

THE HUNDRED DOLLAR CLUB

Secrets from the Inside



8 STORIES
+
STEPS

A short guide
to starting
your business
with inspiration
and action

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PART 1

EIGHT STORIES

EIGHT STORIES

In August 2012, a group of aspiring entrepreneurs were brought together by a random act of generosity when they were all given a \$100 investment from a stranger.

Hailing from all corners of the globe with a disparate range of experience, they formed an unexpected and perhaps unlikely coalition. With a shared goal of rejecting the conventional and forging their own path, these change-makers got each other moving in the right direction.

They poked, prodded and pulled each other along. They forced themselves to deliver on promises and keep believing in their goals.

The result is a support team that lasts 'til this day: eight personal journeys (which have permanently changed) and eight new business ventures. Also emerging from this experience is a catalogue of lessons learned, from actions that were successful to tactics that were less so.

This is the story of those eight journeys, and a snapshot of what was learned along the way (OK, perhaps 74 pages is a bit more than a snapshot.)

We're sharing this for two reasons, and two reasons only:

1. To inspire you to make it happen for YOU. There really is nothing holding you back.
2. To provide you with the right concrete steps to START, no matter where you are just now.

Because believing you can do it, and getting started is more than half the battle. So if you're up for it, we are! Here we go...

ROB YOUNG, 36, ENGLAND

Founder of The Hundred Dollar Club

www.definerefine.com/thdc

I thought I couldn't make a difference. Who was I? Where would I even start? I wanted more than 'just' a business, but I didn't know what that meant.

Before starting The Hundred Dollar Club, I was just another guy who thought about stuff. I had ideas coming out of my ears. But the only thing I ever actually worked on was other people's projects; I had a thriving consulting business (and still do), but I wanted to make a difference to real people, not just to big businesses.

I started the club on a wave of adrenaline generated at the World Domination Summit 2012. WDS is a pretty mind blowing experience in its own right, but at the end of it the whole audience was stunned by a ridiculously generous gift.

Chris Guillebeau and the WDS team gave everyone in the audience an envelope containing a \$100 bill. Everyone. And there were a lot of us. A thousand, to be precise. When you do the maths, that's a pretty hefty sum. Chris explained that, because of the very nature of WDS and what it stands for, it didn't feel right to keep hold of a surplus \$100,000 – especially when you considered that everyone involved in putting the event together was a volunteer.

It took a few minutes to put two and two together: Chris, the author of The \$100 Startup, happened to have an extra \$100,000 to hand, and there were 1000 people in the audience. The figures made perfect sense. That \$100 we each received was an investment in us. It was the belief in us, the belief that we could do something remarkable.

I felt an overriding sense of responsibility and commitment. I had to do something with this money. Something I could be proud to talk about next year. Having outside investors changed the rules.

It forced me into action.

I wanted other people to feel the very real obligation to do better – the way I felt when I opened that envelope.

I decided to try and recruit ten more people – people who would feel this sense of challenge, responsibility, commitment and impetus as strongly as I had. I'd give each of them \$100 of my own money and organise a group where we could support each other, drag each other kicking and screaming into action, and accomplish amazing things.

I was all ready to launch when I got scared. Almost to the point of inaction.

Who was I to launch something like this? What if no one applied, or even responded? What if people took my money, spent it on beer, and laughed at me? Would my friends think I was insane? *Was* I insane? I was giving away a thousand dollars to complete strangers, in the hope of creating something that might not even work. What if I failed?

But I had to do it, because somebody had done the same for me. I couldn't not do it.

So, on Wednesday, July 18th 2012, at 9.39pm The Hundred Dollar Club was born with one click of a button.

I had two initial thoughts.

Firstly, I wanted to give people the impetus that outside investors provided. That's why I was starting the group.

Secondly, if it worked, this was clearly a no-brainer for me. Paying \$1000 to belong to an exclusive group of like-minded, motivated entrepreneurs who 'got' each other seemed like a bargain to me. I felt like I would get out far more than I put in – and that's turned out to be absolutely true.

I wasn't sure what to expect or how it would work when I started the club. I just knew I had to follow it through. I spent the first few weeks scrabbling around, putting together a series of challenges. I was literally writing the challenges the day before sending them out.

Knowing people were waiting for these challenges each week helped me create them, not just think about them. It meant I actually did it.

Gradually, the feel of the club changed. I never set out to teach or instruct people in this venture, but at first that's sort of what I did. Things evolved naturally, and I turned into a leader rather than a teacher. And it got better still: others started to take the lead, and really began to connect with each other. The clubhouse feel of our private group meant people showed their vulnerable sides, in an atmosphere free of judgement.

When people started helping each other out without any input from me, I knew it was going to work.

Honestly, I don't think money could buy the relationships we've formed. Yes, money was involved – but the real value comes from being part of a group that's committed to being open and vulnerable, to sharing the good and the bad, and to always being there to help each other out. Truly priceless.

The group has morphed into something I never anticipated, and I'm proud to say I instigated it. I started something that's taken on a bigger life than I could ever have created on my own.

Hitting publish on that very first blog post that started this thing, and taking action without knowing what the results would be – that’s been my theme for the months that have followed. Call it taking action, call it being brave, call it being vulnerable, call it learning not to give a shit what other people think, if you like. But that’s what I’ve learned to do.

The whole experience has taught me that you can do whatever you want if you just have a bloody go. Don’t think about what could happen if you fail. Just get started, and focus on what will happen if you succeed.

Since starting this venture, I’ve managed to:

- ✱ Speak in front of 600 people on stage with Seth Godin.
- ✱ Give a convincing talk on entrepreneurship in front of other entrepreneurs.
- ✱ Write a book about how to make things happen, and actually sell copies of it.
- ✱ Get hired for a speaking engagement.
- ✱ Become a mentor for an established business.

I haven’t written this list to show off. I’m proud of what I’ve done, but that isn’t the point.

The point is that I’ve learned I can do stuff like this. In the past, I wanted to do stuff like this, but I never actually did any of it. I felt like I wasn’t qualified, even though I knew that I didn’t technically need any qualifications. I felt like I’d be found out. That I’d be ousted as an imposter who had no business doing this stuff.

I realised that fear was holding me back from doing what I really wanted to. It’s an amazing feeling when that fear begins to subside. Of course, the fear never truly goes away. Right now, part of me is thinking, “Who’s going to want to read this book?”

And a far larger part of me is thinking, “Well, maybe they won’t. But they might, so let’s find out.”

It’s addictive, seeing yourself and your friends transforming before you. Seeing a group of people who had aspirations for things they might do “someday” turn into people who are doing those things RIGHT NOW is amazing.

And I’m going to do more of what I want to do, too. I’m shifting my business away from larger corporations and towards small businesses and individuals who I can genuinely help. And The Hundred Dollar Club is a part of that. I have to take THDC to the next level, to make it a sustainable, ongoing force that can stand alone and support itself.

If I hadn’t started this, who knows where I’d be right now. Not much would’ve changed, I expect. I’d be running my consulting business, trying to put together a side gig in my spare time. I wouldn’t be connecting with people, I’d just be building things and never having the guts to share them.

LESSONS LEARNED

- ✱ You need to be brave.
- ✱ Nothing will happen unless you set your idea free, because you can’t dream your way to success.
- ✱ Having the right support group is essential. Nothing beats a team of people who are on your side.
- ✱ And you really are good enough. Self doubt tells whopping great lies.

LINDY SIU, 35, MALAYSIA

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I spent over a decade working in different marketing fields for multinational corporates. That's what I was told to do. You know the drill: study hard, get good grades (only aces count!), listen to your parents, don't EVER question authority, get a good job, get a better job, keep growing that bank balance, buy a house, get married, have kids... And then you pass on the same 'wisdom' to your kids so that they too will toe the line.

The problem was, I was dead miserable. At one point I was convinced I was suffering from some sort of mental disorder, because I couldn't seem to feel happy. The more money I made, the unhappier I felt. It took four years in Glasgow for me to realise there was absolutely nothing wrong with me! It wasn't me, it was the environment.

I returned to Kuala Lumpur in August 2010, and after a couple of years working in yet another corporate organisation, I decided it was time to start living a life of purpose. I tendered my resignation in May 2012, served my three months' notice, and on 10 August, bid a much-awaited adieu to cubicle nation. I was finally free! Trouble was, I had no idea what I wanted to do.

I just knew it was time to do something with my life rather than continue wandering aimlessly through it. I opened a Twitter account and started following a handful of people – including Chris Guillebeau. A couple of weeks later he tweeted about Rob Young and The Hundred Dollar Club. It had something to do with the World Domination Summit that had just taken place in Portland.

I looked into it and figured this was what I needed to get me started on my whole, “I want to start my own business” master plan – and so I applied. My business idea wasn’t exactly commercial, but Rob saw something in it – or me – and accepted my application. I was in! And I was getting \$100 out of it!

Mind. Blown. Totally.

It was surreal receiving \$100 from a total stranger, with no strings attached and no real expectations.

It wasn’t about the money, but the fact that someone was saying, “I believe in you. You can do this. I’ll give you a hand.” I spent most of my life feeling incredibly inadequate and insignificant. For a random stranger to believe in me without even meeting me was incredibly moving. I knew I couldn’t let my benevolent benefactor down.

My initial idea was to start a video-based online community to connect like-minded individuals. The vision was to spread love, because if we loved more and hated less, a lot of our problems would be solved. It was a bit ambitious, because it would require a fair bit of programming. I also realised that there were already a number of video-based sites in existence.

