



If you have never been in a service business before then this is the course for you. We will go through definitions and plans for you to get started on your cleaning small business today.

www.mysassybusiness.com

Sassy Start-up Cleaning Business

All the information you need to start a cleaning business

By My Sassy Business

Contents

About	Page 3
Who is My Sassy Business	Page 4
Introduction	Page 5
Define a micro and small business	Page 6
Benefits of being self-employed	Page 7
What it takes to be successful	Page 8
Feasibility study	Page 9
Operational considerations	Page 10
Legal and Insurance	Page 13
Workplace Health and Safety	Page 14
Equipment and Maintenance	Page 16
Doing a professional job	Page 17
Financial Implications	Page 17
Business Plan	Page 23

About

Thank you for choosing My Sassy business and this workbook to help you begin in the world of being self-employed. Being self-employed is incredibly rewarding and having a cleaning business means that you are able to come in a magically transform someone's home or business' into a clean beautiful space to enjoy.

Some of your work will be regular weekly or fortnightly work on a maintenance level, other work may be a one off spring clean from top to bottom.

If you always complete a professional job the owners will have you coming back again and again to transform their property.

Who Is My Sassy Business

Sassy Business inspires modern, growing and innovative small businesses and works hard to take them to the next level.

We provide online education and professional advice to Intending – Starting – Existing & Growing Businesses

The tools are here to promote your success, and we have industry specific knowledge where required.

You guide us as to your dreams and where you would like to be heading in the future

My Sassy Business was created to fill the void in business advisory services. It is not a coaching service and we operate very differently. Small and micro businesses are all unique and require a practical and unique service to fulfil their needs and desires to grow and excel at business. There is no one size fits all approach and every client is treated as an individual just as unique as their business is.

Many people leave the world of being an employee to start their own business and they are not equipped with anyone to help and advise them along the way. This is where My Sassy Business can deliver sassy, learning workbooks or one to one advice with knowledge to help the business owner to succeed.

My Sassy Business is all about taking what you have and making it bigger, better and everything you ever dreamed it could be. You may have been in business for 5 minutes or for 15 years; we have been on your path and know how you feel.



Introduction

If you have never been in a cleaning business before then this is the course for you. We will go through definitions and plans for you to get started on your cleaning small business today.

Being an employee for someone is very different to working for yourself and if you do plenty of research and planning before you get started then you will have a better idea if this is for you or not.

Being self-employed can mean working long hours, no holidays, and no leave from thinking about your business, plus no time ever to switch off and forget. You are working or thinking about your business 24 hours and 7 days each week. Sounds like fun – I hear you say.

This can be extremely rewarding for you but it can also be very draining and stressful and you need ways to cope with being in business, and the stress that can be brought on. Some people manage this by going to the gym or a walk on the beach, meditation or counselling.

There are many ways that you can be stressed, you can be stressed because there is no work, but you can also be stressed if there is too much work. If you think about how you are going to cope with these things prior to getting started then it should be far easier once you are running your business.

Define a Micro and Small Business

A micro business is a solo operator, or entrepreneur and that is where most people start out in their small business. Micro businesses make up a large percentage of all small businesses. Many businesses remain a micro business with just one operator for the life of the business. A micro business can support the operator and continue to grow over time. Remaining a single operator has many benefits and suits a wide range of businesses. Lawn and Garden Maintenance, Authors, Cleaners, Architects, Graphic Designers, Photographers, Artists, and the list can easily continue.

Small business has a much larger scope with it leading at the top end to businesses that have an annual turnover of less than \$2million. (As defined by the Australian Taxation Office)

Small business covers many fields and industries and the vast majority of the Australian Population is employed by small businesses.

Study Task

- ✓ Write down a list of small businesses that you can think of which have inspired you to begin your own small business.

