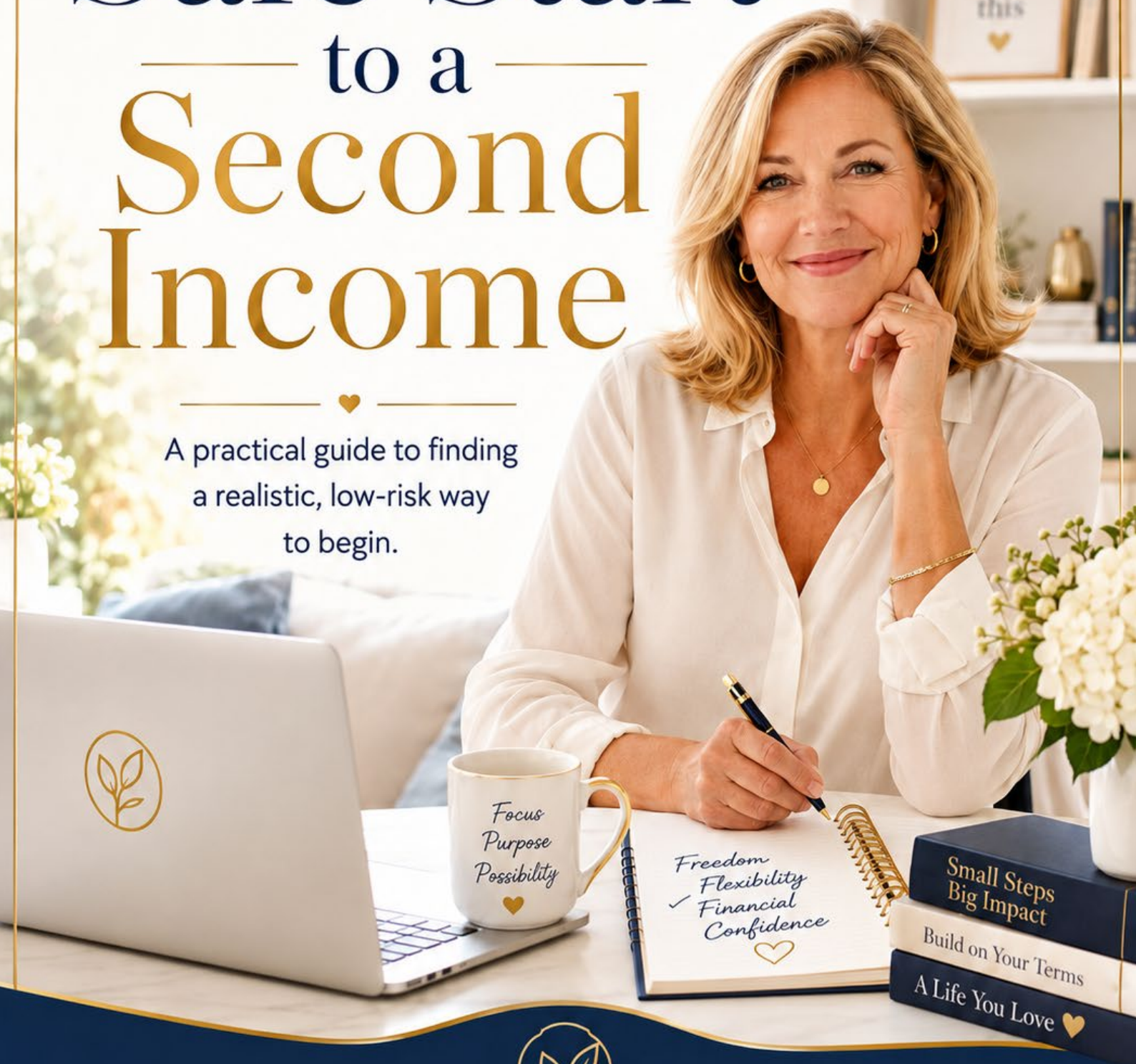




The Safe Start to a Second Income

A practical guide to finding
a realistic, low-risk way
to begin.



Not “Business As Usual” Unlimited



The Safe Start to a Second Income

**Identify one realistic opportunity
and take a low-risk first step.**

A practical workbook for employed professionals
who want to explore income beyond their salary
—without making a reckless leap.

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Important Information

This guide is provided **for educational and illustrative purposes only**. Its purpose is to help you explore whether your existing experience, knowledge and skills could form the basis of a realistic second-income opportunity, and to help you consider possible next steps in a careful and structured way.

It is **not financial guidance** and does not constitute financial, legal, tax, employment, investment, insurance or other regulated professional advice.

The examples, questions and exercises are designed to help you think through possible opportunities, identify areas worth investigating and make better-informed decisions before committing significant time or money.

Nothing in this guide guarantees income, customers, sales, business success or any particular financial result. Any outcome will depend on factors such as the relevance of your offer, the needs of your chosen audience, how clearly it is positioned and priced, your ability to reach potential customers, and the time and resources you are able to commit.

Before offering a product or service, accepting payment or starting any income-generating activity, you should consider whether you need to review your employment obligations, check for conflicts of interest, protect confidential or employer-owned information, confirm intellectual-property rights, investigate relevant tax or registration requirements, obtain licences or insurance, and seek appropriate professional advice.

The purpose of this guide is to provide a **practical educational starting point**. It is designed to help you explore your options responsibly, protect what matters and take measured steps based on evidence rather than hype, pressure or promises of financial success.

Welcome

Welcome to The Safe Start to a Second Income.

You may have been thinking about creating an additional source of income for some time. Perhaps rising costs have made greater financial security more important. Perhaps you want to reduce your reliance on one salary, build savings, prepare for a future change or create something of your own alongside your employment.

You may also have valuable experience, knowledge and skills, but no clear idea how they could become an income opportunity.

That is a common starting point.

You do not need to resign, make a large financial commitment or have a complete business idea before you begin. You do not need to know exactly what you will sell, how much you will charge or how the opportunity might develop in the future.

You only need a practical way to explore what may be possible.

This workbook will help you look at what you already know, the people you may be able to help and the types of income opportunity that could fit your present circumstances. It will also help you identify genuine constraints, question untested assumptions and choose one safe but meaningful action.

The aim is not to persuade you to start a business at any cost. It is to help you make a more informed decision about whether there is an opportunity worth exploring.

Work through the questions honestly and at your own pace. You are not trying to produce perfect answers. You are creating a sensible starting point based on your experience, priorities, available time and acceptable level of risk.

By the end of the workbook, you should have greater clarity about one possible direction and one practical step you can take without putting your existing employment or financial security at unnecessary risk.

What this guide will help you do

You may know that you want an additional source of income but still feel unsure about what to start.

Perhaps you have several ideas and cannot decide which one deserves your attention. Perhaps you have no clear idea at all. You may know that your experience is valuable but find it difficult to see how it could become a service, product or resource that someone else might pay for.

You may also be concerned about:

- finding enough time alongside your job and other responsibilities;
- spending money on an idea that may not work;
- choosing something that does not fit your experience or circumstances;
- discovering that there is little or no demand;
- becoming visible before you feel ready;
- lacking confidence with business or technology;
- creating a conflict with your employer;
- putting your salary or existing financial security at risk.

These concerns do not necessarily mean that you should abandon the idea. They mean that the first step should be proportionate, informed and carefully controlled.

This workbook will not ask you to resign, register a business immediately, build a website, invest heavily in software or create a complete product before you know whether the underlying idea is worth pursuing.

Instead, it will help you:

- clarify why you want another income and what it needs to achieve;
- identify what is genuinely preventing you from starting;
- distinguish practical constraints from fears and assumptions;
- recognise experience, knowledge and skills that may have commercial value;
- consider who might benefit from what you know;
- explore a small number of suitable income routes;
- sketch one possible opportunity without committing to building it;
- choose one controlled action that produces useful evidence;
- make a realistic seven-day commitment.

The purpose is to help you explore a possible source of additional income while retaining the stability of your current salary and employment.

You are not being asked to decide your entire future. You are being asked to identify one realistic possibility and take one safe step towards understanding it better.

Introduction

You do not have to make a dramatic leap

Starting a business is often presented as one dramatic decision:
Stay employed—or leave your job and become an entrepreneur.

That is rarely the only choice.

There is a large and useful space between thinking about an idea and committing yourself to a fully established business. Within that space, you can explore what may be possible, investigate a customer problem, speak to potential customers, compare existing offers and test a small proposition.

You can do all of this before making a major financial or career decision.

Starting does not mean resigning.