So I decided to simplify my idea. I started a blog through which I hoped to build a community of individuals interested in doing their bit for the planet, animals and people. I spent A LOT of time and energy on it, and spent my entire \$100 building the site. I posted semi-regularly for a few months, but my enthusiasm tapered off when I realised I needed to start making money if I didn’t want to crawl back to cubicle nation with my tail tucked between my legs.

I felt apologetic to The Hundred Dollar Club clan because I was being so fickle. But they understood. They didn’t judge me or put me down like most of the people I know did. Instead, they told me that it’s okay

to change my mind. Jill said something that's stuck with me: "It's okay change your mind. People will understand if it's coming from a place of honesty."

That's when I discovered how liberating it is to throw an idea out the window and start afresh. Just because you started something doesn't mean you should keep doing it if it's not working.

I speak pretty decent English for a Malaysian, so I figured why not start an English conversation club to generate some short-term income? The idea of helping small groups of adults in a social environment sounded cool to me. I pitched the idea to the group and, as always, they had lots of useful advice and were totally supportive of my idea.

I whipped up a WordPress site in a couple of hours, placed a couple of free online ads, and sat back to see what would happen. I'd learned not to spend too much time or money in the beginning, because it might not stick, so I didn't worry about getting everything perfect. Over the next few weeks, I started getting a stream of enquiries and actual paying clients from it.

By this time, I'd started networking with local startups and entrepreneurs on a regular basis. What struck me was that most of them didn't know much about the online world. It spurred me onto my next idea: a bullshit-free web marketing service for small businesses. (I have a real problem with the amount of bullshit we're fed on a daily basis.)

I'd help small businesses identify a bullshit-free web strategy, and help them with writing and web marketing. But I had doubts about my writing skills. Would people pay me to write or do any of the other stuff? As usual, The Hundred Dollar Club supported my new idea and cheered me on, telling me there was an audience out there that'd connect with my writing style. Having people in your corner, backing you up and motivating you really helps.

Once again, I spent way too long getting this new site done. I enjoyed the learning process but, again, it hasn't turned out the way I thought it would. I've only written one blog post on the site since I launched it. Pathetic!

But if you don't try, you won't know! And as I came to discover, small steps lead to big things.

The English Conversation Club I'd set up led me to Vincent, who hired me for private English sessions. He later hired me to write for his business, too. But it gets even better! I met a guy at a networking session for startups and, long story short, we shook hands on a new business project. Alex was very interested in Google Glass and, upon learning I was a writer, came up with an idea for us to start a business based on Glass and augmented reality, and so BlazingX was born.

The vision for BlazingX is to create a platform to share our ideas for Google Glass apps with the world. I mentioned the project to Vincent and he jumped at the opportunity to come onboard as an early investor. It was totally random and unexpected.

I went from being totally clueless to being part of an exciting business venture where I secured an early investor with just an idea. THDC has been instrumental in helping me overcome my crippling fear of failure. For me to try out a bunch of different ideas and not beat myself up when they didn't work out... well, that's because of the rocking awesomeness of THDC. The old me would NEVER have been able to accept the idea of failure, but I now see it as a healthy part of the process.

My main focus for the next few months is the Google Glass project, and THDC remains my main source of motivation. I haven't met any of them in person, but some of them know me even better than my own friends. I've learned so much from the group in the past few months. There are no words to describe the depth of my gratitude to this bunch of amazing, talented and generous individuals.

LESSONS LEARNED

- * Start by doing something. Even if you're not sure it will work. Failure teaches you as much as success.
- * Don't be afraid to ask for help. You might be pleasantly surprised just how much you can learn from others.
- * Everyone needs a support group – people who understand what we're going through, provide us with feedback, give us a kick up the arse, remind us of our goal, and spur us on.

JILL BEJGER FREDERICK, 39, PENNSYLVANIA

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I'm so busy putting in hours at a technology startup that I barely have time to think about the things I'd rather be concentrating on, like organic gardening, being active outdoors, and well... worms! I've always dreamed of owning my own business and capitalizing on the things I do best (marketing and organizing) and the things I love most (eco-friendly living and being outside).

Before starting with the THDC, I had huge ideas! I wanted to buy trucks to ship organic waste from grocery stores, rent warehouses to place giant bins of worms, and sift out huge amounts of organic fertilizer to sell to greenhouses and organic farms. I thought of a name (Liliworm!) before I even had any worms!

As someone who thinks, "Go big or go home," when I realized I couldn't do all these things immediately, I just gave up and kept blogging about my little worm farm. I started the blog the day my first pound of worms arrived in the mail, and as my dreams spiraled out of control, I kept plugging away writing short posts and taking photos of my progress.

As my thoughts of dump trucks and warehouses dimmed, The Hundred Dollar Club came along. THDC motivated me to move onto a much smaller idea I had for making small, convenient fertilizer teabags from the compost my worms made, which gardeners could use in their watering cans or rain barrels. I wanted to create a website to sell the compost teabags, and use my blog to talk about my progress. I used the \$100 to buy some supplies and get some web hosting for the site.

I loved the idea of having a support system of other people trying to start their own businesses. Having a group to talk to about the ups and downs was comforting. I'm very independent and I wasn't keen on

sharing my ideas with family or friends. Truthfully, worms and vermicomposting aren't the most glamorous conversation topics!

The group was a great place to meet with like minds. Everyone's personality shone through their writing and ideas, and following their progress became a habit I still enjoy. I hit the ground running, and was excited to get some products made, prices set, and my website launched.

But then I stalled. Once those pieces were complete, I wanted it to be done. I'd read about people starting businesses. It was all about trial and error. Correcting mistakes and moving forward. Changing to fit the customers' needs. I saw the logic in that – I just didn't want to do it! I did so much straight out of the gate, I wanted to sit back and reap the rewards, not rework and redo.

At the same time, my day job was going into high gear. My company was soliciting more international clients and taking on bigger projects that required more time and effort. When I came home at night, I couldn't bear to turn my laptop on again. All I wanted was to walk my dogs, take a run and breathe fresh air!

And so... crickets. Nothing happened with the site. Virtually zero reaction, visits, or sales. One strange thing that did happen was that my blog got a lot more readers, which basically told me I was doing SOMETHING right. So I kept plugging away at short posts related to what was going on in my worm and eco-friendly world.

I found out that Amazon had a program called Amazon Associates. Through this program, I could promote and link to products on their site, earning a small commission if any reader actually went through with a purchase. I decided to sign up and insert product links on my blog where appropriate.

And that's where I am currently. If I hadn't joined THDC, I would never have taken any of the steps to get to this point. I feel like with THDC I took four steps forward, and three steps back – but I landed exactly where I'm comfortable... for now!

LESSONS LEARNED

- * Just do **SOMETHING**. You'll feel better making progress.
- * Just **ASK**. Someone will help.
- * Just **READ**. Someone has been in a similar situation, and you won't feel so silly when you learn about their experiences and mistakes.

KAREN MARSTON, 28, SCOTLAND

Writer, Marketer, Blogger, Badass

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I'd just been to the World Domination Summit before joining The Hundred Dollar Club. That's where I met Rob. Where was I before that? Well, I'd already decided I wanted to start my own business. Specifically, I wanted to start my own writing business. But let's go further back.

In 2010 I broke up with my long-term boyfriend – the one that I'd thought I would be with forever – so I could go travelling again. But I had to cut my trip short because my Dad's cancer made it very clear that it wasn't going to go away. So I returned home, and two months later my Dad died. Then I didn't know what the hell to do. So I moved to Edinburgh.

I spent more than a year flitting between different ideas, trying to figure out what to do. I always figured I'd start my career when I was done with travelling – but no one ever told me you're never done with travelling! I knew travelling had to be a big part of my life, but I didn't know how to make it happen.

At first I thought about training to become a therapeutic radiographer, which are in demand all over the world, but I quickly scrapped that idea. It wasn't right for me. Neither was my plan to become a teacher so I'd get long holidays in the summer to go travelling in. (Note: "Long holidays" is never the right reason to become a teacher.) None of my other ideas were right either, of which there were many.

Then I realised that if I started a business I could run from my laptop, I could work and travel at the same time, without ever losing momentum or having to start over – something I was very familiar with from my time working in bars. And writing was it. I knew it.

So I quit my bar job in February 2012 and... did nothing. Well, that's not true. I looked after my aunt's puppy for three days a week while she was at work. Not the best use of my time, perhaps – but a wonderful diversion from starting my business. I'd read a tonne of books and blog posts about location independence and starting a business, but I kept putting it off. And then I bought a ticket for WDS and realised I was going to run out of money VERY fucking quickly if I didn't get a job.

So I went back to my old bar job, this time as the manager. WOW. That was stressful. My boss wouldn't leave me the fuck alone. He constantly heaped ridiculous tasks on me, and he texted and called me when I was at home relaxing after being in work all day. I got pissed off pretty quickly and sent him a message telling him I wasn't his lapdog. He did not like that. (But he didn't fire me, because I'm ace, obviously.)

It was stressful, but it was the catalyst I needed. Within a week I'd set up a basic website with a few sample articles, rates and a contact form. Then I started emailing random companies, and a few of them hired me to write for them – and I still write for most of them now. Needless to say, I quit my job again not long after that.