Benefits of being self employed

The list can be long and there are many reasons but most people agree that they want to be rewarded for their own efforts. To not have to answer to anyone but yourself is wonderful but it can also be hard as you have to remain accountable. This is where a business adviser can help you be accountable to your goals and dreams, where you otherwise may become distracted in the day to day work. Being self-employed often means that you are able to work the hours that suit you. This may be around your family or other commitments and creates a real opportunity for many women or men when they have small children. A cleaning run can be a business where you are working 7am to 3pm and home in time for kids or a restful afternoon.

It is important to remember that sometimes being self-employed can be very hard, not knowing where the next customer or client is coming from. Not having enough money to pay yourself, not having anyone to help out when you are sick (no sick leave). Having to make EVERY decision yourself and making sure they are the right decisions.

It is important to recognise there are many difficult aspects of being self-employed, and being realistic with the truth of those negative and difficult aspects.

Study Task

- ✓ Write down a list of your reasons for wanting to go into business for yourself.

What it takes to be successful

Do you have the drive and determination required, an ability to think outside the square for new opportunities, a tolerance for ambiguity, ambition to succeed and the in-depth knowledge required of your chosen industry?

Study Task

- ✓ Complete a personal SWOT analysis. Write down the personal strengths that you bring to the business, the personal weaknesses you bring to the business, the personal opportunities that you bring to the business and the personal threats that you bring to the business.

Personal Strengths	Personal Weaknesses	Personal Opportunities	Personal Threats

Feasibility study

A feasibility study can quickly show you if your idea could work. If you can't answer these questions then how can you create a business? The most important part of this study will be the benefit that you deliver to the customer as this creates the basis for all your marketing efforts and conversations with customers. This will help you to figure out how you are going to operate differently to others in the same market as you.

What is the product and/or service that is the basis for your business	Who is the customer likely to be	What is the benefit of your product/service to the customer	How will the benefit be delivered

Operational Considerations

Are you going to be a:

Sole trader - A sole trader is the simplest business structure. The structure is inexpensive to set up because there are few legal and tax formalities. If you operate your business as a sole trader, you trade on your own and control and manage the business. You are legally responsible for all aspects of the business - debts and losses cannot be shared. Knowing the main features of a sole trader business structure may help you decide if this structure is best for your business.

- Tax file number (TFN) As a sole trader, you use your individual tax file number (TFN) when you lodge your income tax return.
- Australian business number (ABN) If you carry on an enterprise in Australia as a sole trader, you can apply for an ABN for your business and use this number for all your business dealings.
- Goods and services tax (GST) You can register for goods and services tax (GST) if you carry on an enterprise. You can apply for GST registration on the ABN application form.

Note: This would be the usual business structure for a lawn and garden business.

Partnership - For tax purposes, a partnership is an association of people who carry on a business as partners or receive income jointly. A partnership is relatively inexpensive to set up and operate. A formal partnership agreement is common, but not essential. If you operate your business as a partnership, control or management of the business is shared. Income and losses are shared among the partners. Each partner is responsible for the debts of the partnership, even if you did not directly incur or cause the debt. Knowing the main features of a partnership business structure may help you decide if this structure is best for your business.

- Tax file number (TFN) If you operate your business as a partnership, it needs its own TFN that you use when lodging its annual business income tax return. You can apply for this on the ABN application form.
- Australian business number (ABN) If you carry on an enterprise as a partnership in Australia, you can apply for an ABN for the partnership and use it for all the partnership's business dealings.
- Goods and services tax (GST) As a member of a partnership, you can apply for GST registration for the partnership if it is carrying on an enterprise. You can apply for registration on the ABN application form.

Proprietary Limited Company - An incorporated company is a distinct legal entity, regulated by the Australian Securities & Investment Commission (ASIC). A company is a complex business structure, with higher set-up costs and administrative costs because of additional reporting requirements. A company's operations are controlled by its directors and the company is owned by its shareholders. A company provides some asset protection but directors can be legally liable for their actions and, in some cases, the debts of a company. Knowing the main features of a company business structure may help you decide if this structure is best for your business.