Exploring an idea does not mean committing yourself to pursuing it.

Creating a sample does not mean developing a complete product.

Speaking to a potential customer does not mean making a sales pitch.

Testing whether a problem matters does not mean registering a business immediately.

You are not required to know exactly what the business will become, how much it will earn or whether it will eventually replace your salary. At this stage, you are simply looking for evidence that one possible direction deserves further attention.

The aim of this guide is not to remove every uncertainty. That would be unrealistic.

Its purpose is to help you replace vague uncertainty with one small piece of useful evidence.

That evidence might come from discovering that several people experience the same problem. It might come from finding comparable services or products already being purchased. It might come from hearing that someone would welcome the type of help you are considering.

It may also show you that an idea is not suitable, not sufficiently valuable or not right for your present circumstances. That is still useful evidence. It can prevent you from investing time and money in the wrong opportunity.

Confidence often follows action

Confidence is frequently treated as a prerequisite for starting:

“Once I feel confident, I will begin.”

In practice, confidence often follows action.

You ask one useful question.

You receive one encouraging response.

You identify a problem that people regularly experience.

You discover that customers already pay for a similar solution.

You explain your idea clearly and realise that another person understands its value.

Each small piece of evidence reduces uncertainty. Each controlled action helps you understand the opportunity more clearly.

You do not need complete confidence before you begin. You need an action that is small enough to feel manageable and useful enough to teach you something.

The objective is therefore not:

“Become completely confident.”

It is:

“Take one controlled action that gives me better information.”

Begin without giving up what you already have

For an employed professional, exploring a second income should not require an immediate choice between security and independence.

You can begin while retaining your salary and the stability of your employment. You can explore an idea around your contracted working hours, set clear limits on the time and money you are prepared to commit and avoid making significant investments before there is evidence of demand.

You should also consider the responsibilities attached to your employment.

Before developing or testing an idea, review your employment contract and any relevant workplace policies. Check whether restrictions apply to outside work, business interests, conflicts of interest, confidentiality or intellectual property.

Do not use your employer’s time, equipment, systems, information, materials or

contacts without clear permission. Keep your exploration separate from your employment and obtain appropriate advice where necessary.

The purpose is not to place your salary or career at unnecessary risk.

It is to begin creating greater financial independence by exploring whether your existing experience could support an additional source of income.

You do not have to make a dramatic leap.

You only need to take one sensible, responsible and evidence-led step.

Part 1: What does your second income need to do?

It is easy to begin with a general thought:

“I would like more money.”

That is understandable, but it is not yet specific enough to guide a useful decision.

A second income is rarely the final objective. It is usually a way of achieving something else.

You may want greater financial security. You may want to reduce debt, build savings, increase your pension contributions or prepare for a significant future expense. You may want to reduce your dependence on one salary or create more choice over how you work in the future.

You may also want to test whether your experience could support a consultancy, service, workshop, course, digital product or another income-generating activity.

The clearer you are about what your additional income needs to achieve, the easier it becomes to judge whether a particular opportunity is suitable.

The aim of this section is to help you move from:

“I would like more money.”

to:

“I understand what I want another income to achieve, how quickly it matters and what I am not prepared to sacrifice.”

This distinction matters.

Without a clear purpose, you may choose an opportunity because it sounds exciting, fashionable or potentially profitable. You may then discover that it requires more time, money, visibility or uncertainty than you are willing or able to accept.

A suitable second-income opportunity should fit:

- what you want the income to achieve;
- how soon you need results;
- the time you can commit;
- the money you can afford to invest;
- your existing experience and interests;
- your employment responsibilities;

- the level of risk you are prepared to accept.

Different objectives require different approaches

There is no single “best” second-income model.

An opportunity that suits one person may be completely unsuitable for another.

Someone who wants to generate a modest amount relatively quickly may need to prioritise a service they can offer directly. This could include consultancy, tutoring, freelance support, a workshop or a small project.

Direct services can often be tested without building a complete product or investing heavily in technology. They may provide a faster route to initial income because the customer is paying for the person’s time, expertise and support.

Someone who wants to create a longer-term asset may prefer to develop:

- a guide;
- a workbook;
- a template;
- a short course;
- a newsletter;
- a membership;
- another form of digital resource.

These models may take longer to develop. They may also require the person to build an audience, create marketing materials or learn a new platform. However, they can create something that may be sold or delivered more than once.

Someone who wants to test a possible future career may choose an opportunity that helps them build credibility, develop customer insight and form new professional relationships.

Someone with two or three hours available each week may need a smaller and simpler model than someone who can reliably commit ten hours.

Someone who needs income soon may make a different choice from someone who is prepared to build gradually over twelve months.

The right question is therefore not:

“Which opportunity has the highest earning potential?”

It is:

“Which opportunity is most appropriate for what I need, what I can commit and what I am prepared to risk?”

Why has creating another income become important now?

Your reason may be financial, professional, personal or a combination of all three.

It may be connected to something that has recently changed, or it may reflect a concern that has been developing for some time.

Consider the following questions.

Financial reasons

- Have your household costs increased?
- Do you want to reduce or clear debt?
- Would an additional income help you build an emergency fund?
- Do you want to increase your pension savings?
- Are you concerned about relying on one salary?
- Is there a significant future expense you want to prepare for?
- Would additional income give you more financial breathing space?
- Would it help you feel less vulnerable to an unexpected change in employment?

Professional reasons

- Are you concerned about changes within your organisation or industry?
- Do you want to create an option outside your current employment?
- Are you considering a future career transition?
- Do you want to test whether your expertise could support a business?
- Would you like to create an asset that belongs to you?
- Do you want greater control over the type of work you do?
- Do you want to use experience that is currently underused?

Personal reasons

- Do you want more choice over how you use your time?
- Would another income allow you to reduce your working hours in the future?
- Do you want to fund travel, education or family commitments?
- Are you looking for greater independence?

- Would creating something of your own feel meaningful?
- Do you want more control over your longer-term financial future?

There is no correct answer.

The important point is to identify the reason that matters most to you.

What should the income make possible?

A second income may help you:

- reduce or clear debt;
- improve household resilience;
- cover rising living costs;
- build an emergency fund;
- increase pension contributions;
- fund education, travel or family commitments;
- create future employment options;
- develop an asset outside your current job;
- prepare for a career transition;
- build greater independence;
- reduce your reliance on one employer;
- create more choice before you need it.

You may have several reasons. That is normal.

However, it is helpful to identify one principal objective because this will influence the type of opportunity you choose.

For example:

“I want to earn an additional £300 each month within six months to improve my household finances.”

is different from:

“I want to spend the next twelve months building a digital product that could become a longer-term asset.”

Both objectives are valid, but they require different approaches.

How urgent is it?

Select the statement that most closely reflects your position.

Option 1: I need the possibility of income relatively quickly

You may need to prioritise:

- a service you can offer directly;
- a small paid project;
- consultancy;
- tutoring;
- freelance work;
- a paid workshop;
- a limited pilot.

These options may allow you to test demand before investing heavily in branding, systems, software or product development.

Option 2: I can spend several months testing and developing an idea

You may have time to:

- research a potential audience;
- test several offer ideas;
- develop a small digital product;
- create a simple email list;
- build a repeatable service;
- test a workshop;
- develop a short course.

Option 3: I am building for the longer term

You may be prepared to invest time in:

- building an audience;
- creating intellectual property;
- publishing useful content;
- developing a membership;
- creating a portfolio of products;
- building a business that may eventually become a significant source of

income.

Option 4: I do not yet know

This is also a valid answer.

Your first task may be to understand the trade-offs between:

- speed and scalability;
- direct delivery and repeatable delivery;
- income now and assets later;
- public visibility and privacy;
- simplicity and growth potential;
- flexibility and predictability.

What would count as early success?

Early success does not have to mean earning a large amount of money.

At this stage, success may simply mean reducing uncertainty.

It could include:

- identifying a genuine customer problem;
- receiving five useful responses from potential customers;
- finding evidence that people already pay for similar help;
- securing one paid pilot;
- selling one small resource;
- receiving a serious expression of interest;
- confirming that you enjoy delivering the work;
- establishing that the idea fits around your employment;
- discovering that the idea should not be pursued.

That final outcome is still valuable.

Learning not to build the wrong idea can protect months of work and a significant amount of money.

A useful early result answers a question.

For example:

- Does this problem matter?
- Can I reach the people who experience it?
- Can I explain the value clearly?
- Does the delivery model fit my available time?
- Am I willing to continue?
- Is there evidence that someone may pay?