Rob started The Hundred Dollar Club just as Edinburgh's Fringe Festival was starting – a busy time for pubs – so I didn't get very involved in the beginning. Honestly, I joined THDC because it was there, and because I'd met Rob and Gretchen at WDS and they seemed cool – very down to earth. I figured, “Rob's a sound guy, he could be onto something, and what have I got to lose?” So I didn't really do the tasks Rob set, and I didn't pay attention to what anyone else was doing. I didn't feel connected to them.

But as time went on, oh, how things changed.

I've never been one to impose myself on other people. I've always sat back and listened to what other people were saying, and not got too involved. I don't like feeling like an intruder, I guess, and it's hard to

gauge how well people in online networks know each other – whether they’ve got a real tight clique going on, and whether they’ll think you’re a bit weird if you just pop up and start talking.

As time went on I got more involved. I was actually getting to know these people. Not just what they were doing, but who they were and what they were all about. And I liked them! I could relate to them! It was incredible to realise this was a place where I could talk openly about my business plans and receive honest, open and useful feedback.

It was WAY better than forcing my Mum to look at my new website and asking her what she thought. That was always incredibly frustrating. “It’s very nice, little one,” Mum would say. “Yes, but look at this bit. What do you think of that? Are you even reading the text?” I’d get annoyed at her for not giving me the right kind of feedback. But it wasn’t her fault. She didn’t know what the hell she was supposed to be looking for. But the guys in THDC knew exactly what they were looking for. I got incredibly constructive feedback and in a place that felt safe. There was literally zero fear of judgement.

I never knew how fantastic it could be to have a group of friends who actually cared about and understood what I was doing it. It’s strange, getting constructive criticism from people who actually give a shit. You have conversations about stuff. And conversations are where the magic happens. From conversations spring new ideas, things that never would’ve popped into your head if you hadn’t been talking to this exact person at this exact time. That was a revolution for me, to realise how easily ideas come to you when you’re talking things over with other people.

The pivotal moment for me was when, after I’d been floundering for a couple of months trying to figure out how to grow my business, I just had this massive outpouring in THDC. I spewed out everything I was thinking, ending with, “THIS is why I’m having trouble shipping. Because I can’t quite figure out what the fuck to do.” The guys launched in with some excellent feedback that helped cement my ideas, and I eventually came up

with what I am confident is a fabulously wonderful business – Untamed Writing, helping badass businesses write smokin’ hot words.

It’s PERFECT. Well, maybe it’s not perfect, but it just feels so right. Which is even better. And that’s why I’m finding it so easy to forge ahead. I’m loving the process, I’m excited about the future, and I know everything is going to work out fucking ACE. I’m already attracting better-paying clients. My plan is to be able to afford the lifestyle I dream about. One in which I roam the world, settle in a new place every few months, get to know the land, the culture, the people, all the while supporting myself with my writing biz. SO EXCITED ABOUT LIFE.

If I hadn’t joined THDC, I’d probably be curled up in a ball, fretting about how I’m doomed to pour pints for all eternity. Okay, that’s not true. There’s no way I would still be working in a bar. I’d already decided to start a writing business before THDC formed. But there’s no way I would feel the clarity I do now without the help of my THDC buddies. Seriously, I feel closer to these guys than some of the people I know in real life.

LESSONS LEARNED

- ✦ Having a support group of people who actually GET you, and know what you’re trying to accomplish, makes things SO much easier.
- ✦ Being part of a small, private group makes asking for help and feedback a lot less scary because there’s no fear of judgement.
- ✦ It IS possible to get involved with a cool group of people and not feel like an intruder or an outsider.

DONNA COSTA, 44, CALIFORNIA

Bookkeeper, soap maker, ecommerce store owner

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When I joined The Hundred Dollar Club, I was running A Zenful Life, my online handmade spa products shop. My goal wasn't to become rich, but to support myself. I have no interest in growing so large that I can't control production, and I really believe in the local movement and keeping things regional.

I was also working at my regular job, commuting a total of three hours a day and working nine hours in between, running numbers and working on financial statements all day. Not at all fun or interesting, but it was a means to an end while raising my family. A Zenful Life is my escape plan.

I joined The Hundred Dollar Club because I needed like-minded people in my corner. My husband didn't mind me starting a business, but it was clear he just thought of it as "the wife's little hobby." I thought the group would also be able to help me with things I have no experience in, and would be able to help me with feedback and ideas.

So I put my name in the hat and Rob welcomed me on board. I didn't receive the \$100 funding, but I was fine with that. In fact, I would have gladly paid \$100 to join at the time. Looking back, I would have paid more. I just wanted the experience.

The first couple of weeks were a bit of a whirlwind. Rob set tasks to help us focus and get to know each other. It didn't take long to figure out that Lindy was our cheerleader, Karen a prolific writer, Thad a modern day philosopher, and Rob the father figure helping us to progress. Getting to know the people in the group, I couldn't wait to offer them whatever help I could, and they were the same. We became a planetary family that just works.

My fellow THDC folks are more tech-minded than me, and they've always been there to help me out, directing me to educational materials and answering my questions (no matter how many times I repeat them because I still don't get it). Most importantly, I didn't feel ashamed if I didn't know how to do something.

Here is where it gets a little cloudy for me. In January, I was diagnosed with breast cancer. To date, I've had two lumpectomies and another procedure that implanted a port under my skin. I've completed three rounds of chemotherapy and am scheduled for at least one more. Following chemo, I'll have five weeks of radiation treatment. My days are now filled with pills, shots and trying to eat, while dealing with the physical and emotional impact of cancer.

Issues with nausea have prevented me from making any soaps or lotions, so I've been working on a line of knitted hats and scarves, hand-tinted notecards, and some other items instead. I hope I'll be able to start selling at local farmers markets in the future. It's become clear that quitting my job and going solo will have to be delayed until we are in a better place financially – but I'm sure the group will help me make the best decision.

I don't know where I'd be if I hadn't joined THDC. I would probably have closed everything down permanently and said I would try again someday. Instead, my Etsy store is still open, and I continue to post on my blog and Facebook page. Every time I knit a washcloth to distract myself from being sick, it's because of THDC.

LESSONS LEARNED

- * If I've learned anything in this experience, it's to believe, believe, believe.
- * Because you are worthy.

GRETCHEN BEHNKE, 42, TEXAS

Small biz strategist, graphic designer

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About a year before I joined The Hundred Dollar Club, I quit my corporate job. I had a decent amount of savings in the bank and had decided to pursue a new career as a self-employed graphic designer/web designer/writer. I wasn't sure that was really what I wanted to do, but I needed some kind of plan. I needed "permission" to quit my job.

We all know the list: you have the big title, you make a good salary, you get to travel, the company likes you, you're "successful." Why would you ditch all that?

I know I couldn't have figured out a new path while I was still in full-time corporate employment. I was unhappy, agitated and stressed. I could only focus on the negative. So I put together a plan that sounded pretty good. Even though I had worked with a career counselor before making this leap, looking back, I realize it was not a well-constructed plan. I just wanted to do the polar opposite of my corporate management job.

So I quit, started taking lots of community college design classes, and began to get a few freelance gigs. I love doing design work for myself, for my own projects, even for friends. But it turns out doing paid freelance design for others doesn't feel much different than working for a boss.

I was struggling. I had built my website (because the building is fun!) but I wasn't marketing myself. I just wasn't feeling it.

At one point, my boyfriend said: Maybe this isn't what you want to do, um, because, um, you're not doing it. I'm sure I punished him with poutiness. But he was right.

This is where I was when I came to THDC.

I joined THDC for three reasons:

- ✱ I met Rob at WDS. Having only just met him, he was already motivating me to get stuff done. I wanted to be a part of anything he was starting.
- ✱ After receiving the \$100 investment from Chris Guillebeau, I felt a huge responsibility to do something great with it.
- ✱ I wanted and needed a like-minded group. People who understood why I quit my job and wanted to start something of my own. I don't know many people like that in real life.

The \$100 I got from Chris Guillebeau was an important factor. Someone had invested their money in me and told me to go make something with it. I did not take that responsibility lightly. Deep down, I was afraid because I didn't have a clue. But the money (not so much the dollar value, but what it represented) was a big motivator for me to figure it out.

I was very moved by my \$100 investment, but I couldn't convey that feeling to others. It's a hard thing to explain to people who aren't part of THDC or weren't at WDS. "So someone gave you a hundred bucks. What's the big deal?" Being in THDC meant being with people who already understood and were pursuing the same goal: to do something worthy of that investment.

When the group first formed, there was a flurry of activity. Everyone was jazzed to share their stories, post their plans, and toss out their business ideas. I will admit I was a bit overwhelmed, especially since I wasn't too excited about saying, "I'm a freelancer." Soon I understood that we were all in different places and that was a good thing. Some were just starting and some already had sustainable businesses running. But we were all trying to do the next thing, whatever that meant for each of us.

I found myself getting involved by giving input to others, while I let my own ideas percolate more quietly. I started getting comfortable and getting to know people. A few months later, three things happened at around the same time.

First, I took on a copywriting client who was starting a recycled clothing business. She needed a mission statement, a vision statement, and an owner's bio to present to potential partners and investors. Not your usual copywriting gig, I had to learn her entire complex and unusual business model and communicate it in a few sentences. I loved it!

Second, I had a dreadful meeting with a potential design client. He was one of those guys who really wants an employee and thinks you should be honored to be at his beck and call. Meeting with this client and feeling only "I don't want to" forced me to think about why I didn't want to – and what I did want.

I wanted more control: of my time, of the content and quality of the work I produce, of the projects I contribute to. My rejection of this client may have been the moment I chose to kill my freelance career.

