ExpoforWomenSouthBend.org</a>

In 2010 Cindy began a much-needed women mentoring program for college women seeking to learn more about how to become healthier and entrepreneurship as a career choice.

In July 2018 Cindy formalized this program, with the development of C2 Your Health Women's Initiative Inc. envisioning a healthier, happier, and productive community by providing support and resources for college women, high school girls and women from low income neighborhoods. We not only recognize their leadership potential, we inspire them to dream big, focus on the next steps and to realize their potential as entrepreneurs in the field of nutrition, health and wellness through women mentoring.

If you would like to learn more, join our cause, donate and become a partner of C2 Your Health Women's initiative Inc. (nonprofit) go to <a href="https://www.C2YHWI.org">www.C2YHWI.org</a> be sure to check out the Our Community tab to see our programing.

To learn more about the Women's Entrepreneur Summit go to www.womensentreprneursummit.org

#### To join the prelaunch of

Women Move Forward Entrepreneur Mentoring Community
Memberships and Women Entrepreneur Excellence Certification
go to <a href="http://www.womenmoveforwardsignup.com">http://www.womenmoveforwardsignup.com</a> pick up your free eBook
as a thank you for signing up for the email list. Join us in our Facebook
Group <a href="https://www.fb.com/womenmoveforward">www.fb.com/womenmoveforward</a>

We gain strength, and courage, and confidence by each experience in which we really stop to look fear in the face ... we must do what we think we cannot. – Eleanor Roosevelt

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You are encouraged to print this book for easy reading.

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### **Foreword**

Starting a microbusiness has become a very popular way of earning a comfortable income without the hassle of being in the regular rat race that so many people have no choice but to be in. However, in making the choice to commit to a new business startup you should be aware of the various elements and requirements it entails in order to create successful business launch then keep it going in the long run.

It is my hope you get all the info you need here to get yourself off to a great start in this book. Before you get started it is good to know the state of entrepreneurship in general and how women entrepreneurship is fairing in our economy right now. Here are some interesting eye-opening facts. For you to think about.

#### Women owned business consists of:

37% globally and 39% U.S. I live Indiana which is 37% then more locally where I live, in Saint Joseph County 2%, Elkhart County 3%, Berrien County 2% according to the 2012 U.S. Census. Look for the census report for your state to see how you are doing. This 35% disparity was shocking to me, which lead me on this path of helping women from all walks of life through mentoring to achieve their dream of entrepreneurship.

Entrepreneurship is divided into categories.

- 1. Entrepreneurship out of emergency need money right away to buy food, pay rent etc.
- 2. Entrepreneurship out of urgency maybe a spouse has died, divorce or separation need plan for an income in the near future
- 3. Entrepreneurship to solve a problem identified a solution to a problem community is experiencing

4. Entrepreneurship to expand a hobby – have a fun hobby and think it would make a great business

Entrepreneur <u>business statistics</u> indicate over time most businesses do not with stand the test of time. Closure rate of all small businesses:

- 80 percent made it to the second year
- 70 percent made it to the third year
- 62 percent made it to the fourth year
- 56 percent made it to the fifth year

70% of women entrepreneur business fail. Research demonstrates there are many reasons for business failure the main four are lack of role models, mentoring, micro business resources, lack of confidence. - Entrepreneur.com

No matter why you decided to become an entrepreneur your success depends on a lot of work, your ability to bounce back, take risks and you yes, some luck too.

It is important to create a team of people who understand your mission, have resources you do not have, who cheer you on. To speed up your learning process it is a good idea to connect with a business coach, mentor and women lead organizations.

Stay Health. Stay Connected. Stay Yourself.

### Cíndy Cohen

C2 Your Health LLC, Owner

C2 Your Health Women's Initiative Inc. Founder, President

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# **Chapter 1:**

#### Home Business Basics

# **Synopsis**

The following are some points to consider at the very onset of the home business endeavor:

- Do the research about the business you are creating
- Identify the need or the problem you are solving
- Identify the resources you need to get started
- The best office location

#### The Basics

Doing some market research to ensure the industry behind your entrepreneur idea fills a need in the community. In other words, it is very important going to be well received by the general public. There is no reason to promote a service, product or business that is not going to be needed and where there are no interests connected to it. Starting any kind of business is based on something that has no market, no matter how interesting it may seem to you, it will not make for a good investment of your time, your effort not to mention your money.