Your first objective should therefore be realistic and evidence-based.

Exercise: My Second-Income Requirement

Complete each statement as specifically as you can.

Why I want another income

I want to create an additional income because:

What I want it to make possible

When it works, it would make the following possible:

What I need during the first stage

During the first stage, I need it to generate or demonstrate:

This might include:

- a specific amount of initial income;
- evidence of customer interest;
- one paid pilot;
- confidence that the model fits your circumstances;
- confirmation that you enjoy the work;
- a clear decision about whether to continue.

Time available

I can realistically commit approximately _____ hours each week.

Do not write the number of hours you would ideally like to have.

Write the number you can protect consistently alongside your job, family, health and other responsibilities.

Exploration budget

I am prepared to invest up to £ _____ during the exploration stage.

This is not a target to spend.

It is a maximum boundary.

Your initial exploration may require little or no expenditure. Customer conversations, market research and simple offer testing can often be completed without a website, paid advertising or expensive software.

What I am not prepared to compromise

I want to achieve this without compromising:

You may include:

- your current employment;
- salary;
- household finances;
- pension arrangements;
- family time;
- health;
- professional reputation;
- contractual responsibilities;
- personal values;
- confidential information;
- relationships with colleagues or customers.

Complete the statement

I would like to build income beyond my salary without jeopardising my employment, pension arrangements or financial security.

I am not prepared to:

Priority sorter

Different opportunities involve different trade-offs.

Rank the following factors from **1 to 10**, where:

- **1** means most important;
- **10** means least important.

Priority	Rank
Speed to first income	
Low startup cost	
Flexibility	
Fit with existing expertise	
Low public visibility	
Long-term scalability	
Predictability	
Creative interest	
Greater independence	
Low delivery burden	

Reflection questions

My three highest priorities are:

1. _____
2. _____
3. _____

These priorities matter because:

An opportunity would be unsuitable for me if it required:

I would be willing to accept the following short-term disadvantage in return for a longer-term benefit:

A realistic example

Imagine that your three highest priorities are:

1. speed to first income;
2. low startup cost;
3. fit with existing expertise.

A small consultancy service, workshop or freelance offer may be more appropriate than creating a large online course.

Now imagine that your priorities are:

1. long-term scalability;
2. low delivery burden;
3. greater independence.

A digital product or resource may be more suitable, although it could take longer to produce income.

Neither choice is automatically better.

The purpose of this exercise is to prevent you from selecting an opportunity that conflicts with what you actually need.

Practical check

Before moving to the next section, consider:

- How much additional income would feel meaningful?
- How quickly does it matter?
- How many hours can you commit consistently?
- How much can you afford to invest without affecting your household finances?
- Does your employment contract restrict outside work?
- Could the activity create a conflict of interest?
- Could it involve confidential or employer-owned information?
- Is it compatible with your current tax position?
- Would you need to investigate operating as a sole trader or through a limited company at a later stage?

You do not need to choose a business structure now.

At this stage, the objective is to identify a suitable direction and recognise which

questions may need further investigation or professional advice before you begin accepting payment.

Part 1 conclusion

You should now be able to complete this sentence:

“I want to create an additional income so that I can _____

It needs to begin demonstrating _____ within _____.

I can commit approximately _____ each week, and I am not prepared to compromise _____.”

Keep this statement visible as you work through the rest of the guide.

It is your decision filter.

Every opportunity you consider should be assessed against it.

Part 2 : What is really preventing you from starting?

Feeling “stuck” can make the whole idea of creating a second income seem difficult, risky or unrealistic.

You may know that you want to begin, but every possible next step appears to raise another question:

- Where would the time come from?
- What if you spend money and the idea does not work?
- What if nobody wants what you offer?
- What if other people know more than you?
- What if your employer objects?
- What if you choose the wrong idea?
- What if the technology is too complicated?

When several concerns are present at the same time, they can merge into one broad conclusion: “I cannot start.”

But “I cannot start” is rarely one complete problem.

It may mean:

- I cannot see where the time would come from.
- I do not want to lose money.
- I do not know whether anyone would buy.
- I am worried about being judged.
- I cannot decide between several ideas.
- I am concerned about my employer’s reaction.
- I do not understand the technology.
- I believe I need to complete everything before speaking to a potential customer.

Each of these barriers requires a different response.

A time problem needs boundaries and scheduling.

A money problem needs a lower-cost test.

A confidence problem needs a smaller and safer form of exposure.

An uncertainty problem needs evidence.

An employment or legal concern needs careful checking before action.

The purpose of this section is not to persuade you that every concern is imaginary. Some barriers are genuine and must be taken seriously.

The purpose is to identify the specific issue you are facing so that you can respond to it appropriately.

You do not need to solve every possible problem before you begin. You need to identify which problem must be addressed first.

Barrier 1: Time

Common thoughts

You may be telling yourself:

“I have no time.”

“My job takes all my energy.”

“I cannot work on this consistently.”

“I need an uninterrupted day before I can begin.”

“My evenings already belong to my family.”

“There is no point starting unless I can commit properly.”

These concerns may be entirely understandable. Employment, commuting, family responsibilities, caring commitments, health and everyday administration can leave little energy for anything new.

However, there is an important difference between:

“I do not have time to build an entire business.”

and:

“I do not have time to test one small assumption.”

The first statement may be true.

The second often needs closer examination.

Look at the type of time you need

You may be imagining that starting requires:

- a full free day;

- several uninterrupted evenings;
- a complete weekend;
- a long period of consistent work;
- immediate progress across several areas.

That may be necessary later, but it is rarely necessary for the first stage.

Many useful starting actions can be completed in short periods.

In 20–30 minutes, you could:

- list five problems people regularly ask you to solve;
- write a short description of one possible idea;
- identify three people who may understand the problem;
- review one comparable product or service;
- read the relevant section of your employment contract;
- send one message requesting a research conversation;
- reserve a regular weekly development period.

The aim is not to squeeze a complete business into spare moments.

It is to use small periods of time to answer the next important question.

Exploration questions

Ask yourself:

- Is there genuinely no available time, or is there no large block of time?
- Could I explore this idea through 20–30-minute tasks?
- Am I imagining the time required to build a complete business rather than test one assumption?
- Which activities currently consume time without moving the idea forward?
- Could I protect one fixed appointment with myself each week?
- Is there an activity I could stop, reduce or postpone temporarily?
- What time of day gives me the clearest mental energy?
- Would one hour each week be enough to complete an initial test?
- Am I waiting for ideal circumstances that may never appear?
- Is lack of time the real issue, or am I avoiding an uncomfortable action?

That final question matters.

Sometimes “I do not have time” means:

- I do not know what to do.
- I am afraid of choosing incorrectly.
- I do not want to become visible.
- I am worried that the idea will fail.
- I am not yet willing to make it a priority.

Be honest without being harsh.

You are trying to understand the barrier, not criticise yourself.

A smaller response

Instead of deciding to “work on the business”, define one specific appointment.

For example:

On Wednesday from 7.00 pm to 7.30 pm, I will identify five problems I have helped people solve.

Or:

On Saturday morning, I will spend 45 minutes comparing three existing offers.

Specific time attached to a specific task is more useful than a general intention.

Practical reframing

You may not have time to build everything. You may have time to test one question.

Barrier 2: Money

Common thoughts

You may be telling yourself:

- “I need significant capital.”
- “I need a professional website.”
- “I cannot afford advertising.”
- “I need branding before anyone will take me seriously.”
- “I must buy the right software first.”
- “I need a business coach, designer or marketing specialist.”
- “I should wait until my finances improve.”

Money is a genuine constraint for many people. You should not put essential household

finances at risk to explore an untested idea.

However, it is easy to confuse the cost of building a polished business with the cost of investigating whether an opportunity deserves to be built.

They are not the same.

Exploration does not require full infrastructure

At the beginning, you may not need:

- a website;
- a logo;
- professional photography;
- paid advertising;
- complex automation;
- premium software;
- printed materials;
- a large stock of products;
- a complete course;
- formal business premises.

You may only need:

- a clear question;
- a short written description;
- a simple document;
- a conversation;
- access to comparable offers;
- a way to record what you learn.

The first objective is not to appear established.

It is to gather evidence.

Validation expenditure versus appearance expenditure

Before spending money, ask:

“Will this help me test whether the problem, audience or offer is viable?”

or:

“Will this mainly make the idea look more complete?”

A simple one-page outline may be enough to explain an idea.