Third and finally, Rob challenged the THDC members to create and post our 2013 plans and goals by December 31. I wrote my small business plan using the strategic planning techniques I'd learned and implemented in my corporate life. I'd forgotten how much I enjoyed that work and how useful the methods really are.

It was these three things combined that brought me to the idea of adapting big-business strategic planning tools into something that could be used by very small businesses.

The writing of my project was going great but I was constantly plagued by branding. I had no idea what to call this project I was developing. So I went to THDC for help.

I want to share a portion of our online conversation because it was one of the hardest and best moments for me in THDC. There were three of us in the conversation. After throwing around a few other ideas, this happened...

Rob: Instant strategy. Contains no bullshit or other harmful ingredients.

Karen: OMG. Rob's got it!

Gretchen: [silence, thinking: this is a crazy idea]

Karen: Seriously, I think "Instant Strategy: Contains no bullshit or harmful ingredients" is fucking genius.

Karen: Just add... something else people would need to add to make it work?

Rob: Just add you.

Gretchen: I like it a lot. I'm just not sure that's what the product actually is! [thinking: I'm not going to name it that]

Karen: Gretch, I think you should seriously consider changing your entire product to make it fit this title.

Gretchen: LOL!! [thinking: I love Karen. She is funny.]

Rob: I think Karen is serious, and I'm with her, because it's a best seller.

Gretchen: [embarrassed yet not on board] Here's my issue: there's no such thing as instant strategy.

Karen: "Contains no bullshit or other harmful ingredients, and this is probably a good time to mention that it isn't really instant."

Gretchen: Now that's pretty good.

And a brand was born.

I know I will grow, change, improve and start even better things in the future. I know I'll always have a connection to the people in my THDC group. If they need something, I'll be there for them. I will always have a group of sounding boards and nudgers and no-matter-what supporters.

If I hadn't joined, the most likely scenario is that I'd still be trying to be a freelancer, still feeling wholly unsatisfied, and still struggling to find a better idea. Even if I had conceived the idea of bringing big strategy to tiny business, I would have had very few people willing to deeply listen to my ideas and help me make them better. And I would almost certainly be stuck with some lame-ass branding.

LESSONS LEARNED

- * Put yourself in the right company and then be patient.
- * Ask for and accept input from others – they will make you better.
- * A virtual community can be just as cozy as a live one.

THADDAEUS MOODY, 39, MISSOURI

Engineer, teacher, storyteller

www.thaddaeusmoody.com/learnwriterepeat

A year ago I had the life I had always wanted. I was working at a stable, well-paying corporate job with an international company. I was recognized as an expert and had plenty of potential to move up quickly. There was only one problem: I was completely unhappy.

I'd been successful at everything I'd tried, but none of it had satisfied me. I needed something different. I'd read all the books about how to be an entrepreneur, a writer, a consultant, but I always ended up at the same conclusion... someday.

Someday we would sell the house.
Someday we would have enough money.
Someday I would have a better idea.
Someday I would have time to write.
Someday...

Then I heard about The Hundred Dollar Club: my wife forwarded me a tweet about it. The idea instantly appealed to me. I'd been cycling through the same ideas for escaping my career for years without making any progress. I needed a spark and I thought having a like-minded group to cheer me on might help.

That night, I sat down and emailed Rob.

Honestly, I was a little embarrassed by the money aspect. That's not what it was about for me. After I was accepted as a member, I pledged to repay Rob the first \$100 I made from whatever venture I started. To

me, the \$100 represents an obligation to Rob and the rest of the group to see things through to the end, wherever that may be.

The club was a bit of a rollercoaster for me at first; I am more socially awkward on Facebook than in person, and that's saying something. The first few activities felt a little like assignments, and I was overwhelmed trying to keep up with it all. With members from all over the world, it wasn't unusual to wake up to a flood of new posts. It took some getting used to.

But before long, Rob began to hit his stride as a mentor and really started challenging us to expand our thinking and take action, and I was finally getting to know some of the amazing people in the club. While I felt (and sometimes still feel) like I had a lot of catching up to do, I was thrilled to have such a supportive group to share my journey with.

A few weeks into THDC I found myself talking about my lifelong desire to write. Metallurgical engineers are not supposed to be writers. We're supposed to wander round wearing pocket protectors, scribbling equations in notebooks.

But I wanted to write about fighting fear and living simply and overcoming the built-in biases in our thinking. I had a nagging itch to write a book about Toyota's manufacturing philosophy and how to use it in a domestic setting. And poetry, I had always loved writing poetry.

My THDC peers didn't laugh at my dream. They told me to go for it.

The least scary of my ideas was to start a blog and write about things I was interested in. I clenched my teeth and dived into that project.

The words were slow to come at first. Rob helped keep me accountable by having me email him my progress everyday. Before long I had written quite a bit, so I decided to take my site live.

That was a big step for me. My writing is finally out there in the world for everyone to see. I'm no master, but I think it's good solid writing, and I am proud of it.

Writing is my future. I know that now. It may not happen soon, but I am convinced that with hard work I can put together words that people will want to read – maybe even buy.

My focus now is on writing a book I've known I should write for a long time, and The Hundred Dollar Club is my cheerleading squad. I'm making slow, steady progress, and I'm loving how things are coming together.

If I hadn't joined THDC, I would still be waiting. The time still wouldn't be quite right. I would be filling notebooks with words that would never see the light of day and wondering if they were any good. I would be poorer for the missed opportunity and the relationships never formed.

LESSONS LEARNED

- ✦ Start! Do something, even if it is wrong. Don't wait. The time is never right. You will never know how good you can be at something until you try.
- ✦ The world is a humbling place filled with ridiculously smart and energetic people happy to help you if you only take the time to ask.
- ✦ Sometimes things are easier than they seem, so don't let fear make your decisions for you.

SONYA “DUCKY” DUCK, 34, AUSTRALIA

Storyteller, foodie, forager, eternal wanderluster

www.urbanforage.co

[More specifically, Ducky is a location-independent Aussie currently living in Cambodia.]

Ducky, why have you quit your secure, amazing job that flies you to exotic locations? Why are you selling everything you own and hitting the road, when you should be thinking about babies and mortgages? Why are you leaving your friends and family behind to move to a place where nobody knows your name? Are you crazy?

Well, no. At least not diagnosed.

Have you ever felt like there was something more to life? Have you ever felt that you were destined for something BIG? Have you ever wanted to fix the world, but got lost in the enormity of it and ended up doing nothing at all? You're not alone... I have always had this deep knowing that I am a little different and that there is something more for me out there, but not everyone sees it this way.

My mom thought I was going to move to Cambodia, spend all my savings and come home when I ran out of money. I love you mom, but no, that is not my plan. I just don't want to wake up in 30 years and think, shit! Where did that go? I don't want to put things off until I have kids, after the kids grow up, when I retire – when does it stop? Why can't I live my ultimate reality right now? Well, the truth is the only thing that's ever stopped me is me.

And then I stumbled on The Hundred Dollar Club.

It's funny how things come into your life at the exact moment you need them most. I remember reading Rob's proposal and, without exactly knowing why, thinking I had to be a part of it. Being a part of THDC wasn't so much about the \$100 (in fact I still have it sitting in my PayPal account) but about someone I don't even know believing in me enough to invest in me.

When I joined I was just looking for people who were doing a similar thing to me. People who wanted to go against the norm and lead a less conventional life. I had no idea how much THDC would help me and how amazing the support would be – I'd never come across anything like it, so had absolutely nothing to compare it to and no expectations. But it's above and beyond anything I could ever have dreamt up.

To begin with, I was unsure what the club was all about and how it could help me, but it was fun getting to know everyone. When things got going I found the challenges Rob set very helpful, because people held me accountable, were supportive of my ideas and, most importantly, shared in my wins no matter how small.

The biggest milestone for me was the day I put my goal – to quit working the 9-5 – as an event in the THDC calendar. That made it real, people were 'attending,' and so I had to get my shit together and make it happen – no more excuses!

I'm excited about the future of my business and THDC has helped me realise that anything is possible. I can see myself living location independent, writing location guides to help other people do what I'm doing, and working on stuff that excites and rewards me – not my employer. THDC will always be an important part of my business, so much so that I'm flying to the other side of the world to meet up with some of our members!

If I hadn't joined, I'd probably still be living in Brisbane, working hard at making someone else rich. I really don't think I would've had the balls to do everything I've achieved without the support and encouragement I have received from THDC.

LESSONS LEARNED

- * Definitely the biggest thing I've learned is to just do SOMETHING I was always full of great ideas but failed to act on them. THDC is a great accountability tracker to just get things done.
- * I'm not crazy! There are everyday people out there living my ultimate reality, and there are people that believe in me and are willing to support me!
- * I've learned how important it is to start before I'm ready – so I've stopped trying to chase perfection and just started getting stuff done, no more excuses!

UPDATE

Ducky has just published her first ebook, a guide to relocating to Cambodia: [Inside Phnom Penh: A Guide to Moving to the Kingdom's Capital](#). Congrats, Ducky!

PART 2

EIGHT STEPS

EIGHT STEPS



Over the past year we've learned a lot about starting online businesses. What works, what doesn't, what's vital and what's not.

And, most importantly, that you can't do it alone.

We've distilled our collective knowledge into the following eight steps, to help get you started on the road to building your own internet business – on the road to control over your life.

On the road to freedom and friendship.

You won't be surprised to learn that the first step involves finding your people. They're out there.

So go get 'em.