- Tax file number (TFN) A company needs to apply for a TFN and use it when lodging its annual tax return. You can apply for a TFN for the company on the ABN application form.
- Australian business number (ABN) A company registered under the Corporations Act 2001 is entitled to an ABN. A company that is not registered under the Corporations Act may register for an ABN if it is carrying on an enterprise in Australia.
- Goods and services tax (GST) A company can register for GST if it is carrying on an enterprise. It can do this on the ABN application form.

Study Task

- ✓ What structure are you going to choose and please take the time to discuss it with an accountant so that it suits your personal circumstances?
- ✓ What are the benefits of choosing this type of structure for you?

Legal and Insurance Considerations

You may think that a cleaning business does not have the requirements of most businesses but you are still required to have public liability insurance as a minimum and then insurance for your equipment may also be wise.

Legal considerations may be required if you are entering a partnership with someone, it is wise to begin with a partnership agreement from day 1. A partnership agreement will outline all requirements of the business should one or the other party not wish to continue at any time in the future amongst other essential requirements.

Insurance costs vary and you can call a broker or insurance company to get an idea of what you need for your business. Obtain several quotes for your insurance requirements so that you can obtain the best price. You may need public liability, vehicle insurance, workers compensation, or any number of other insurances. By getting several quotes you will soon have an idea of the costs involved to cover both yourself and your business correctly and professionally.

Study Task

- ✓ Gain insurance quotes for the business

Workplace Health and Safety

It is a requirement that all businesses have “safe work method statements”, “policy documents” and “material safety data sheets” (for chemicals and available from the manufacturers).

Safe Work Method Statements – Example

Safe work method statement

This SWMS is a site-specific statement that must be prepared before any high-risk work is commenced.

Person responsible
for ensuring
compliance with
this SWMS:

Date:

High-risk job:

Location:

What are the tasks involved?

What are the hazards and risks?

How will hazards and risks be controlled?
(describe the control measures and how they will be used)

Think about the worksite and each stage of the project, including preparation and clean-up.

Safe work method statement (continued)

Steps for filling out

1. Discuss with relevant employees, contractors and HSRs what work will be high-risk, the tasks, and associated hazards, risks and controls.
2. In the 'What are the tasks involved?' column, list the work tasks in sequence to how they will be carried out.
3. In the 'What are the hazards and risks?' column, list the hazards and risks for each work task.
4. In the 'How will the hazards and risks be controlled?' column, select the hazard or risk and then work through the control levels 1 – 4 from top to bottom. Choose a control measure (and how it is to be used) that is as close to level 1 as is reasonably practicable.

Control levels

1. **Eliminate** any risk to health or safety associated with the work.
2. **Reduce** the risk to health or safety by any one or any combination of the following:
 - **Substituting** a new activity, procedure, plant, process or substance
 - **Isolating** persons from the hazard, such as barricading, fencing or guard railing, or
 - **Using engineering controls**, such as mechanical or electrical devices.
3. **Use administrative controls**, such as changing the way the work is done.



4. Provide appropriate personal protective equipment.

5. Brief each team member on this SWMS before commencing work. Ensure team knows that work is to immediately stop if the SWMS is not being followed.

6. Observe work being carried out. If controls are not adequate, stop the work, review the SWMS, adjust as required and re-brief the team.

7. Retain this SWMS for the duration of the high-risk work.

Equipment & Maintenance

This is a list of the minimum requirements of equipment for your cleaning business, you can always get more, but this is what we suggest that you start with until you start working and see what else you may need along the way.

Suggested Equipment:

Vacuum

Dust Pan

Rubber Gloves

Bucket

Duster

Cleaning products

Mop

Extension duster

Protective clothing

Broom

Carry bins

Rags

Maintenance of your equipment should be regular and as per the manufacturer's instructions.

Doing a professional job

Regardless of the business you are in, doing a professional job is paramount. Your cleaning business is the same. Simple things like showing up when you say you will, providing written quotes, leaving the property clean and tidy upon completion, are all things that should be completed without question.

It is important that you are wearing protective clothing, protective from the products and the work you are doing.

The purchase of this protective clothing will need to be added into your start-up costs, so make sure that you go to a work wear place and price up the items that you will need.