A personal email may be enough to request a conversation.

A manually delivered pilot may be enough to test the service.

Automation, branding and systems can be added after there is evidence that they are needed.

Exploration questions

Ask yourself:

- What is the smallest amount required to investigate this idea?
- Can the first test be completed through conversations rather than advertising?
- Can I use a simple document rather than a full website?
- Could I deliver the first version manually?
- Can I use tools I already have?
- Is the planned expenditure necessary for evidence or mainly for appearance?
- What is the maximum amount I can afford to lose without affecting essential finances?
- Am I using spending as a substitute for speaking to potential customers?
- What could I test before paying for branding, software or professional support?
- Could I secure interest or a paid pilot before creating the complete offer?

Set an exploration limit.

Decide in advance:

“I will invest no more than £ _____ before I have evidence of genuine interest.”

This limit protects your household finances and encourages more disciplined decision-making.

It also separates:

- the exploration stage;
- the development stage;
- the launch stage.

Each stage should earn the right to receive more time and money.

A smaller response

Instead of buying software, create a one-page outline.

Instead of paying for advertising, speak to three potential customers.

Instead of building a course, test one live session.

Instead of creating a complete product, prepare one sample page or template.

Practical reframing

Do not invest in infrastructure before you have evidence that the underlying problem and offer deserve investment.

Barrier 3: Confidence

Common thoughts

You may be telling yourself:

- “I am not expert enough.”
- “Other people know more.”
- “I am not qualified to charge.”
- “There are already too many people offering this.”
- “I would have to become visible online.”
- “I do not want colleagues to see what I am doing.”
- “I am not confident with technology.”
- “I need more training before I can begin.”

Confidence concerns can feel like evidence, but they are often interpretations.

The fact that someone knows more than you does not mean that you cannot help anyone.

The fact that similar offers already exist does not automatically mean that there is no opportunity. It may demonstrate that people already recognise and pay to solve the problem.

The relevant question is not:

“Am I the most knowledgeable person in this field?”

It is:

“Can I help a clearly defined person make useful progress with a problem I understand?”

Look for evidence you already possess

Consider:

- problems you have solved repeatedly;
- results you have produced;
- processes you understand;
- people you have trained, supported or advised;
- mistakes you can help others avoid;
- subjects colleagues ask you about;
- feedback you have received;
- situations you can explain clearly;
- experience you have that someone else does not yet have.

Confidence should not rest entirely on how you feel.

It should also be supported by evidence.

You do not have to begin publicly

Testing an idea does not necessarily require:

- posting on social media;
- announcing a business;
- recording videos;
- creating a personal brand;
- telling colleagues;
- presenting yourself as a leading authority.

You could begin through:

- private conversations;
- a small research group;
- a trusted professional network;
- a limited pilot;
- direct introductions;
- one-to-one support;
- a simple written sample.

Visibility can increase later if the opportunity requires it.

Technology may not be the first problem

Ask what technology is actually required for the first test.

You may only need:

- email;
- a video call;
- a word-processing document;
- a spreadsheet;
- a simple payment method at a later stage.

Do not learn an entire platform before you have established why you need it.

Exploration questions

Ask yourself:

- Does the customer need the world's leading expert, or someone who can help with the next step?
- What evidence do I already have that my knowledge is useful?
- What results have I helped produce?
- Which parts of my work feel ordinary to me but difficult to someone less experienced?
- Could I test the idea privately rather than publicly?
- Could I begin through direct conversations rather than social media?
- What technology is genuinely required for the first test?
- Would a small pilot feel more manageable than launching a complete offer?
- What is the smallest promise I can make responsibly?
- What additional evidence would increase my confidence?

A smaller response

Instead of presenting yourself as an expert in a broad field, define a narrow problem you can help solve.

Instead of launching publicly, invite two people to a private research conversation.

Instead of creating a complete offer, run one limited pilot.

Instead of waiting to feel confident, identify the evidence that would make the next step feel more justified.

Practical reframing

You do not need to prove that you know everything. You need credible evidence that you can help a defined person make useful progress.

Barrier 4: Uncertainty

Common thoughts

You may be telling yourself:

- “I do not know what to offer.”
- “I do not know who would buy.”
- “There are too many options.”
- “I might choose the wrong thing.”
- “I do not know how much to charge.”
- “I do not know whether this could become a real business.”
- “I need to understand everything before I begin.”

Uncertainty is not a sign that you should stop.

It is a sign that you need a method for learning.

The mistake is trying to solve every uncertainty at once.

You do not initially need to know:

- the final business model;
- the perfect price;
- the complete product range;
- the long-term marketing strategy;
- the future business structure;
- whether the income will eventually replace your salary.

You need to identify the next decision that depends on evidence.

Turn uncertainty into questions

Instead of:

“I do not know what to offer.”

Ask:

“Which problem do people already ask me to help with?”

Instead of:

“I do not know who would buy.”

Ask:

“Who experiences this problem frequently and has a reason to solve it?”

Instead of:

“I do not know what to charge.”

Ask:

“What do comparable offers cost, and what would a small paid pilot reasonably include?”

Instead of:

“I might choose the wrong thing.”

Ask:

“Which option can I test most quickly and affordably?”

A clear question creates a possible action.

A vague worry usually creates delay.

Exploration questions

Ask yourself:

- What is the first uncertainty that must be reduced?
- Which question can only be answered by speaking to another person?
- Which decision can be postponed?
- Which idea has the strongest evidence behind it?
- Which option would be easiest to test?
- Which option can be explored without significant expenditure?
- What evidence would justify continuing?
- What evidence would tell me to stop or change direction?
- Am I trying to make a permanent decision from incomplete information?
- Could I treat this as an experiment rather than a commitment?

A smaller response

Choose one uncertainty.

Define one question.

Select one action that may answer it.

For example:

Uncertainty: I do not know whether this problem matters enough.

Question: How are people currently dealing with it, and what does it cost them?

Action: Speak to three people who experience the problem.

Practical reframing

You do not need certainty before beginning. You need a sensible method for reducing uncertainty.

Barrier 5: Employment, contractual and legal concerns

Common thoughts

You may be telling yourself:

- “My employer may object.”
- “I may be breaching my employment contract.”
- “This could create a conflict of interest.”
- “I do not know whether I can use methods I developed at work.”
- “I am unsure when I need to tell HMRC.”
- “I do not know whether I need insurance or permission.”

These concerns should not be dismissed.

Some may represent genuine constraints that must be checked before you take further action.

Areas to consider

Depending on your employment, profession and proposed activity, you may need to review:

- your employment contract;
- policies on outside work or business interests;
- conflict-of-interest provisions;
- confidentiality obligations;
- intellectual-property ownership;
- restrictions on approaching customers, suppliers or colleagues;
- the use of employer equipment, software or information;
- professional rules;

- insurance requirements;
- tax and registration obligations;
- data-protection responsibilities.

Do not assume that experience gained through employment automatically gives you the right to use employer-owned documents, data, templates, processes or confidential information.

Your expertise may belong to you.

Specific materials, systems or intellectual property may not.

Exploration questions

Ask yourself:

- What does my employment contract say about outside work?
- Do I need to declare a business interest?
- Could the idea compete with my employer?
- Could it involve my employer's customers, suppliers or colleagues?
- Am I planning to use confidential or proprietary information?
- Did I create the proposed material as part of my employment?
- Would the work take place entirely outside contracted hours?
- Would I use only my own equipment, accounts and systems?
- Do professional or regulatory restrictions apply?
- At what stage should I obtain legal, tax or specialist advice?

A smaller response

Do not launch first and investigate later.

Begin by reviewing the relevant contract or policy.

Record any points that require clarification.

Seek appropriate professional advice where necessary.

Practical reframing

A concern that requires checking is not the same as a permanent barrier. Clarify the restriction before deciding what is possible.

Exercise

The Starting Barrier Audit

Using the following scale, complete one row for each possible barrier:

- **1 — Minor:** This concerns me, but it is not stopping me.
- **2 — Manageable:** I can see a practical response.
- **3 — Significant:** I need to reduce this before progressing far.
- **4 — Major:** This is preventing useful action.
- **5 — Critical:** I should not proceed until this has been clarified or addressed.

Barrier	How strongly is this affecting me?	What am I telling myself?	What evidence supports it?	What evidence challenges it?	A smaller or more practical response
Time					
Money					
Confidence					
Uncertainty					
Employment, contractual or legal concern					

Review your answers

Which barrier is strongest?

The barrier affecting me most strongly is:

What is the real issue underneath it?