Many people are launching their business from home. It is more economical and more convenient then opening an office outside your home. Working from home saves you gas, rent, and time driving to your office. The home offices are sometimes called home based, virtual or remote. Whatever you call it you are still in your home, trying to get a job done.

Because you are working from home you need to consider the importance of actually having a separate and private space (away from everyone who lives with you) totally dedicated to the daily running functions of the business entity. This is very important as it will be very impactful on your actual mental and physical state. Being able to set aside time and space to simulate working conditions of an actual office and business environment will definitely help to get the home business take a high level of priority in your daily schedule.

If you do decide to have an office from your home and have children set up a babysitter, and plan to work while they are sleeping. If you have adults in your home, instruct them of your office hours, and break times. Hang a do not disturb sign on your door.

# Chapter 2:

### Decide What Equipment You Need

# **Synopsis**

As in all business some equipment is needed for the general smooth running of the business. Some of these equipment requirements may be rather basic in nature while others may require a more specialized kind. Looking into these needs is very important especially in terms of cost, viability, and availability.

#### **Equipment**

Knowing what kind of equipment is needed by conducting a thorough research is important. Taking the time to talk to people in similar types of business will help to get a better overview of what is best and what is not.

If office equipment is new to you no basic knowledge of the equipment needed there is the real danger of being cheated or cohered into buying equipment that is either not really necessary of not needed at all so do your research before you make a purchase.

Exploring the possibility renting the equipment, rather than actually purchasing it, maybe something to consider. This sometimes presents a more cost-effective solution. There are several benefits of choosing to rent rather than buy.

The main benefit would be from the taxation point of view as leasing generally incurs a lesser tax levy than purchased equipment. With leased equipment there is usually a team available to assist the customer, should the equipment become faulty of needs some form of servicing. Requesting assistance maybe comparatively easier when the equipment is under a leasing program. Your accountant is a good person to ask about this.

In the end, knowing what equipment is essential for the initial stages of the home business will help to keep the individual both knowledgeable and cost efficient in running the business from the very start of the endeavor.

What equipment do you need to start a business?

The following is a list of the essential office equipment that you will likely need in your office.

- Smartphone
- Shredder
- Good computer or laptop
- Multi-function printer
- Office software: contact manager, inventory control. You can buy QuickBooks, or you can use an old fashion Microsoft Excel spreadsheet.
- Office Supplies: printer paper, ink cartridges, jump drives to use for computer storage. desk stapler, reliable ink pens and pencils. Also, purchase paper clips, rubber bands and correcting ink.
- A filing cabinet with file folders.

# Chapter 3:

#### **Investigate Your Local Regulations**

# **Synopsis**

Being aware of the rules and regulations that you need to have in place for running a small business and running a small business out of your home if that is what you choose to do. This is very important, not a step to skip. Having all the knowledge and supporting documentation in order will prevent any unpleasant occurrences or encounters from happening later on.

#### Check in To It

Before you decide to have your office in your home it's a good idea to investigate if having a business in your home is OK with your home owners association, neighborhood association and / city government ordinances that apply to where your home is located. These regulations are set on businesses operating from a family home because many times the business going to either impact the individual's living premise or the surrounding area there is going to impact the people living around you, not so much what you do personally.

Some of the elements that are usually taken into consideration are as follows:

When the home is no longer used mainly as a private residence it then must be reclassified into the correct category of business first or home first. Each designation comes with its own set of state, local, city taxes plus city fees. If you do not follow the regulations, you can be fined some hefty fees. Needless to say, these extra fees can be easily avoided if you are a meticulous.

You might be wondering what could I be doing in my home business that would impact my neighbors? In a word, traffic. Will you have people coming in and out of your house, parking their cars, delivery, picking up products. Comings and goings of people and car traffic can be considered a disturbance to those around you.