STEP 1: MAKE CONNECTIONS

by Rob Young

Humans are fundamentally social creatures. We're programmed to respond to, seek approval from, and generally prefer to be around other humans. Starting a business shouldn't be any different. But it often is.

If you start something new, the people you're closest to probably won't understand. They won't get it. At best, they'll be supportive but draw a blank when you want to talk things over. At worst, they'll be damagingly unsupportive and say things like, "It'll never work," "that's a stupid idea," or "you're not good enough."

This lack of support means people have to go it alone, which makes a difficult task even harder. But connecting with the right people can significantly boost your chance of success. It can change everything.

But that doesn't mean it's all about who you know – we're not saying you need a black book full of contacts who are already wildly successful. We're talking about building a network of people who are on a similar journey to you. People who are facing the same trials, problems, doubts and fears.

Business networking has been around forever and it has a bit of a bad name. Networking events are often crowded with people desperate to foist a business card on you and give you a sales pitch they've been practising in the elevator. Which, let's face it, doesn't really work for anyone. Not for the people foisting said business cards, and certainly not for the people receiving them. Who wants to join a network that exists only to sell sell sell?

But you know what does work? Fostering connection on a deeper level. Creating real relationships with other aspiring and existing entrepreneurs, regardless of immediate payoff. It's about having a network of

people you can turn to for advice and guidance, and know that what they'll tell you will be in your best interest – not to benefit themselves or to tell you what they think you want to hear.

It's about having folks you can share your dream with, who won't tell you you're crazy. People who'll say "YES! And how about this?" rather than "no," "but," "what if it fails?"

It's about having a team of peers to push you. To not only show you that your dream is possible, but to give you the kick in the pants you need, when you need it.

It's about having people around you who understand what you do and what you want. People you can share things with – who will actually get it.

If your current group of friends is as unsupportive as the average lot, this might sound like a fantasy. But it's not. It's real. And you can make it your reality too, starting right now.

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ACTION ITEM: Find Your Team

▶ Explore Twitter

The conversation you want to have is already happening on [Twitter](#). So go find it. Use the search function, browse a few hashtags, strike up a conversation with someone who seems interesting. Don't ask for help – just join the conversation and see where it leads.

▶ Comment on Blogs

You probably read a lot of blogs – but do you connect with the other people that read them? Because the people who are reading the same stuff as you probably have similar ideas and dreams as you. So get involved in the comments, follow the links of some regular commenters, and just say hi to them. Most people will welcome this type of connection with open arms (and if they don't, there are others who will).

▶ Register for a Conference or MeetUp

Conferences are one of the best places to meet other cool people. Pick an event that looks interesting and sign up. Don't worry too much about the speakers or workshops – the real beauty of conferences is the people you meet.

If you don't want to splash out on a big name conference, have a look on sites like [EventBrite](#) and [MeetUp](#) to find out what's happening near you. And remember, you're building a close-knit team, not an army – so don't let smaller groups put you off.

Your team is out there. Go find them.

STEP 2: LEARN HOW TO MAKE MONEY ONLINE

by Rob Young

Why do you need to know about all the different online business models? Well, if you want to build a money-making business, not a hobby, you need to know what your options are and how you can make them work.

Fundamentally, making money comes down to creating something useful – something people will actually pay for.

There are thousands of viable internet business models, but they all fall into six broad categories. Some are easier to start than others, and knowing which ones those are can help you as you progress on your entrepreneurial journey. So, without further ado, the six core internet business models:

1. Sell Things (aka “Ecommerce”)

Too obvious? It’s probably the first biz model that sprang to mind. But remember, it’s not just physical products you can sell. Digital products, such as ebooks and courses, and services, such as writing or graphic design, are also forms of ecommerce.

This is a fantastic model for low-budget startups, because the tools exist to set up shop and find your first customers quickly – all you need is something to sell.

2. Rent Things (aka “Subscription”)

Another obvious one. This can also apply to physical or digital products. Netflix is a prime example of both, because it allows viewers to stream online or to have DVDs delivered to their homes. Also bear in mind that

it doesn't have to be an ongoing subscription – this model just relies on time-limited access to something in exchange for a fee.

This is another good one for low-budget startups – but figuring out what to rent might be the hardest part.

3. Promote Things (aka “Advertising”)

Advertising is one of the simplest ways to make money on the web, but you really need a solid website with a large following before you can make the big bucks. It's not impossible though, and creating a top notch website that promotes specific things to an engaged audience can be a big money-maker.

Basically, other people will pay you to advertise their goods on your website. Blogs are the most common type of website for this, because they're frequently updated and have regular visitors.

Advertising includes things like regular ads from Google, affiliate commissions from Amazon, product placement, sponsored blog posts, and countless other variations.

4. Connect People (aka “Peer-to-Peer”)

This is all about putting sellers in touch with buyers, and taking a cut of the transaction. Marketplaces like eBay and Amazon do this with physical goods, but there are plenty of other examples too: AirBnB connects people with spare rooms to those who need a bed for the night, and Lending Club connects people with savings to those who need a loan.

This is harder to start from scratch, because platforms need to reach a certain scale before they really get moving; eBay works because of the sheer number of buyers and sellers that congregate there. This model can need a significant investment to get going (but then again Craigslist was started by one guy with an email). Maybe your business could prosper using one of the existing peer-to-peer platforms?

5. Be the Money (aka “Transaction Processing”)

Transaction processors make money by settling transactions between buyers and sellers, and keeping a cut for themselves. It’s how credit cards work, and the biggest example online is PayPal.

This isn’t impossible to start, but it’s not something we’d recommend a bootstrapping entrepreneur take on, purely because of the sheer scale required to make it workable.

6. Sell Information (aka “Data”)

Data gets its own section because it’s so crucial to the way the internet works. We’re not talking about selling things like ebooks (that would be ecommerce), but about selling, well, data. Market research data or the data collected from users who use a particular service are examples of this. Basically, it’s selling information that companies can use to target their ads and products at the right people.

It’s a tricky area to get involved in, because of the myriad privacy concerns involved, but it’s a thing that happens and we think you should at least be aware of it. An aside, keeping an eye on your own business’ data can help you improve your future offerings, by allowing you to see your most popular items, etc.



ACTION ITEM: Understand Where the Money Comes From

▶ Identify Business Models

Write down the ten websites you use most, and see if you can figure out what business models they use (they may use more than one). You'll start to notice that pretty much every site you visit is set up to make money somehow.

▶ Assess Your Ideas

If you've got any ideas for a business at the moment, write down which of the models could work for it. Can you think of any businesses that aren't covered by a variation on one of the six models?

▶ Change Models

Pick five of the businesses you identified. If they were forced to switch to a different business model, how could they continue to make money?

Want to know more? This [list](#) has lots of detailed examples.

STEP 3: CEMENT YOUR IDEA

by Gretchen Behnke

One sound idea, and some directed action, is all you need to get your business off the ground.

You may already have decided what you want to do, or maybe you have absolutely no clue. Perhaps you even feel like you have too many ideas to settle on just one.

But one thing's for sure: one average idea that you actually take action on will kick the ass of ten brilliant ideas that stay in your head.

Having said that, a little thinking upfront can mean the difference between a profitable company and a business that becomes an expensive, time-consuming hobby. Even if you think you already know what you want to do, it's worth spending some time evaluating alternative ideas, if only to confirm that your original idea is the best one.

You can set yourself up for success by evaluating your idea from a business perspective.

The advice “find your passion” is pretty overrated and can even be dangerous. Just because you love to do something doesn't mean you're good at it, and just because you're good at something doesn't mean you love doing it. A sound business idea falls in the space where what you love, what you're good at, and what people will pay you for overlap.

If your idea is something you feel strongly about, that's great. But you need to step back and look at it objectively, taking into consideration what you want, what the market wants, and what you can deliver.

Fortunately, finding the right idea can be simplified into a two-step process: idea generation and running a check on the soundness of each one.

Idea Generation

A good way to generate a large number of ideas is by asking yourself questions and listing as many answers as you can. Here are a few good questions that approach business ideas from different angles.

Where do what you love and what you are good at overlap? We already touched on this and it's worth thinking about more deeply. Consider the things you love doing and try to objectively determine how good you are. How could you become better? Could you get some more training or help that could move you into that golden space where what you love and what you're good at overlap? Stuff you love is a great source for business ideas, but passion alone is not enough.

Forget what you love and just ask: what are you good at? Perhaps what you do is less important than the lifestyle it allows you to live. What special skills or knowledge could you build a business around that would give you the life you most desire?

What problems do you have that need solving? What problems have you solved for yourself that could help others too? Many businesses have started this way. If you have a problem, no matter how small or specific it may seem, other people probably have it too.

How can you be at the edges of a market? How could your product be the most X, the least Y, the fastest, the slowest, the most exclusive, the most inclusive? You get the idea. Seth Godin calls this "edgecraft." If your idea is something that others are offering as well, consider ways you can add to your offering or expand it in new ways.

What are your “longtail” business ideas? With the reach of the internet, you can connect with customers in the tiniest niches. Use this question to brainstorm ideas that are super specific. What can you offer that would benefit a small group of people with very specific interests? It may sound counter-intuitive to target a tiny market, but if you’re the only person offering a niche product or service, you have a big opportunity.

Soundness Check

What is your definition of success? Define what success looks like for you and evaluate your business ideas through this filter. The following questions create a sort of “equation” to help you determine whether your idea meets the time and money goals that add up to *your* vision of success:

- ✱ In your definition of success, how much money do you earn?
- ✱ How much of that money will you get from each customer?
- ✱ How much time will it take you to recruit and serve each customer?
- ✱ Does that total time commitment fit within your definition of success?