The underlying issue may be:

Which barrier must be reduced first?

Before I take further action, I need to:

Which barrier may reduce once I begin?

This barrier may become smaller after I:

What is one action I can take?

My smallest useful response is:

When will I complete it?

I will complete this by:

Part 2 conclusion

You do not need to remove every barrier before moving forward.

You need to understand which barriers:

- must be accommodated;
- require further information;
- can be reduced through a smaller action;
- are assumptions rather than facts;
- may become less powerful once you gather evidence.

Complete this sentence:

“The main reason I have not started is _____.

My next practical response is _____.”

That response should be small, specific and proportionate.

It is not a commitment to build a complete business.

It is a step towards making a better-informed decision.

Part 3 : Constraint, fear or assumption?

When several concerns are running through your mind, they can begin to feel equally real and equally powerful.

You may think:

- “I do not have enough time.”
- “I am not confident enough.”
- “My employer will not allow it.”
- “Nobody would pay for what I know.”
- “I need a website before I can begin.”

Some of these statements may describe genuine facts. Some may describe understandable fears. Others may be assumptions that have not yet been tested.

They should not all be treated in the same way.

A genuine constraint needs to be accommodated.

A fear needs to be acknowledged and reduced through a proportionate action.

An assumption needs to be examined and tested against evidence.

The purpose of this section is to help you decide which type of barrier you are dealing with.

This does not mean dismissing your concerns. It means responding to each one more accurately.

Why classification matters

Consider these three statements:

“I only have four hours available each week.”

“I am worried that people will judge me.”

“I need a professional website before anyone will take me seriously.”

They may all feel like reasons not to begin, but they are not the same.

The first may be a genuine constraint. It affects the size and type of opportunity you can pursue.

The second is a fear. It may influence your actions, but it does not necessarily prevent

you from testing an idea privately.

The third is an assumption. It may or may not be true, and it can be tested before you invest money.

When you classify the barrier correctly, the next step becomes clearer.

1. Genuine constraint

What is a genuine constraint?

A genuine constraint is a current fact that must be taken into account.

It may limit:

- the time you can commit;
- the money you can spend;
- the people you can approach;
- the type of work you can undertake;
- when and where you can work;
- the information or materials you can use;
- how quickly you can proceed.

A constraint is not necessarily a permanent obstacle.

It is a boundary within which your first idea must operate.

Examples of genuine constraints

- You have only four hours available each week.
- Your employment contract restricts certain outside activities.
- You cannot contact customers in your employer's market.
- No money is available for advertising.
- Family responsibilities limit your evening availability.
- You cannot attend meetings during normal working hours.
- You must avoid using employer-owned systems, data or intellectual property.
- A professional body restricts the type of advice you may provide.
- Your health or energy limits the amount of live delivery you can undertake.
- You do not have a private location for customer calls.
- You cannot make a significant financial investment.

- You must protect a fixed level of household income.

How to recognise a genuine constraint

Ask:

- Is this a fact that exists now?
- Can I describe it precisely?
- Is there objective evidence?
- Would another reasonable person recognise it as a practical boundary?
- Does it still exist even when I feel confident?
- Does it require accommodation, permission or specialist advice?

For example: “I only have four hours each week.”
is measurable.

By contrast: “Four hours could never be enough.”
is an interpretation. It may be an assumption.

The constraint is the amount of time available. The conclusion that no progress is possible has not yet been proved.

How to respond to a constraint

A genuine constraint usually requires one or more of the following responses.

Accommodate it

Choose an idea that fits the boundary.

For example, if you have four hours each week, you may need to avoid a model requiring daily customer support.

Reduce the scope

Test a smaller version.

Instead of creating a complete course, test one live workshop.

Instead of offering a broad consultancy service, offer one defined assessment.

Change the delivery model

If evenings are unavailable, consider a product that does not require live evening sessions.

If customer calls are difficult, consider written feedback, recorded training or

asynchronous support.

Obtain permission or clarification

If employment terms may restrict the activity, review the relevant contract or policy and obtain appropriate clarification before proceeding.

Choose a different audience

If you cannot work with organisations in your employer's sector, consider whether your expertise can serve a different market without creating a conflict.

Delay one part of the plan

You may be able to research the problem and audience now, even if you are not yet ready to accept payment.

Useful distinction

A constraint tells you:

"This is the boundary."

It does not automatically tell you:

"Nothing is possible."

Your task is to determine what remains possible within that boundary.

2. Fear

What is fear?

Fear is an emotional response to a possible outcome.

The feared outcome may be possible, but it has not necessarily happened and may never happen.

Fear can be protective. It can alert you to risk and encourage preparation.

However, fear can also cause you to treat a possible outcome as though it were certain.

Examples of fear

- fear of being judged;
- fear of charging;
- fear of failure;

- fear of being visible;
- fear that colleagues will find out;
- fear of receiving criticism;
- fear of making a mistake;
- fear of disappointing a customer;
- fear of appearing inexperienced;
- fear of wasting time;
- fear of succeeding and then having too much to manage;
- fear that the idea will affect your professional reputation.

Common fear statements

- “People will think I am trying to be something I am not.”
- “I will feel embarrassed if nobody is interested.”
- “I will not know what to say if someone challenges me.”
- “I will feel uncomfortable asking for money.”
- “My colleagues may judge me.”
- “I will be exposed as not knowing enough.”

These feelings are real.

However, the conclusion attached to them may not be.

Feeling nervous about charging does not mean that the offer has no value.

Feeling uncomfortable about visibility does not mean you must begin publicly.

Feeling afraid of failure does not mean the idea will fail.

How to recognise fear

Ask:

- Am I describing a current fact or a possible future outcome?
- What am I afraid will happen?
- How likely is it?
- What would the real consequence be?
- Could I reduce the exposure?
- Could I prepare for the situation?
- Would I advise someone else to stop because of this fear?

- Is the fear protecting me from genuine risk or from temporary discomfort?

A fear often contains words such as:

- might;
- could;
- perhaps;
- what if;
- people may;
- I am worried that.

That does not make it unimportant. It means the response should be proportionate.

How to respond to fear

Fear is rarely reduced by waiting for it to disappear.

It is usually reduced by making the action smaller, safer, and more controlled.

Reduce the exposure

Instead of making a public announcement, speak privately with one trusted person.

Prepare

Write a short explanation of your idea before discussing it.

Prepare responses to likely questions.

Test privately

Use a research conversation, confidential survey, or limited pilot.

Narrow the promise

Offer help with one clearly defined problem rather than presenting yourself as an expert in an entire field.

Separate discomfort from danger

Ask:

“Is this genuinely unsafe, or merely unfamiliar and uncomfortable?”

Decide what evidence would help

You may feel more confident after:

- three customer conversations;
- one positive response;
- one completed sample;
- one paid pilot;
- one useful piece of feedback.

Practical reframing

Instead of:

“I must stop feeling afraid before I begin.”

Use:

“I can choose an action small enough to complete while I still feel uncertain.”

Confidence does not need to be complete.

It only needs to be sufficient for the next controlled step.

3. Assumption

What is an assumption?

An assumption is something treated as true without enough evidence.

Assumptions often sound like facts because they have been repeated many times in your mind.

They may come from:

- general business advice;
- social media;
- comparisons with established businesses;
- previous experiences;
- other people’s opinions;
- your own expectations;
- fear presented as certainty.

Examples of assumptions

“I need a website before I can test an idea.”

“I need thousands of social media followers.”
“I must create a complete course.”
“Nobody would pay for what I know.”
“I need to leave my job before I can take this seriously.”
“The market is already too crowded.”
“I need a logo and brand before speaking with anyone.”
“People will only buy from someone with formal credentials.”
“I must know exactly what to charge before I begin.”
“I need to choose the perfect idea.”
“I have to be visible on every platform.”
“I need to form an LLC before I can explore the opportunity.”

Why assumptions are powerful

An assumption can create an invisible rule.

For example:

“I need a website before I can test the idea.”

This creates a sequence:

1. choose a business name;
2. buy a domain;
3. arrange branding;
4. write website copy;
5. build pages;
6. learn the technology;
7. finally speak with potential customers.

But the underlying assumption may be false.

A short description and several customer conversations may provide more useful evidence than a completed website.

How to recognise an assumption

Ask:

- What evidence proves this is true?
- Where did this belief come from?
- Is it always true, or only sometimes true?

- Have I seen examples that contradict it?
- Could I test it at low cost?
- Am I comparing my first step with someone else's established business?
- Is this a fact, or a rule I have created for myself?
- What would I do differently if I knew this assumption was false?