There may be regulations that govern structural changes made to accommodate the setting up of the home business entity for example, a parking lot. These regulations are set in place to ensure the changes made a not a danger to the surroundings and to ensure it does not contribute to the general devaluation of the surrounding properties.

You might want to consider business insurance and check in with your home owners policy to see what coverage you have if one of your customers, clients slip and falls on your property or becomes hurt because of your products or services.

If you are planning to take a room in your home as a business it's also a good idea to check the IRS regulations on the IRS website Home Business Deduction and your accountant to develop a plan of action.

### **Chapter 4:**

#### Get Your Legal Documents in Order

# **Synopsis**

Starting up a home business does not simply mean venturing into it without having to adhere to some legal obligations.

In most cases people fail to take this into consideration and end up being faced with some legal action later through the course of your business development.

Not taking care of the legal aspects of your startup business in the beginning can cause a lot of confusion can add unneeded stress that have detrimental consequences to the future existence of your business entity.

### The Paperwork

There is a considerable amount of paperwork to be done to make sure your business is all squared away properly here are a few lists and resources that can help to shed some light into the basic requirements of a small business startup.

#### According to Fresh Books Cloud Accounting

(https://www.freshbooks.com/)

There are 8 legal things you need to do to start a business. They are:

- 1. Create an LLC or Corporation.
- 2. Register Your Business Name.
- 3. Apply for a Federal Tax ID Number.
- 4. Determine If You Need a State Tax ID Number.
- 5. Obtain Business Permits and Licenses.
- 6. Protect Your Business with Insurance.
- 7. Open a Business Bank Account.
- 8. Consult with a professional.

According to Entrepreneur.com The 10 Key Legal Documents for Your Business (<a href="https://www.entrepreneur.com/article/236967">https://www.entrepreneur.com/article/236967</a>)

- 1. Company bylaws for corporations.
- 2. Meeting minutes.
- 3. Operating agreement for LLCs.
- 4. Non-disclosure agreement.
- 5. Employment agreement.

- 6. Business plan.
- 7. Memorandum of understanding.
- 8. Online terms of use.
- 9. Online privacy policy.
- 10. Apostille. (international trade)

To ensure there are no possibilities of being shut down due to legal negligence the onus lies on the individual to ensure all legal obligations are adequately met right from the beginning of the business endeavor.

Choosing the best legal structure for your business requires knowledge of your how your work is delivered, and an understanding of local, state, and federal laws.

The business entity you select will determine which tax laws will apply to your business. Tax laws are constantly changing and the need for capital is always present, so it's crucial for you as a business owners to evaluate which business structure offers you the advantages that will save you money and help your business grow.

If you are unclear what business structure is best for your business. Read this article in Business News Daily.

If you are still unsure, contact a business attorney and / or accountant in your state. If you have a friend who has this expertise reach out to them. Otherwise, it is a good idea to pay for this advice to save yourself big bucks down the road.

# Chapter 5:

#### Decide If You Need Employees

# **Synopsis**

Have your thought about having employees? When you might add them, how many you need, and what their work hours would be? Most entrepreneurs do not start out thinking about employees. However, sometime while thinking about your business entity think about what if your business really takes off and you need help right away? As they say, "it's better to dig a well before you need a drink of water", not when you are dying of thirst. The same is true with all aspects of business planning for success is always good.

### **What About People**

Most people who start a small business start as a solopreneur, in other words by yourself. This is a great way to get started in your business then scale up as you move forward. This early stage of your startup gives you a lot of leeway to develop the flexibility you need for the experimental framework in mind the initial commitment of employees reduce confusion and may not be immediately needed.

In some cases, the use of family members and friends' "volunteers" would serve just as well as paid employees while keeping the business overhead low. Tapping into your friends & family volunteer network is the most cost-effective start up budget and the savings made can be put towards any future expansion programs.

In considering if there is a need for employing staff for the new business startup consider this ...

