



101 Businesses You Can Start With Less Than One Thousand Dollars: for Retirees

Heather Shepard

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According to a study by the U.S. Department of Health and Human Services, people starting their working careers will face the following situation when they retire age at age 65: they will have annual incomes between \$4,000.00 and \$26,000.00. According to the Social Security Administration, today's retirees can only count on corporate pensions and Social Security for 61 percent of their income at retirement. The remainder must come from other sources. If the same holds true in the future, today's workers need to accumulate enough in personal savings to make up a 39 percent shortfall in their retirement income. The solution for many after they have played enough golf and caught enough fish will be to start a small part-time business.

Detailed in this new book are over 100 business ideas that can be started for very little money and yet may provide retired people with a lot more money than they would earn being paid by the hour. This is a collection of businesses selected especially for retirees who are interested in augmenting their income. These businesses can be started with minimum training and investment and are all capable of producing extra income. Most can easily be operated by one person and eventually be sold for an additional profit.

Many of these businesses can actually be started with less than one hundred dollars and some can really be started with next to nothing. Some can even be operated from home. Starting and managing a business takes motivation and talent. It also takes research and planning. This new book is intended to serve as a roadmap for starting your business. It is both comprehensive and easy to use. It also includes numerous Web links for additional information. While providing detailed instruction and examples, the author leads you in developing a winning business plan, setting up the structure of the business and accounting and bookkeeping procedures, tending to legal concerns, devising sales and marketing techniques, calculating pricing formulas, getting the right computer systems to save time and money, generating high-profile public relations and publicity, developing low-cost internal marketing ideas, finding low and no-cost ways to satisfy customers, building sales, and keeping customers coming back. Thousands of great tips and useful guidelines will show you how make the most of your retirement years.

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