Assumptions often use absolute language:

- must;
- always;
- never;
- nobody;
- everybody;
- impossible;
- essential.

Absolute language is a signal to investigate.

How to respond to an assumption

Turn the statement into a question.

Instead of:

"Nobody would pay for what I know."

Ask:

"Who already pays for help with this problem, and what are they buying?"

Instead of:

"I need thousands of followers."

Ask:

"Could I reach five suitable people directly?"

Instead of:

"I need a website."

Ask:

"What is the minimum information someone needs to understand and respond to the idea?"

Instead of:

"I must create a complete course."

Ask:

“Could I test the subject through one workshop, lesson, or guide?”

Instead of:

“I need to leave my job before I can take this seriously.”

Ask:

“What meaningful work can I complete while remaining in my current employment?”

Instead of:

“I need to form a company immediately.”

Ask:

“What can I investigate now, and what business structure may be appropriate if I begin accepting payment?”

Some statements contain more than one category

A statement may contain a constraint, fear, and assumption at the same time.

For example:

“I cannot start because I only have four hours each week, and no serious business can be built in that time.”

This contains:

- **Constraint:** four hours are available.
- **Assumption:** no meaningful progress can be made in four hours.
- **Possible fear:** fear of progressing too slowly or failing.

Separate the parts.

Then respond to each one correctly.

Another example:

“I cannot talk about the idea because my coworkers may find out and my employer will terminate me.”

This may contain:

- **Fear:** coworkers may judge or discuss it.
- **Assumption:** discovery will automatically lead to termination.
- **Possible constraint:** an employer policy may restrict outside work.

The correct response is not to dismiss the concern or accept the conclusion without checking.

It is to:

1. review the employment agreement and employee handbook;
2. identify the actual restriction;
3. avoid prohibited activity;
4. choose a private and proportionate method of exploration.

Exercise

Constraint–Fear–Assumption Sorter

Write down each thought, concern, or reason that appears to be stopping you.

Then classify it.

What am I telling myself?	Constraint, fear, or assumption?	What evidence do I have?	What is one practical response?

Classification guide

Mark it as a constraint when:

- it is a current and verifiable fact;
- it creates a real practical boundary;
- it must be accommodated or clarified;
- ignoring it could create financial, employment, legal, professional, or personal harm.

Mark it as a fear when:

- it describes an emotional response;
- it concerns a possible future outcome;

- the feeling is real, but the outcome is not certain;
- the exposure can potentially be reduced.

Mark it as an assumption when:

- it is being treated as true without sufficient evidence;
- it contains absolute language;
- it can be turned into a testable question;
- there may be examples that challenge it.

Worked examples

Example 1

Statement:	"I only have three hours available each week."
Classification:	Constraint
Evidence:	Work and caregiving responsibilities leave three consistent hours.
Practical response:	Choose a small research or service-based test that fits within three hours. Avoid a model requiring daily content or customer support.

Example 2

Statement:	"People will think I am not qualified."
Classification:	Fear
Evidence:	No direct evidence yet; this is a possible reaction.
Practical response:	Define a narrow problem you are genuinely qualified to address. Test the idea privately with two potential customers.

Example 3

Statement:	"I need a professional website before I can speak with anyone."
Classification:	Assumption
Evidence:	None.

Potential customers may be able to respond to a short written description.

Practical response: Prepare a one-page outline and use it in three research conversations.

Example 4

Statement: “My employer may prohibit consulting in my industry.”

Classification: Possible constraint requiring clarification

Evidence: The employment agreement contains provisions concerning competition and outside employment.

Practical response: Review the agreement and employee handbook carefully. Obtain appropriate advice or written clarification before approaching customers.

Example 5

Statement: “I need a company before I can test whether people are interested.”

Classification: Assumption

Evidence: Interest may be tested through research conversations before the reader begins operating or accepting payment.

Practical response: Test the customer problem and offer concept first. Investigate the appropriate business and tax structure before beginning paid activity.

Example 6

Statement: “I cannot charge because this knowledge feels obvious to me.”

Classification: Assumption supported by fear

Evidence: The knowledge feels familiar because of experience, but others may not possess it.

Practical response: Ask potential customers how they currently solve the problem and what difficulty, cost, or delay it creates.

Your practical response plan

After completing the sorter, choose one item from each category.

My most important constraint is:

I will accommodate it by:

My strongest fear is:

I can make the next action safer or smaller by:

My most significant assumption is:

I will test it by:

UK employment and professional check

Some concerns require factual clarification before they can be classified accurately.

For example:

“My employer will not allow me to do this.”

may be an assumption, or it may reflect a genuine contractual restriction.

Check relevant sources such as:

- your employment contract;
- workplace policies;
- confidentiality obligations;
- intellectual-property provisions;
- rules concerning outside employment;
- conflict-of-interest requirements;
- professional or regulatory obligations.

Do not use employer time, equipment, systems, data, documents, customer information or intellectual property without permission.

Where the position is unclear, obtain appropriate legal, tax, employment or professional advice.

Part 3 conclusion

Not every barrier should be challenged.

Not every fear should be obeyed.

Not every assumption should be accepted.

A useful response depends on accurate classification:

- A constraint is accommodated.
- A fear is reduced through proportionate action.
- An assumption is tested against evidence.

Complete the following statement:

“The fact I need to accommodate is _____.

The fear I can make smaller is _____.

The assumption I need to test is _____.”

You do not need every concern to disappear.

You need to know what kind of concern it is and what response it requires.

Part 4 : What do you already know that could be valuable?

When people think about creating an additional income, they often begin by asking: “What new skill do I need to learn?”

That may be the wrong starting point.

You may already possess knowledge, experience and practical ability that could help another person solve a problem, make a decision, avoid a mistake or achieve a useful result.

The difficulty is recognising it.

Knowledge that has become familiar to you can feel ordinary. A task you have completed many times may appear simple because you already understand the steps. A process you have improved may seem obvious because you know where the difficulties occur. A framework you created for your own work may not feel remarkable because you use it regularly.

To someone encountering the same situation for the first time, that knowledge may be extremely valuable.

It may help them:

- save time;
- reduce mistakes;
- avoid unnecessary costs;
- understand a complicated process;
- make a more informed decision;
- improve their confidence;
- complete a task more effectively;
- reach a better result;
- avoid a problem you have already learned to manage.

The purpose of this section is to help you recognise the expertise you already possess and identify where it may have value beyond your current employment.

Expertise is broader than qualifications

Qualifications can provide useful evidence of knowledge and credibility, but they are

only one part of your expertise.

Your value may also come from:

- years of practical experience;
- repeated exposure to a particular problem;
- knowledge of how a process works in practice;
- insight into common mistakes;
- the ability to explain something clearly;
- systems or methods you have developed;
- decisions you have made;
- situations you have managed;
- people you have trained or supported;
- lessons learned through difficulty or change.

You do not need to be the most senior person in your profession.

You do not need to have written a book, delivered a keynote speech or built a large public profile.

You do need to identify something useful that you can explain or apply responsibly.

The question is not simply:

“What am I qualified in?”

It is:

“What can I help another person understand, decide, avoid, improve or complete?”

That question opens a much wider range of possibilities.

What counts as potentially valuable expertise?

Your expertise may sit within four broad areas:

1. what you know;
2. what you can do;
3. what you have helped others do;
4. the results or improvements you have helped produce.

These areas often overlap.

For example, you may know how a recruitment process works, be able to improve a CV, have helped colleagues prepare for promotion and have evidence that several of them

secured interviews.

That combination is stronger than knowledge alone. It connects expertise with a practical outcome.

1. What do you know?

Start with subjects, processes and environments you understand.

Do not limit yourself to your job title.

Consider the knowledge you have developed through employment, volunteering, professional development, personal experience or repeated practical use.

Specialist subjects

What subjects do you understand in more depth than the average person?

Examples might include:

- recruitment and selection;
- project planning;
- financial administration;
- health and safety;
- procurement;
- tender preparation;
- customer service;
- workplace communication;
- data management;
- compliance procedures;
- event organisation;
- presentation design;
- professional development;
- workplace training;
- digital systems;
- business administration.

Sectors and industries

You may understand how a particular sector operates.

For example:

- local government;
- education;
- healthcare;
- charities and voluntary organisations;
- professional services;
- retail;
- hospitality;
- financial services;
- construction;
- manufacturing;
- property;
- technology;
- creative industries.