Once your business needs have grown beyond volunteers, or just has exhausted your family it may be time to add outside help. A good place to start is with virtual assistants, and contracting out portions of your business, such as marketing, website development, building an online store. Basically, you will be delegating or assigning the jobs in your business that do not require your skills, and talents. Once temporary, or virtual is no longer adequate, adding part-time then full time positions can be made available in your business.

Ensuring there is a real need for such assistance the individual should then decide just how many hours per week this assistance is needed.

Once you decide it is time to hire employees it is important to hire the people who are a good fit for you and your business. It is commonplace to lean towards hiring someone like yourself. Depending on your strengths and weaknesses this may or may not be a good idea. Instead it might be a good idea that complements your work habits and skills. Think carefully before you decide who to hire.

#### When ready consider these things:

- Look for people who can demonstrate the skills need for the job they are applying for.
- Evaluate attitude, are they a "cheerleader" or "Debbie-downer"?
- Consider motivation, understanding of your company mission and are they on-board?
- Personality traits such as problem-solving, impression, relationship building talent, positive mindset, and a healthy outlook about their work-life.
- Ask for a resume, and check references. People say lots of things about job experience, not all tell the truth.

Make sure your business practices are inline with labor laws. Here's a good article to reference from a trusted legal website <u>Hiring Your First</u>

Employee: 13 Things You Must Do from NOLO.com

# **Chapter 6:**

#### Put Everything in Place for Having Employees

# **Synopsis**

Franklin Covey author of The 7 Habits of Highly Effective People shares his success habits, <u>Habit 2</u> talks about starting with the end in mind. We do this everyday for example, when catching an airplane, you would start with what time you need to be at the airport to catch the flight then track backward to determine what time you need to start packing for the trip. In your business start with your employee goal then say would my employees be able to do their job if I were not there? Why? Because some day you might want to take a vacation or leave your business permanently.

Most startups start out with just you working through the business and only when some real money is being made is when you should consider adding on other to assist in the business growth. When you do add someone be sure to have your ducks in a row, by having a job description, and written procedures in place.

UC Santa Cruz University posted online a great document to help you here it is <u>Guidelines to Writing Policies and Procedures</u>. A template is also helpful, check out <u>www.template.net</u> it's free for some and a cost for other templates.

### **Get Your Office Ready**

Whether you are looking into renting space or making a space in your home it is important to consider the environment. The following are some tips and areas to consider that ensures you and your employees stay focused, more productive, less distracted and are comfortable.

As they say the most important consideration when deciding where to put your business is "location, location, location". This is true too when picking and designing a work area.

If your office workspace is in the middle of the train station (you know what I mean) or inside your noisy house, then move it. There are plenty of reasons to procrastinate your business, distractions or interruptions should not be one of them.

Keeping the general environment as professional as possible is perhaps one of the key issues that should be dealt with from the very beginning. Here are some things to consider.

Color plays a big part in how we feel within a space. For example:

- Blue tend to have a calming, clarity of thought and promote a sense
  of peace and focus. This is the most reliable choice to increase
  employee productivity regardless of your field.
- Red known to increase your employees' heart rate and give a sense
  that time is passing faster than it really is. Pick this if you require
  employees to be physically active and high-energy.

- Green thought to promote healing, by feeling calm and soothed.
   Green is a good color choice if your employees are working highstress jobs, and you would like them to be able to feel more relaxed.
- Yellow associated with positive emotional responses and are typically not encouraged in office settings. However, yellow can be a good choice for creative fields, where employees need to be consistently generating new ideas.

Consider good lighting your workspace should have large windows or skylights and plenty of natural light. If your space does not have this, then the next best thing is using light bulbs that have a natural light spectrum, definably not florescent lights because it is hard on your eyes and impacts mood.

While it may seem like it is a good idea to save money by not updating your furniture to office furniture it is not. Appropriate furniture may seem like a small issue but really it quickly can become a big problem. Furniture can become an unnecessary distraction if you are constantly having physical pain such as back and neck issues. If you are thinking of how uncomfortable you are it cuts into your and your employees' productivity.