Financial implications of being in a small business

Do you have enough money to begin your venture into small business? How will this affect my personal budget? What are the start-up costs and are they ongoing?

The costs to start your lawn and garden business can vary and will depend on the brands that you choose; there is a real necessity to shop around and get the best deal. Note that as mentioned before you will get what you pay for, so don't buy the cheapest equipment as it just won't last. This equipment is going to be used every day so it needs to be a commercial quality.

Start-Up Costs Estimate:

Equipment	Cost	Ongoing Yes/No
Vacuum	\$	No
	\$	
	\$	
	\$	
	\$	
	\$	
Rubber Gloves	\$	
	\$	
Maintenance Costs	\$	Yes
	\$	
	\$	
	\$	
Business Costs		
Uniforms	\$	
Signage	\$	
Cards and Flyers	\$	
Advertising	\$	
Website	\$	
Insurance	\$	Annual
Phone	\$	Monthly
Bank	\$	

Now is the time to create a personal and a business budget. The business budget must cover start-up costs (as above) and estimate the time before you start producing an income.

Household Budget Items – Personal budget, for at least the next 12 months on a month by month basis.

- Income - Start with your income. Even though it looks good on paper, you cannot live on your gross income, so jot down your take-home, pay. When considering income sources, do not forget year-end bonuses or goal-oriented monetary rewards. While the last two may be unknowns, you can use a ballpark figure gleaned from previous experience.
- Finance Payments - Pencil in your car payment in the finance payments section along with any other financed obligations you may have. Any education payments belong in the fixed-payments category, as does the mortgage on your house, credit card payments and any personal loans.
- Fixed Expenses - Entering monthly fixed expenses is a large portion of the budgeting equation. You should record your car insurance; homeowners insurance and property taxes; gas and electric bills; cable or satellite television bills; land line telephone payment; ISP bill; mobile phone bill; life and medical insurance premiums; and monthly savings commitment in the column designated for fixed expenses.
- Planned Expenses - Record cash required for family vacations in the planned expenses category. You should also list any money set aside for gift giving and birthday presents in this category. List

these costs in the month you will use the funds. For instance, if you plan to holiday in a specific month then the expense should be with that month.

- Variable Expenses - Register just about everything else you spend money under variable expenses. Just a few of the most common variable expense budget items are petrol, clothing, entertainment, memberships, continuing education, prescriptions, dining out, groceries, and pet care expenses. Another typical household budget item that is often overlooked is daily cash outlay. Keep a small notebook handy to record such incidentals as parking fees, coffee, lunch out etc. After all, these purchases do eventually affect your bottom line, which is what creating a budget is about.

Business Budget – This is just an example and again it can be expanded over 12 months, with your specific items entered as required. Of course if you have a better template or you have software please utilise it, or just change this one as much as you need to so that it matches your individual circumstances.

Budgets can be written with the help of a business adviser or accountant if you think that it is too difficult to do for yourself.

Many people neglect this area of business and get a few years down the track and wonder where all their money is going. A budget (I know they are boring) will help to keep you on track with what you are doing and you can adjust it accordingly over time.

So often businesses without a budget have no clue as to where their business income is going and often they are spending more than they have coming in. You can't do this for too long as the money has to come from somewhere and often people start running up credit cards and this leads to more liabilities and more debts that are unaffordable. A budget can save you from this!

Small Business Budget template example

	January			February			March		
CATEGORY	BUDGET AMOUNT	ACTUAL AMOUNT	DIFFERENCE	BUDGET AMOUNT	ACTUAL AMOUNT	DIFFERENCE	BUDGET AMOUNT	ACTUAL AMOUNT	DIFFERENCE
Sales Revenue									
Interest Income									
Investment Income									
Other Income									
TOTAL INCOME									
EXPENSES									
Accounting Services									
Advertising									
Bank Service Charges									
Credit Card Fees									
Delivery Charges									
Deposits for Utilities									
Estimated Taxes									
Health Insurance									
Hiring Costs									
Installation/Repair of Equipment									
Interest on Debt									
Inventory Purchases									
Legal Expenses									
Licenses/Permits									
Loan Payments									

Office Supplies									
Payroll									
Payroll Taxes									
Printing									
Professional Fees									
Rent/Lease Payments									
Superannuation Contributions									
Subscriptions and Dues									
Utilities and Telephone									
Vehicle Expenses									
Other									
Other									
TOTAL EXPENSES									
TOTAL INCOME MINUS TOTAL EXPENSES									

Study Task

- ✓ Now the study task has to be for you to create a personal budget and a business budget. Yes the business budget will be an educated guess and it will change over time, so make the changes as you go forward.