Sector knowledge can be valuable because it helps you understand the language, priorities, pressures and common problems experienced by people working within that environment.

Regulations and procedures

You may understand processes that other people find confusing.

Examples include:

- recruitment procedures;
- procurement processes;
- tender requirements;
- internal approval processes;
- quality-assurance procedures;
- customer complaints;
- onboarding;
- workplace policies;
- record keeping;
- reporting requirements;
- safeguarding processes;
- governance procedures.

You must take care not to provide regulated advice unless you are properly qualified and authorised to do so. However, you may still be able to help people understand general processes, prepare questions or organise information.

Software and systems

Consider the software, platforms or internal systems you understand well.

This might include:

- spreadsheets;
- project-management software;
- presentation tools;
- customer databases;
- booking systems;
- email-marketing systems;
- document-management tools;
- accounting software;
- learning platforms;
- scheduling systems;
- reporting dashboards.

The fact that a system feels familiar to you does not mean it feels simple to a beginner.

Methods and frameworks

You may have developed or regularly used:

- planning methods;
- decision-making frameworks;
- review processes;
- meeting structures;
- project templates;
- customer-service processes;
- training methods;
- communication frameworks;
- risk-assessment approaches;
- problem-solving methods.

A useful method can often become the basis of a workshop, guide, template, assessment or service.

Customer and operational insight

You may understand:

- why customers become dissatisfied;
- where projects usually go wrong;
- what causes delays;
- how communication breaks down;
- why staff struggle with a process;
- what managers frequently overlook;
- where unnecessary costs occur;
- what makes a service easier to use.

This insight may help you identify problems that people would value assistance with.

2. What can you do?

Knowledge becomes more commercially useful when it is connected to a practical capability.

Ask yourself what you are able to do consistently and effectively.

Planning: can you:

- turn a broad objective into a workable plan;
- organise deadlines and responsibilities;
- prepare project schedules;
- break complicated work into manageable stages;
- anticipate likely obstacles;
- develop contingency plans?

Analysis: can you:

- interpret information;
- identify patterns;
- assess options;
- diagnose the cause of a problem;
- compare alternatives;

- summarise findings clearly;
- turn complex information into a practical recommendation?

Communication: can you:

- explain difficult subjects simply;
- write clearly;
- present information confidently;
- adapt your communication to different audiences;
- prepare persuasive proposals;
- improve documents;
- manage sensitive conversations?

Organisation: can you:

- create reliable systems;
- improve filing or record-keeping;
- manage several priorities;
- coordinate people and resources;
- reduce duplication;
- develop checklists and procedures?

Training and development: can you:

- teach beginners;
- explain a process step by step;
- design training materials;
- provide constructive feedback;
- help someone practise a skill;
- support professional development;
- build another person's confidence?

Problem-solving: can you:

- identify what is going wrong;
- find practical solutions;
- improve an inefficient process;
- correct repeated mistakes;
- anticipate risks;
- make a difficult situation more manageable?

Negotiation and influence: can you:

- help people reach an agreement;
- prepare for a negotiation;
- manage competing interests;
- present a case clearly;
- influence a decision;
- handle objections constructively?

Project management: can you:

- define scope;
- organise tasks;
- manage deadlines;
- coordinate contributors;
- monitor progress;
- identify risks;
- bring work to completion?

Research: can you:

- find reliable information;
- compare sources;
- organise findings;
- identify market or customer patterns;
- summarise complex material;
- produce a useful briefing?

Facilitation: can you:

- guide a group discussion;
- help people make decisions;
- keep meetings focused;
- manage different viewpoints;
- turn conversation into action;
- help a team agree priorities?

Writing: can you:

- improve a CV;
- write a proposal;

- prepare a report;
- simplify complicated language;
- create training materials;
- structure a presentation;
- produce clear instructions;
- edit another person's work?

Process improvement: can you:

- identify wasted effort;
- simplify a procedure;
- reduce errors;
- shorten completion times;
- improve the customer experience;
- make responsibilities clearer;
- introduce a more consistent system?

3. What have you helped other people do?

Your expertise becomes easier to recognise when you look at the progress you have helped other people make.

Think beyond formal customer or client work.

You may have supported:

- colleagues;
- staff;
- managers;
- volunteers;
- friends;
- family members;
- members of a professional network;
- people you have mentored or trained.

Ask yourself:

- What have people asked me for help with?
- What do colleagues regularly come to me to explain?
- What have I shown someone how to do?

- What decisions have I helped another person make?
- What mistakes have I helped someone avoid?
- What difficult situation have I helped make easier?
- What has someone been able to complete because of my support?

Examples

You may have helped someone:

- prepare for promotion;
- improve a CV;
- prepare for an interview;
- manage their first team;
- organise a project;
- improve customer service;
- reduce administrative errors;
- understand a workplace process;
- use unfamiliar software;
- prepare a tender;
- create a professional presentation;
- handle a difficult conversation;
- manage a career transition;
- develop a training session;
- improve a written proposal;
- create a more efficient working system.

Do not dismiss informal help simply because you were not paid for it.

Repeated requests for help may indicate that other people recognise value you have overlooked.

4. What results or improvements have you produced?

A result does not always have to be expressed as increased revenue.

Useful outcomes can include:

- time saved;
- costs reduced;
- errors prevented;

- deadlines met;
- complaints reduced;
- confidence improved;
- decisions made more quickly;
- staff trained;
- projects completed;
- processes adopted;
- customer satisfaction improved;
- communication made clearer;
- risk reduced;
- work made easier;
- a person securing an interview or promotion.

Look for evidence

Evidence may include:

- measurable results;
- feedback from colleagues;
- customer comments;
- performance reviews;
- project outcomes;
- repeated requests for assistance;
- recommendations;
- testimonials;
- improvements you observed;
- responsibilities you were repeatedly trusted with.

You do not need to exaggerate the result.

A modest but credible result is more useful than a broad claim you cannot support.

For example:

Weak: “I transform organisations.”

Stronger: “I introduced a clearer administrative process that reduced repeated errors and made monthly reporting easier.”

Weak: “I help people succeed in their careers.”

Stronger: “I have helped colleagues improve their CVs, prepare for interviews and explain their experience more clearly.”

Your expertise may come from difficult experiences

Not all expertise is developed through formal employment.

You may have gained useful knowledge by navigating:

- redundancy;
- career change;
- caring responsibilities;
- a return to work;
- illness or recovery;
- relocation;
- financial difficulty;
- professional retraining;
- a major project;
- workplace conflict;
- a change in leadership;
- the introduction of a new system.

Personal experience can be valuable, but it should be handled responsibly.

Ask:

- Have I moved far enough beyond the experience to help someone else?
- Can I separate my experience from professional or regulated advice?
- Do I have a clear and realistic outcome I can support?
- Can I describe what helped without suggesting that everyone will have the same result?
- Are there subjects that should be handled by a qualified professional?

Experience can provide insight and empathy. It does not automatically create professional authority in regulated areas.

Existing assets you may already possess

You may already have materials or methods that could eventually contribute to a product or service.

Examples include:

- checklists;
- templates;

- worksheets;
- presentations;
- decision tools;
- planning methods;
- scripts;
- question lists;
- lesson structures;
- review processes;
- diagnostic questions;
- meeting agendas;
- project trackers;
- step-by-step procedures;
- resource lists.

These assets may suggest possible formats for an offer.

For example:

- a checklist may become a short guide;
- a planning method may become a workshop;
- a set of questions may become an assessment;
- a template may become a digital resource;
- a training structure may become a short course;
- a review process may become a consultancy service.

However, do not assume that every document you use at work belongs to you.

Important: protect confidential and employer-owned information

Only include knowledge, materials and methods that you own or are entitled to use.

Do not copy, reproduce, adapt, disclose or sell:

- confidential information;
- personal data;
- customer or supplier information;
- internal reports;
- employer-owned templates;
- proprietary systems;

- restricted procedures;
- commercially sensitive information;
- materials created as part of your employment;
- intellectual property owned by your employer or another organisation.

Your general experience, judgement and transferable skills may be valuable.

Specific documents, systems, data or materials may belong to someone else.

When uncertain:

- review your employment contract;
- check relevant workplace policies;
- identify intellectual-property and confidentiality clauses;
- obtain appropriate permission or professional advice;
- create original material from your own knowledge rather than copying an employer's resources.

A useful rule is:

Use what you have learned, but do not take what you do not own.

Exercise

The Expertise Evidence Map

Use the following four columns to record your potential areas of value.