Create a healthy eating refreshment station is important to getting the job done. After all who can get work done when your stomach is growling, or your throat is parched. It is important for you to encourage healthy eating, with healthy snacks available. We will talk more about this later.

# Chapter 7:

#### Develop an Exit Strategy

# **Synopsis**

When you decide to focus on your passion, follow your dreams as an entrepreneur almost no one thinks maybe one day you will have to call it quits. Do not panic there are lots of reasons to exit the current business model. Large companies do it all the time. It is called bankruptcy for "reorganization." In other words, the decision makers or board members decided the course the company is taking is not financially responsible. In small business language, you the owner must scale down, pause, freeze, or stop (close down) your entrepreneur journey to increase cash flow. Everyone agrees it takes money to make money. It is important to keep these options on the back burner and make plans for it in advance this way you will not feel like a failure, you will feel more like a savvy business owner.

Though this would seem unimportant and even not needed at the time, it does have an important impact on you, your family, friends and employees and the business revenue earned through the course of the business should this end be executed.

#### When It is Time to Go

Only you, can permanently decide to keep your business going or to quit not your friends or family. It is complicated starting a business it takes experience, skills, determination, agility, resilience, and grit. Everyone agrees women have more obstacles to business success than men.

Rob Moore made list of eight questions to ask yourself to help you decide if now is the time in the blog post When Should You Quit a Business or Give Up on Your Venture?

Here are the questions Rob Moore suggests you ask yourself and suggests if you answer in the negative to any one of these keep going.

- 1. Have you absolutely given it long enough?
- 2. Do you know in your heart it is not what you want to do?
- 3. Is there a market for it?
- 4. Is the nitch or industry going down?
- 5. If you have zero passion or enthusiasm for it?
- 6. Could you put your time into something else at much bigger pay?
- 7. Are you making someone else rich?
- 8. Is something limiting your upside?

Evaluate all these questions then moving forward then  $\dots$ 

- 1. Decide to quit now and start a new venture immediately
- 2. Create a specific plan with set timeline to replace income or reduce risk, & run the two concurrently (one part time, one full time). Then quit on that date.

# **Chapter 8:**

### The Importance of Handling Your Home Business Correctly

# **Synopsis**

The opportunities available for creating a small business are almost limitless and very exciting, it is important to think about choosing a business that best most suit your interests, personality, and capability. Sometimes this is the hard part. You may either not know because you have so many interests you would like to pursue it is hard to narrow down or so few you are unclear how to move forward.

Keep in mind, the most common serious mistake made by entrepreneurs is not choosing the right business from the very beginning. Even if you do choose the right business for you if you do not have a business plan, being unclear on the direction (mission, vision), unclear on the best strategy moving forward, collect up customers and how you are going to make yourself a paycheck.

A good business plan will help you answer these questions. SCORE can help here's a great list of resources <a href="https://tinyurl.com/yyrxsypu">https://tinyurl.com/yyrxsypu</a>

### You Have to Do It Right

In other words, "get all your ducks in a row" before you launch your business. Ideally you would have read this entire book before you start your business. However, if you have already started your business it is good to retrace your steps just to make sure you have everything covered. Consider these things and take action steps to ensure some semblance of smoothness and more likely to be successful.

Is there a market? This is an important step. Take your time, do the research, consider the market interest and how your business entity will be received by the masses.

Who is your competition? What are they doing? How is what your new business is doing different?

What is your target market? Male, Female, children, young, old, interests, geographic location?

What marketing tools will you use? Decide how your business is going to be presented offline, (brochures, newsletters, emails) and/or online identifying suitable online tools (websites, blogs, video, podcast) to help ensure consistency of branding. Online store?

What is your plan for customer capture? Creating and participate on social media, email lists, and events to increase visibility to capture the target audience intended should be the priority.

What is your commitment level? Level of commitment is another important element to consider when intending to set up a home business venture. Are you all in? Half in? Are you filled with self-doubt? The lower the commitment the lower the business performance.

How much time can you put into your business? How many hours a day, week is allotted? Did you make arrangements with your family and all agree?