The point is not to be entirely accurate, but just to be realistic. If you need a million customers, a goal of spending an hour a week marketing might not stack up!

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ACTION ITEM: Start to Shape Your Business

▶ *Generate Lots of Ideas (Quantity over Quality)*

Write a list of twenty things you could do to generate income online. Don't worry about little details, like how much money you could make or how viable the ideas are. Just let the ideas flow.

▶ *Apply Business Models*

Using the business models from Step 2, figure out which ones could apply to each of your ideas.

▶ *Check Viability*

Run each of your ideas through the Soundness Check. Do they pass? Do they fit with your goals? How might you change the idea slightly so it fits better?

Brain buzzing with ideas yet? Don't worry about trying to come up with something unique or world-changing. Just choose one. The secret is in the execution. You can always refine or change as you go.

STEP 4: DETERMINE YOUR TARGET AUDIENCE

by Karen Marston

Once you've settled on your business idea, you need to figure out precisely who you're going to target it at. The most important thing to remember here is that you can't please everyone – and you shouldn't try to. Trying to please everyone will leave you with a mediocre offering that doesn't appeal to anyone in particular. And so no one will buy from you, and your business will fail.

Unfortunately, you *are* going to want to create something that absolutely anyone could buy – the bigger your target market, the more sales you'll make, right?

But, no – sadly not the case.

Let's say you're a life coach. Do you really think George, the 50-year-old guy going through a divorce, is going to want the same advice as Cheryl, the 21-year-old chick who just graduated and doesn't know what the hell to do with her life? Precisely. So why are you trying to appeal to both of them by declaring yourself a generic old "life coach"? Far better to narrow in on one in particular and gear your entire brand towards them.

It doesn't matter what you're selling – coaching, kettles, crampons – you must define your target audience. Those crampons – who's going to buy them? Retired folks who want to climb a gentle slope in the winter, or hardened climbers who are planning to scale Everest? Because you can't appeal to both. The retirees are going to think they're not advanced enough for those crampons, and the hardened climbers are going to think they're too good – despite the fact that the crampons would work fine for either.

You're going to worry about getting too narrow, about choosing such a small niche that nobody will ever buy from (or find) you. But that's really, seriously, very hard to do.

In fact, the narrower you go, the more likely you are to get customers. Because those people you're targeting will feel like you're talking directly to them. Like you're reaching into their soul, understanding them completely, and then offering the solution to their woes. That's what you're going for here. Slamming straight to the heart of the matter and offering up precisely what this specific person needs.

And it doesn't matter if you really do offer the best possible solution – and it especially doesn't matter if you don't. What matters is that you make your target audience feel like *you* offer the best possible solution because you are the one who understands their needs.

Sure, you probably could offer sound life advice to both George and Cheryl. But you're not going to convince either of them if you try to appeal to both. By ignoring George altogether, and targeting everything about your business and your brand right at Cheryl's heart, there is no way she – or the countless others like her – is going to overlook you or go somewhere else. You've got EXACTLY what she needs, and she's willing to give you money to get it.

You want to become known as *the* place to go for whatever it is you sell. And to do that you must appeal to only a specific group of people. There's no way around it. But those people you DO appeal to? Those people will become your biggest fans.

So how exactly do you figure out who your target audience should be? Well, you're going to need to do some digging. To ask yourself some deep questions. We touched on this briefly in the previous chapter, when we talked about narrowing down your ideas to zoom in on a very specific niche. So let's go even deeper with that.

You've probably got an idea for your business. Now you need to define it more, to figure out exactly who to target it towards. Okay, so you want to start that life coaching business? Great! But who's going to want to work with you? This part is tough, especially if this is your first business. Time to start asking those questions. Let's get back to Cheryl. How can we appeal to her with our life coaching business?

Is Cheryl a young woman? Uh huh.

Has she just graduated? Yup!

And is she now struggling to figure out what to do with her life? BINGO. This is a part of Cheryl's identity that she cares deeply about, and so, you guessed it – Cheryl's your first customer. And others like her are lining up at the door.

Still struggling? Chances are, you'll be able to provide a better product or service to people you actually understand – so work backwards from that. Ask yourself, who do already know how to help? Think about problems you've struggled with yourself, and what the perfect solution for you would have been. Now go and provide that solution – and target it very specifically to your old self. Because there will be others who are in the same situation right now, and they need your help.

It's all about identity and making people feel something. Because people buy things that they believe will bring them closer to becoming the person they aspire to be. And so, if you already know a little something about this person and who they aspire to be (because you've been there yourself) then you're primed to offer a fantastic solution.

The easiest audience to target is going to be the one you actually have things in common with. Because the people you're targeting will feel like you get them (because you DO). You will naturally know what they like, what problems they face, who they aspire to be, and what part of their identity they care deeply about.



ACTION ITEM: Get Specific About Whose Problem You're Solving

▶ Find the Problem

Take your best idea from Step 3 and clearly articulate the problem it solves. Does it take away someone's pain? Or enhance their life somehow? Keep going until you find the answer.

▶ Find the Person

List all the attributes of the people who suffer that problem. What interests do they have in common? Where do they hang out? What do they love doing? Who do they do it with? Ideally, you'll invent a specific character in your head who will match this description – this will make it easier to visualise your target audience.

▶ Shout Bingo

Keep asking questions about that person until you come up with your BINGO answer. Keep peeling back layers until you find the aspect of the person's identity that they really care about.

Remember, no niche is too small. Niche. It. Down!

STEP 5: GET STARTED WITH THE TECHNOLOGY

by Gretchen Behnke

If you're going to run a business online, you need to know something about how the technology works. Whether you've heard of them or not, things like domains, hosting, Wordpress, and themes are essential to making your mark online – so you need to learn what these things are and get a good grasp on how it all works.

Once you take away the mystery and fear about building websites, it's actually quite simple to get started. Even if you don't want to do it yourself, an understanding of the technology will let you get more out of any professionals you decide to hire in the future.

Process Overview

Keep in mind, there are many methods and countless tools to help you get started with your online business. These are the steps and services that have worked for us and many other online entrepreneurs.

- * Register a domain name
- * Get web hosting
- * Install WordPress
- * Choose a WordPress theme
- * Create landing pages
- * Start a blog
- * Consider an ecommerce solution

Domain Registration

A domain name is the unique identity of your website. For example, Microsoft.com, Wikipedia.org and Example.net.

How the process works: search for an available domain name, choose one, register it using an accredited registrar, and pay an annual fee for the service. As long as you continue to pay the registration fees, you can keep your domain indefinitely. And if you ♥ your domain you better pay attention to renewal dates!

There are many registrars to choose from. We personally use [BlueHost](#) for one-stop shopping: domain registration, web hosting and one-click WordPress installation, but you can click [here](#) for a ranked listing of the top registrars in the world.

Web Hosting

A web hosting company makes it possible for your website to be accessed by everyone over the internet. Web hosts are companies that provide space on a server for the files that make up your website, then make your site available on the internet under your domain name.

TIP: Choose a WordPress-friendly hosting company and you can install WordPress with one click.

WordPress

[WordPress](#) is free web software you can use to create a website – no coding or expert knowledge required. It currently powers over 60 million websites.

WordPress is popular for new online businesses not only because it's free but also because it's easy to learn and use, and possible to customise to any business. [Here](#) is a nice getting started guide.

WordPress Theme

WordPress themes change the look and feel of your website without requiring you to write any code. A theme modifies the way the site is displayed without changing the underlying WordPress software itself.

WordPress comes with a free, default theme, but for a more custom look that fits with your business and branding, the sky's the limit. There are countless [free themes](#), but it's worth investing in a premium theme for a more professional look. There are hundreds of companies that specialise in building and selling premium WordPress themes and, for around \$30-\$80, they offer more robust functionality and slicker designs than the free options.

Start a Blog

Put simply, a blog is a section of your website where you write stuff on an ongoing basis. In business, the blog has replaced the newsletter. Want to keep your customers updated or offer them free, helpful information? Want to keep your company front-of-mind on a regular basis? Start a blog.

Although blogs got their start as online personal journals, they are now used by businesses as a way to connect regularly with customers. With WordPress, it's a snap to include a blog on your site. And with email marketing software (a topic for another time), your blog posts will be delivered to your customers' inboxes with one click.

Ecommerce Solutions

We touched on ecommerce in Step 2, and it's essentially software to run your online store. If you plan to sell physical items, no longer do you need a bricks-and-mortar store – you need an ecommerce solution. An inviting, easy-to-use online store that allows customers to browse your items, add them to the shopping cart and make payment.

While there are ecommerce solutions that integrate with WordPress, if your business is all about selling physical goods, you might opt to pay a little more for a turnkey solution that will handle your site hosting, store, cart and payment all in one – like [Shopify](#).

If you plan to sell digital goods, such as ebooks or other information products, there are services that specialize in delivering downloadable products, such as [Digital Delivery App](#).

What else?

We've covered the basics here – this stuff is all you need to setup an online biz. But there's always more you can do. Want to create an irresistible landing page? Learn how to manage subscribers and send fantastic emails? We'll cover landing pages, email marketing and more in the full course.



ACTION ITEM: Build Your Website

▶ Buy Your Own Plot of Land on the Internet

Pick a domain name. Don't fret over this too much – you can always switch to a different name later, but for now you just need somewhere to start building. Go to a full-service provider (such as [BlueHost](#)) and just get it done. Choose “Yes, I want hosting for this domain” and get ready to pay around 5-10 bucks per month.