Business and Marketing Plan

Now finally to take all the information we have spoken about and add it into a business plan. There are many different types of business plans and it is important to find one that works for you and the plans you have for your business idea. With this Sassy Business Start Up we have included our 1 page plan along with our 1 page marketing plan.

Strategic Business Plan

1 page

1 day

Business Plan

Vision – What are you building? Where do you want your company to go in the future? This end game illustrates what you are building and the long term view for your business.

Example: To be a nationally recognised premier deliverer of business based affordable education

Mission – Why does this business exist? Who do we provide product or service for, what is that product or service, why do they need it.

Example: To simplify the process of creating a business plan for business intenders to simply insert the relevant information and know if their business idea is feasible.

Objectives – What will you measure? Basic financial projections for the next 1 to 2 years make these achievable targets and work out the strategies and actions below to achieve this.

Example: \$50,000 year 1 by sales of 2 courses each week - \$100,000 year 2 by sales of 4 courses each week

Strategies – What will make this successful over time? The use of Social Media, SEO, endorsements, articles published, blogging, national recognition and collaboration. The inclusion of an exit strategy for the sale of the business in 10 years or so.

Example: Facebook, twitter, SEO professional, Google, business blogs, etc. Aim to retain the business and add to the product base from other professionals.

Action Plans – What is the work to be done? Here you can be more specific as to what you will cover and how you will spread the word about your business.

Example: Develop marketing plan for the website release, develop 3 more products to add to the existing line. Create budget for increased SEO, submit articles and create social network for entrepreneurs.

Business Plan for:

Vision:

Mission:

Objectives:

Strategies:

Action Plans:

Strategic Marketing Plan

1 page

1 day

Who is your target market for your product or service?

It is vital that you define this as clearly as you possibly can, who, what, where, what do they earn etc. If it is a business that you will be approaching, are they small, medium or large. The clearer that you define this area the easier it will be for you to approach them for your business.

List the most effective ways to approach them.

Will you approach directly or indirectly, online, over the phone, advertising materials, social media, networking, existing contacts – how are you going to find your customers?

What is it that differentiates you from your competitors?

What is your unique selling proposition or marketing niche, how do you stand out from the crowd. Why will people choose you over another business doing the same thing?

Will you have brochures or printed materials? How will you distribute them?

Business Cards, brochures, flyers. How will they help to market your business directly to your ideal customer base and why will people want your printed materials.

Will you market indirectly? Advertising

Paid advertising – will you do it online or on paper, how much will you spend, how often will you do it and why.

What will be your call to action?

In all your advertising what is your call to action. If you are speaking directly you need an elevator pitch. If you are using printed materials what is going to get your customer to pick up the phone? Ask yourself what is the benefit that my business delivers as this is the message that you need to send to your customer so that they can say “YES” that is something I want or need.



Marketing Plan for:

Who is your target market for your product or service?

List the most effective ways to approach them.

What is it that differentiates you from your competitors?

Will you have brochures or printed materials? How will you distribute them?

Will you market indirectly? Advertising

What will be your call to action?

Conclusion

In finishing I would like to thank you for taking the time to complete this Sassy Business Workbook.

We hope that you have discovered the information you need to get you on the right track and doing business how you choose to be doing it.

This workbook doesn't have to be the end of your relationship with Sassy Business; we are here to help you succeed for the long term. Perhaps you need or want ongoing mentoring, accountability, one off sessions and more. Just ask and we will provide a solution for your business needs.

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