What is your plan to minimize distractions? Do not let non-work tasks distract you from your work. This is particularly important if you work at home. Turn off social media, unplug your phone, and shut your office door. This will enable you to get more done in a shorter amount of time, so you will have more time to spend with friends and family. These distractions may seem small however they can easily cause your business to derail even before it really has a chance to take off.

Invite your family into your business. Kids love to help, creates a since of responsibility, accountability, and achievement outside of school.

Share with them your successes and failures so they can learn from you the tools they need to succeed in life.

Are your expectations realistic? No you cannot do everything and be everything to everybody. There is no such thing as work-life balance so please do not set yourself up for feeling like a failure when it does not happen. There are times when your family will need your attention, when this happens do not abandon your business. Keep your business top of mind, reduce your workload while you are solving the world's problems. You can do more than one thing at a time; you are a woman! Keeping expectations realistic will reduce a lot of stress and create a since of peace in your life.

Where is your head? Are you confident, positive, forward thinking? Or are you filled with negative thoughts, self-doubt? Either way, a daily dose of inspiration and motivation will help to keep you on track. Everyday watch, listen or read and inspirational book, watch a video, pray for success. A mindset that is strong and totally committed will help ensure business success.

# **Chapter 9:**

#### Your Health is Your Wealth

# **Synopsis**

Ever heard the popular saying "health is wealth"? When I used to ask my Granny how she was doing she would always say, "at least I have my health". I never really got the meaning until I became a nurse and experienced how unhealthiness, long term sickness just wrecks your life, family's life, work life and impacts every experience putting you in the shadows of really living.

Not only that, sickness prevents you from being at work, taking your paycheck causing you to spend most if not all the money you make on medical bills and robbing you of fun vacations with your family.

This gives a larger than life meaning to your life, as health is considered most valuable and precious for everyone. Good health means not only the absence of disease in the body but a complete physical, mental, social as well as spiritual well-being of an individual. Good health brings desired happiness, enjoyment, and pleasure to all of your life.

The first wealth is health. - Ralph Waldo Emerson

#### **Reduce Your Work-life Stress**

Just turn on the news and you will be hearing about the latest company down-sizing, right-sizing, slow down, re-organizing, down economy or as the financial advisers say - economic winter. What about you? All this bad news and at work you are burned out, exhausted mentally and physically, and thinking about starting a new business. Have you asked yourself - "at what price?"

As your new startup business responsibilities grow, your shoulders become heavy with the burden of your life as it gets busier and more stressed dayby-day. With constant worry, increased responsibilities, and more work - life becomes frantic. Your head becomes heavy with fatigue and dizziness; this is enough to not only make you feel tired but make you sick too. Really sick.

Stress can be different things to different people. For most of us stress is commonly caused by a feeling of too much work, too little time, financial loss, feeling out of control all of which contribute to thoughts which can make you feel depressed. Everyone suffers from stress at some point in his or her life, but the real challenge is to overpower and kill the stress developing inside you, and NOT to get killed by it.

Stress is connected to chronic ailments such as back pain, headaches, and fatigue. Chronic diseases such as the flu, obesity, diabetes, heart disease, stroke, cancer, Crohn's Disease, Irritable Bowel Syndrome, GERD just to name a few are all impacted by long-term stress.

The connection between your perception of stress and your body's ability to fight off disease is so strong some experts think stress can be "deadly". So you are right, your job is killing you and now we can prove it! Feel better? This is what stress feels like when it is developing inside you: Anxiety: Gives you a feeling of nervousness, like the fear of something that is going to happen.

- Fatigue: A feeling of extreme tiredness because of some physical or mental work.
- Depression: A state when a person gets hopeless and unhappy. It can lead to suicidal tendencies.
- Insomnia: Inability to get proper sleep, which makes you feel tired and sluggish all day.
- Decreased focus: Inability to concentrate in work, which may lead to taking wrong decisions.

Stress impacts your ability to work too. When you are stressed out, you are less productive, more accident prone, make more mistakes, get sick and miss work. Remember the last time you worried about that big project, your head was pounding, back aching - then developed a cold to add to the stress?