▶ Build Your First Piece of Real Estate

Choose “Yes, I want to install WordPress on this site using your fancy one-click install.” Head to the themes section and pick a theme you like the look of, then install it with one click. Boom! You have a fully-designed website!

▶ Express Yourself

Now you just need to add some content. Add a new page, write a little something on there (don't worry what it says – no one but your mum will see it yet) and hit publish. Et voilà, you're public. It really is that easy.

Don't worry about what you publish until you've read the next chapter.

STEP 6: LEARN TO WRITE FOR THE WEB

by Karen Marston

From a business perspective, writing is all about selling. Every word you write should somehow be selling your business – but not necessarily your products or services. Seriously. Hear us out. The words you write paint the picture of what your business is all about – which is effectively selling your brand. You’re always selling yourself, your brand and your business – persuading people to give you the time of day, even if you’re not directly pimping your products out.

Every business needs writing. That’s a fact. Writing is how you pull people in and get them interested. Apart from filming a video or recording audio – both of which are a lot more technical and time consuming – how else do you connect with the people who visit your website? The crucial thing to remember is that good writing makes people *feel* something. And that’s what makes people buy stuff.

Think about it: are you more likely to buy a kayak because of its fabulous specs? Will reading about a kayak’s weight, colour, length, volume make you want to buy it? Hell no. But reading about the thrilling adventure you can experience on Lake Umbagog, or about the crocs you can see basking in the sunlight on the Amazon’s banks? Hell yes. The specs may help you decide precisely *which* kayak to buy – but you won’t even glance at them until you’ve decided you want to see those god damn crocs.

Broadly speaking there are two types of writing found on the web: copy and content.

Web Copy

Copy is what sells. It’s found on your about page, your services page, your home page, your sales pages (duh) – pretty much every page on your site (except your blog, but more on that later). Because you should

be trying to sell your brand at every opportunity. If a piece of writing on your website isn't furthering your business, why is it there?

Take your about page. That's where people go to find out about you, right? Well, kind of. More pointedly – your about page is where people go to find out what you do... and how you can help them. Ah, there's the money!

Copywriting is one of the most valuable skills you can learn for the betterment of your business. If you can't learn how to craft your words in such a way that you can convince people to buy what you're selling, you're going to have a hard time er, selling. And if you can't sell anything, you don't really have a business now, do you?

Web Content

And web content? Web content is, well – it's your blog. You might be thinking that running a blog will take precious time away from other, more worthy business endeavours, but blogging is one of the most worthy business endeavours there is, these days. No longer is blogging solely the realm of angry waiters and anonymous prostitutes, decrying the woes of their jobs.

Blogging is now a straight-up badass business tool. You can use your blog to: demonstrate your authority on a subject, keep your customers up-to-date, rank well in Google (we'll talk more on SEO – that's Search Engine Optimisation – later), build your brand, tell your story, have a conversation with people, find out what people want to know and give 'em the answers, stand out, help people, entertain, inform, and oh! the possibilities are ENDLESS.

So, yeah. You need a blog.

Tips for Writing for the Web

Maybe you've never written before – or at least not since school – and you're afraid to put your words out there. You're gonna need to get over that hump if you want to run an online business. Or, you know, hire someone to do the writing for you.

But writing's really not all that hard. So long as you've got the basics of spelling and punctuation down, you're good. And presumably you learned that stuff in school, right? And grammar? Well, let's not worry about grammar. The "proper" rules of writing do not apply to online writing – especially not online writing designed to sell. Because you don't need to write how you're supposed to write.

You need to write how you speak. So once you've written something, read it out loud and see how it sounds. Feel weird? Write it out again, in a way that sounds natural when you say it out loud.

There are a lot of ways to improve your writing. Of course there's the obvious things: read a lot, study other people's writing, copy other people's writing to help you develop your own style, practice practice practice. All sound advice. But you've got a business to run, right? You don't have time for that. So here are some hard and fast tips that *will* improve your writing:

- ✱ Write how you speak. (Worth mentioning again.)
- ✱ Don't try to write how you wrote in school. School essays? No thx.
- ✱ Write fewer words. Chop all useless words out. Seriously. All of them.
- ✱ Avoid clichés like the devil. (See what I did there?)
- ✱ Stop trying to be so damn fancy. Use common, everyday words. Remember, we're trying to write how we speak here. And we want people to understand what we're saying. So no big fancypants words just because you learned a new one.
- ✱ Put the most interesting bit first. Journalism 101.
- ✱ Write in the active voice, not the passive. It's more exciting. ("She kicked his ass." vs. "He got his ass

kicked by her.”)

- ✱ Focus on benefits over features.
- ✱ Break things up into short paragraphs, because people have short attention spans now, y’all. Aim for three sentences per paragraph. Oh, and use headers to break things up, too.
- ✱ Don’t ever use the word “irregardless.” Ever. Because it’s not a word.
- ✱ Don’t be afraid to break the rules. Good writing ain’t about being correct, buddy. It’s about evoking emotions, making people feel something – because them’s the folks who’ll part with their cash for you. (Fine, you can use “irregardless.” No! Don’t! Oh god, I’m so torn.)

.....

ACTION ITEM: Make Your Website Reflect Your Business

▶ *Watch and Learn*

It's not called copywriting for nothing. Take a look at the sites of businesses you've bought from in the past, and get copying. Literally. Get out a notepad and pen, and copy down what they wrote that persuaded you to part with your cash. This is one of the best ways to learn how to write persuasively. [NOTE: This is not really why it's called copywriting. But you knew that.]

▶ *Tell the World About Your Business*

Head back to your newly minted WordPress site and create a page called "About." Try writing some copy for it. [Check out this post from Karen](#) for more help on writing your About page.

▶ *Write, then Write Some More*

Start a blog. If you only do one thing, make it this. Starting a blog will help you figure out the direction of your business, help you find your writing voice, help you get better at writing, and all that other good stuff we talked about earlier.

Use writing as a tool to help you figure out your direction, and get used to putting yourself out into the world regularly.

STEP 7: ATTRACT PEOPLE TO YOUR WEBSITE

by Rob Young

Also known as: Traffic. What is it, why do you need it, how do you get it?

Okay, what is it? Traffic, visitors, hits, page views, impressions – they’re all different ways of measuring one thing. The people who’re visiting your website.

Those people are important. They’re your potential customers. Without traffic, your website is like a shop in the middle of a field. It can be as well stocked as you like, but with no passing traffic, you’ll never sell anything.

A lot of people make the mistake of thinking all they need to do to make millions from the internet is put up a site, sit back, and watch the money roll in. But it doesn’t work like that. The internet is a crowded place, and people won’t come flocking to your new site just because it’s there.

But you’re not going to make that mistake. You’re going to think about how you’ll get traffic from day one, and build from there. Folks out there are waiting for what you’ve got, but they need to find you and you need to make it easy for them.

So let’s take a look at the different sources of traffic you should think about:

Search Traffic

This is a good place to start. You hope visitors will type “artisan green widgets” into Google (or Bing or whatever) and up will pop your green widget emporium. Hey presto, lots of visitors.

On the face of it, this is how it works – but getting your site to be the first one that shows up in search engine results requires a bit of effort on your part. There’s a vast industry dedicated to helping site owners get noticed in Google, usually under the heading of SEO (Search Engine Optimisation). Basically, it’s building your site in a way that will make search engines notice you.

SEO is a huge topic, but here are some of the basics to get you on your way:

On-Site Optimisation (Stuff You Can Control)

Google can’t see your website and it can’t understand it in the same way as an actual person can. Instead, Google will read the words and make a judgement about what the site is about. Put simply, if your page is about artisan green widgets, then you need to mention those words in context a few times so that Google gets the gist of it. But that doesn’t mean the more times you throw your “keywords” onto the page, the higher you will rank. Google’s super smart and can pick up on stuff like that. Instead, focus on writing quality words that people will actually read – and just make sure they’re relevant to your subject.

Another tip is to choose a domain name that’s relevant to the words you want to rank highly for – in this case artisangreenwidgets.com would be a fine choice!

Off-Site Optimisation (Stuff on Other People’s Sites)

Google likes popular sites, and one way it decides which sites are popular is by the number of incoming links from other sites. And the more popular a site that links to you is, the more value that link carries. So, if ArtisanGreenWidgetWeekly.com is the most popular site in your niche, a link from them would count for a lot.

It’s important to remember that this doesn’t happen overnight. It can take a good couple of months for any difference to be made to your position in the Google search results. For this reason anyone who claims they

can get you to the top spot on Google tomorrow should be roundly ignored and treated like the waste of time they are.

SEO is known as the “natural” or “organic” way to appear in search results, because you don’t have to pay for it. (Unless you hire an SEO consultant to help you rank – but the actual search results themselves don’t have to be paid for.)

Paid Search

Pay Per Click (PPC), otherwise known as sponsored links and search engine advertising, is a guaranteed method of appearing on the front page of Google search results, and is quicker and easier than SEO – but more expensive.

Simply put, Google runs an auction for the adverts it shows on the front page of search results. The more you offer to pay, the higher up the page you go, but you only have to pay when someone clicks on your link. So if you wanted to appear when someone searched for “artisan green widgets,” you’d bid, say, ten cents per click, and Google would show your ad. If someone clicked it, he’d be sent to a page of your choosing and you’d pay Google the ten cents.