### 6 Tips to Reduce Work - Life Stress and Improve Your Health

#### 1. Change your work pattern:

- Prioritize workload. Make a schedule of work listed based on their priority on paper. This will help you to do the important work first, with an effective time management.
- Delegate. If you are overloaded at work, seek the help of a competent colleague, or assign the work to someone else.
- Do not volunteer for extra assignments. Do not take work that you cannot handle. If you can, then do; if you cannot, then do not.
- Take a break. Take occasional breaks away from your desk or workstation. You can go for a walk and even by stretch on the chair.
- Relax during off time. If possible, make a trip outside city for an outing. This will freshen up your mind. No more 24 7 workdays!

#### 2. Change what you are thinking:

- Change your attitude. The world would be a better place when you think the world is good. Its' all in the mind, life is more about your perception of it than what is actually happening.
- Meditation/Relaxation. Meditation and yoga can relax your mind. A
   10-minute yoga break every couple of hours clears the mind and
   improves productivity.

- Evaluate what concerns you. Take distinct decisions. Make a strategy how to tackle a difficult situation, and jot down all the contrary circumstances you might face.
- 3. Eat right: If bad foods give bad health, then good food gives good health...simple!!

Good nutrition is vital for your mind and body. As stress burns up the vitamin B and vitamin C, food with good nutrition replenishes these nutrients. Stay away from fatty foods and fast foods; instead, try to eat whole foods in their natural form, fresh raw and organic whenever possible.

- Eat a whole food diet, 9 − 1 3 servings (6 cups) of fruits, veggies,
   whole grains, nuts, and seeds, avoid, sugar salt and processed foods
   just like the USDA recommends maintaining good health and prevent disease.
- Take whole food supplements which are medically approved, clinically researched and are healthy for the body. I recommend www.wholefood4you.com
- Check in with your health care provider, most recommend supplementation of Vitamin D and Omega 3.
- Get a health coach, dietitian, or other medical professional to help you not fall into the trap of some charlatan selling "snake oil". There is a lot of miss information out there, save your money hire a professional.

- 4. Add in activity: Money can buy fat but cannot burn it. The minimum recommended amount is a 30 minute most days of the week. Start by increasing your time walking. Exercise makes the body secrete the natural painkillers, endorphins; and also makes you feel better. Increasing your activity helps to keep you healthy and increase the ability of the body to combat diseases.
- 5. Get proper sleep: Lack of sleep not only decreases concentration at work; it also reduces the "coping ability" of your body and lowers immune function. When you sleep your body heals itself.
- 6. Find someone to talk to: People who hold in their feelings are at higher risk of developing more ailments and diseases. Find someone you can trust to share your feelings with perhaps a co-worker, family member, friend, or therapist. When you share how you are feeling with someone else you create the opportunity to feel less alone, supported and more connected to others around you. In other words, less stressed.

### **Wrapping Up**

Starting a business can be exciting and stressful, energizing, and exhausting, underwhelming, and overwhelming, triumphant, and frustrating, accomplished and defeated all at the same time. It often feels like there are 1,000 things to get done all at the same time and so little time to do them. There is no avoiding this reality for new small business owners. Get ready for the emotional roller coaster ride of your life filled with the best magic show you have ever experienced. The magic of turning nothing into something helping so many other people be better, live better and have a better life along the way. The key to execution is a bit of planning, it is possible to manage expectations and take actions with a sense of purpose toward building your business.

Do your research.

Take of the legal aspects.

Map out your finances.

Understand the risk.

Wait to the time is right.

Recruit your friends to help.

Invite others to join your mission.

Network like crazy.

#### We will be seeing you at the TOP!

### **Keep in Touch Come Join Us!**

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#### **Websites**

http://www.cindycohenrn.com http://www.C2YHWI.org

http://www.expoforwomensouthbend.org http://www.womensentrepreneursummit.org

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"You will be the same person in five years as you are today except for the people you meet and the books you read."

- Charlie Tremendous Jones