In reality, PPC is more complicated than that, because Google takes into account other factors, such as the relevancy of your ad and the quality of the page you send visitors to. Having said that, PPC does work. You can get a predictable, steady stream of traffic almost instantly and, as long as you can turn enough of those visitors into customers, it can be well worth it.

Whether this is right for your business or not depends on what you’re selling, how many people search for it, how much competition you have, and how good your site is at turning visitors into customers. In some industries, clicks can cost many, many dollars, and in others, just a few cents.

Referrals

This is the generic term for any visitors that arrive at your site via a link from another site. So far so good. The tricky part is persuading people they should link to your site in the first place.

One of the most popular ways of scoring referral links is by “guest posting.” Usually, a newer or less popular blogger will offer to write a post for a more popular blog for free, essentially allowing the newer blogger to borrow the more established blogger’s audience. It’s win/win: the popular blogger gets good content for her audience without having to write it, and the newer blogger gets a link back to his own site in the bio section at the bottom of his guest post. The hope is that readers will follow this bio link to find out more.

Another example is to exchange links with another biz in your industry. Of course, people might link to your site of their own accord, but relying on that to generate traffic is a bit like relying on people showing up to your house party because your gran told her neighbour about it.

Social Media

This is really just another form of referral. Your Facebook, Twitter, and other social media profiles will contain a link to your website that, all being well, people will click. And even more fun is when other social media users post links to your website because you wrote a hilarious or otherwise incredibly shareable blog post... or something. Basically, social media is rife with opportunities to score backlinks if wielded wisely. We’ll talk more on social media in the next chapter.

Returning Visitors

Rather than focusing on attracting new visitors all the time, it’s much easier (we use the term loosely) to persuade your previous visitors to return – after all, they already know you exist. Old schools folks might decide to bookmark your site, but what you really want is for people to sign up to receive emails from you, or to add your blog to their RSS feed – that way you have a direct line of communication with your audience. There are a number of tools that can do this for you; one of the simplest (and free-est) is [Mailchimp](#).

A Final Note About Traffic

All visitors are not created equal. If you're selling artisan green widgets, the people you really want to land on your site are those who've Googled "buy artisan green widgets" to find their way to you. They're much more likely to hand over cash than somebody who found you because of some rather amusing cat photos you tweeted.

Essentially, it doesn't matter how many people visit your site. What matters is that enough of them become paying customers. If you only get ten visitors per week, but five of them become customers – well, that's just dandy if five customers per week is enough to turn a profit.



ACTION ITEM: Get People to Notice You

▶ Write Your Team Sheet

Make a list of all the people you know who might be willing to link to your site. And then ask them. (Maybe broach the idea of a guest post, rather than flat out asking for a link, eh?) Make a list of the popular bloggers in your niche, too, and start sending out emails to introduce yourself and tell them how much they've helped you. (At this point, you don't want to ask them for a link or a guest post – you need to begin with building a relationship.)

▶ Get into Your Customer's Head

Write down all the things your target audience could be typing in to Google to find what you sell. They're already searching for the solution you provide – now you need to figure out how to make sure YOUR page shows up in those searches.

▶ Get Analytical

One great thing about running an online biz is that there's no need to guess what your customers are doing – you can actually see for yourself using MAGIC. Okay, not magic – analytics software, which isn't quite as exciting. [Google Analytics](#) is a good place to get started, so open up an account and install the necessary code on your website (it's not that hard – and Google knows how to do it, natch).

Remember, there's no point having an invisible business. Start getting the word out.

STEP 8: DIVE INTO SOCIAL MEDIA

by Gretchen Behnke

Social media is anything that lets you publish content to the web and interact with others. It's a fantastic way to make connections with potential customers and make people want to do business with you, because it allows you to tell compelling stories about you and your products. Add the fact that it's also a mechanism for giving valuable information away for free, and you've got a pretty decent branding tool on your hands.

Basically, you can use social media to build authority and credibility.

Social media turns monologues into conversations and gives you the ability to learn what your customers want. Right from the horse's mouth. And there's no better market research than that.

People naturally like to do business with those they like or share views with, so you should use social media to show potential customers who you are. Be transparent and honest and show your personality. What we're trying to say is: be yourself. Authenticity helps build credibility, and keeping up an act is a pain in the ass anyway.

The Big Three

There are so many social media outlets. Too many. It's easy to feel overwhelmed. But don't worry – you don't need to join them all. Just start with one, and build from there. Doing one thing well is better than doing several things badly, right? Right.

By starting with one of the “big three” – LinkedIn, Facebook or Twitter – you'll hit a big audience and be able to talk to people in the language they prefer. Think of LinkedIn as your virtual storefront, Twitter as your cocktail party, and Facebook as your house party. Each has its own vibe, language, dress code and

tasty beverage (LinkedIn's is gin and tonic, Facebook's is a shared bottle of red, and Twitter's is margaritas all around. Make sense? Excellent). When you look at it this way, it's easy to see why you shouldn't post the same content across all three – something people are prone to do.

So what should you post across each network, if you have to think of something different for each one? Glad you asked:

LinkedIn

LinkedIn is the “professional network.” It has 225 million members, and is where you can create a free profile to connect with past and present colleagues and classmates.

Don't be surprised if your LinkedIn page ranks higher than your website in search results. It happens a lot, which is why you really need to pay attention to what's going on over there. Put on your best professional voice when you update your profile, but don't be afraid to let a little personality shine through, too. Do things like this:

- ✱ Post status updates about what's happening with your business.
- ✱ Help people by endorsing their skills and writing online recommendations.
- ✱ Use your connections when looking for new business opportunities.
- ✱ Give and receive advice from others.
- ✱ Join (or create) groups with similar interests or goals.

Facebook

You probably already use Facebook to stay connected with friends – but do you have a Facebook page for your biz?

When prospects and customers start getting to know you, they may want to Like your business on Facebook to show support and receive your status updates. They want to get to know you on a more personal level. Remember, Facebook is your house party and your fans are the guests. Entertain them, make them feel welcome and included. Use a familiar voice and post things about yourself as well as your business.

Your Facebook business page is tied to your personal account, but only for administrative reasons. Your business page won't show users your personal details or posts.

Twitter

When no one knew what Twitter was, they called it a microblog: a way to broadcast messages and links to your followers in 140 characters or less. Now Twitter is just Twittter. You don't hear "microblog" so much but it's a good analogy for what you can do with it.

Because of its openness and visibility, Twitter's a great place to find people who are talking about what you're into. Hashtags and keywords make it easy to find and join conversations, so don't be afraid to introduce yourself and offer some helpful information in your area of expertise. Follow people who interest you and add value to your followers by sharing good stuff and retweeting things you think they'll find useful.

We recommend tweeting as yourself, rather than setting up a business profile. Remember, this is your virtual cocktail party – less professional than LinkedIn, less personal than Facebook. Your tweets can mix business with other oddball topics that you find funny or entertaining. Mingle and let people get to know you.

A Few More Worth Noting

Pinterest

If your business sells physical goods, or is connected to arts and crafts or beautiful things, you may want to add Pinterest to your social media repertoire. Pinterest is an image-based network that describes itself as a

tool for collecting and organising things you love. If people love your products, they can pin them and link back to your website. Others will find your business when people they follow have pinned your items.

You can set up a Pinterest business account and add the Pin It button to items on your website. As a business, you can also create boards for others to follow. Be personal and authentic. Add value by helping people find stuff they like on your boards – some of those will be your own products, and some won't.

Blogging

Writing a blog on your website is another form of social media. When users subscribe to your blog, they're asking to hear more from you. The blog is your medium to delve more deeply into topics that can engage or educate your readers.

From a search perspective, blog posts can have more weight with Google than your site's other pages. Google's algorithm likes to see fresh and continually updated content, so you can boost your search rank by keeping a regular blog schedule.

Other Social Media Platforms

Google+, Instagram and YouTube are the other "biggies," but there are plenty of other social networking sites out there, too. Maybe there's one you know of in your niche that we have no idea about?

There's one tip that goes for all: this is SOCIAL! *Engage* don't just broadcast and share links to your own stuff. That would be like wearing a sandwich board to the party – not very effective and a bit embarrassing!



ACTION ITEM: Start Telling Your Story

▶ *Choose Your Message*

What is the one thing about your brand or product that you want everyone to know? Write that message in three different voices: once for LinkedIn, once for Twitter and once for Facebook.

▶ *Pick Your Platforms*

Choose the social network you most think fits with your business (or you). Just choose whichever one you feel like playing with – don't get too ambitious and set up profiles everywhere just yet.

▶ *Work Out What to Say*

You can't just say the same old thing over and over again. Draw up a list of the type of things you want to share. Focus on being helpful, and don't just share things related to your own business. Share other people's stuff too – it'll get you noticed more and make you more interesting to boot.

The right platform to tell your story is out there. Find it and start talking.

FINAL THOUGHTS

The Hundred Dollar Club started with a desire to pay it forward, and that desire has only grown stronger.

Following these eight basic steps will see you on the road to building your own online business and living life on your own terms.

We're also taking the club to a new level this year – the group is open for new members to join for free.

If you want to know more, [check out our website](#) where you can find more information and find out how to join the club.

And please, if you do nothing else, find your people.

If you're struggling, we want to hear from you. Email any or all of us. Let us know what you are working on, what you want to achieve, and how we can help. If nothing else, we can provide the encouragement and support your friends and family are unable to.

If you found this book helpful, please share it far and wide.

Pay it forward.



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