What I know	What I can do	What I have helped others do	Evidence of results

Do not try to make every row perfect.

Begin by recording examples.

You can identify the strongest combinations afterwards.

Column 1: What I know

Think about subjects, systems, processes and environments you understand.

Examples:

- recruitment processes;
- CV preparation;
- project planning;
- financial administration;
- managing difficult conversations;
- software implementation;
- presentation design;
- procurement;
- tender preparation;
- customer onboarding;
- local-authority procedures;
- charity-sector operations;
- workplace training;
- professional development;
- event organisation;
- customer complaints;
- team communication.

Prompts

A subject I understand well is:

A process I know how to navigate is:

A system or piece of software I understand is:

A sector or type of organisation I understand is:

A common problem I know how to recognise is:

Column 2: What I can do

Think about your practical capabilities.

Examples:

- simplify complex information;
- create efficient systems;
- organise projects;
- train beginners;
- diagnose common problems;
- improve written communication;
- facilitate decisions;
- prepare a tender;
- develop a workplace training session;
- improve a CV;
- plan a presentation;
- manage a small project;
- organise administrative work;

Prompts

I am good at turning _____ into _____.

People often ask me to help them with:

A task I can complete confidently is:

A problem I can usually diagnose is:

A process I can make easier is:

Column 3: What I have helped others do

Think about practical progress you have helped another person or group make.

Examples:

- prepare for promotion;
- improve a CV;
- prepare for an interview;
- reduce administrative errors;
- organise a project;
- improve customer service;
- learn new software;
- create a professional presentation;
- prepare a tender response;
- manage a career transition;

- improve line-management skills;
- develop workplace training;
- handle a difficult conversation;
- introduce a new working process.

Prompts

I have helped another person understand:

I have helped someone complete:

I have trained or supported people to:

I have helped someone avoid:

I have helped a team improve:

Column 4: Evidence of results

Think about what changed because of your knowledge or support.

Examples:

- time saved;

- errors reduced;
- revenue improved;
- unnecessary costs avoided;
- complaints reduced;
- confidence increased;
- deadlines met;
- staff trained;
- processes adopted;
- interviews secured;
- projects completed;
- positive feedback received;
- work made more consistent;
- decisions made more quickly.

Prompts

The result was:

The improvement could be seen in:

The feedback I received was:

People continued using the method because:

I was asked to repeat the work because:

Look for strong combinations

A commercially useful area often appears where the four columns connect.

For example:

What I know	What I can do	What I have helped others do	Evidence
Recruitment and selection	Improve CVs and interview examples	Help colleagues prepare for promotion	Several secured interviews and gave positive feedback
Project planning	Create clear schedules and trackers	Help small teams organise deadlines	Projects were completed with fewer missed tasks
Workplace training	Explain systems to beginners	Train staff to use new software	Fewer support questions and greater confidence
Tender preparation	Organise evidence and responses	Help colleagues prepare submissions	Responses were completed on time and met requirements

The opportunity does not come from one isolated skill.

It often comes from a combination of knowledge, capability, experience and evidence.

Selection exercise

Identify your three strongest areas:

Review everything you have recorded.

Circle or highlight three areas that appear to have the strongest combination of the following factors.

1. Credible experience

Ask:

- Have I used this knowledge in practice?

- Have I dealt with the problem more than once?
- Can I explain why my experience is relevant?

2. Evidence of useful results

Ask:

- Have I helped create a practical improvement?
- Can I describe what changed?
- Do I have feedback, examples or measurable evidence?

3. Personal interest

Ask:

- Would I enjoy using this expertise outside my current job?
- Am I interested enough to develop it?
- Would I still want to discuss this subject after a full working day?

4. Relevance beyond your employer

Ask:

- Does this problem exist in other organisations, professions or situations?
- Is the knowledge transferable?
- Can I use it without relying on confidential or employer-owned information?

5. Ease of explanation

Ask:

- Can I explain the problem clearly?
- Can I describe who needs help?
- Can I explain the result without jargon?
- Would another person quickly understand why it matters?

6. Access to people who may need the help

Ask:

- Do I know people who experience this problem?
- Could I reach them through professional contacts or introductions?
- Are there relevant groups, organisations or networks?
- Could I speak to potential customers without building a large public audience?

Expertise selection scorecard

Score each shortlisted area from 1 to 5.

Selection factor	Area 1	Area 2	Area 3
I have credible experience			
I can describe useful results			
I am interested in developing it			
It is relevant beyond my employer			
I can explain it clearly			
I may be able to reach people who need it			
I can explore it without using restricted information			
Total			

Use the scores as a guide rather than an automatic decision.

A high score does not prove that a market exists. It shows that the area may deserve further exploration.

Worked example 1: CV and interview preparation

What I know

- recruitment processes;
- how applications are assessed;
- common CV weaknesses;
- competency-based interview questions.

What I can do

- identify unclear achievements;
- improve the structure of a CV;
- help someone prepare stronger examples;
- provide constructive feedback.

What I have helped others do

- prepare for internal promotions;
- improve job applications;

- practise interview answers.

Evidence

- several colleagues secured interviews;
- positive feedback was received;
- people returned for further help.

Possible value

This may indicate an opportunity to explore CV reviews, interview-preparation sessions, a workshop or a practical guide.

It does not yet prove demand. The next step would be to understand which group needs the help most and what they currently pay for.

Worked example 2: Project organisation

What I know

- project planning;
- task allocation;
- deadline management;
- progress reporting.

What I can do

- turn a broad objective into a clear plan;
- create simple trackers;
- identify likely delays;
- organise responsibilities.

What I have helped others do

- manage several projects;
- improve team communication;
- meet deadlines;
- reduce missed tasks.

Evidence

- projects were delivered more consistently;
- team members reported greater clarity;
- planning tools were adopted by others.

Possible value

This may suggest a project-planning workshop, template pack, review service or short consultancy offer for a defined group.

Worked example 3: Workplace training***What I know***

- how a particular system or process works;
- common beginner mistakes;
- the questions people repeatedly ask.

What I can do

- explain the process clearly;
- create practical exercises;
- structure training;
- respond to questions.

What I have helped others do

- learn unfamiliar software;
- complete tasks more accurately;
- become more confident using a new system.

Evidence

- fewer mistakes;
- reduced support requests;
- positive training feedback;
- faster completion of tasks.

Possible value

This may suggest a beginner workshop, training resource, guide or implementation service, provided the material is original and does not use employer-owned systems or information without permission.

What not to do at this stage

Do not immediately decide that you must:

- create a complete course;
- build a website;

- design a product range;
- become active on social media;
- register a business;
- choose a permanent business name;
- leave your job;
- make a major financial investment.

The purpose of this section is narrower.

You are identifying areas of potentially valuable expertise.

You will still need to establish:

- who needs the help;
- how important the problem is;
- whether people pay for a solution;
- which format may be suitable;
- whether the opportunity fits your circumstances.

Your three strongest expertise areas

Area 1

My first area of potentially valuable expertise is:

I have credible experience because:

The practical result I may be able to help produce is:

Area 2

My second area of potentially valuable expertise is:

I have credible experience because:

The practical result I may be able to help produce is:

Area 3

My third area of potentially valuable expertise is:

I have credible experience because:

The practical result I may be able to help produce is:

Part 4 conclusion

You do not have to invent expertise from nothing.

You may already possess knowledge, capability and practical experience that could be useful to someone else.

The task is to recognise it accurately and connect it to evidence.

Complete the following statement:

"I know how to _____.

I have helped others _____.

The evidence that this may be useful is _____."

Then add:

"The three areas I will explore further are _____,

_____ and _____."

These are not yet finished business ideas or validated offers.

They are evidence-based starting points for deciding who you may be able to help and which problems may be worth exploring.

Part 5 : Who might benefit from that expertise?

Expertise does not have commercial value in isolation.

It becomes more valuable when it is connected to:

- a defined person or organisation;
- a recognisable situation;
- a problem they care about;
- an outcome they want;
- a reason to act.

You may have considerable knowledge and experience, but that does not automatically mean everyone will understand why it matters to them.

The more clearly you can identify who may benefit, the easier it becomes to understand:

- what problem you could help solve;
- how to describe the value;
- where to find potential customers;
- what type of product or service might be appropriate;
- whether the person is willing and able to pay.

The purpose of this section is not to choose a permanent target market or create a detailed customer profile.

It is to form an initial audience hypothesis:

“This is the type of person or organisation that may benefit from what I know.”

That hypothesis can then be explored and tested.

“Everyone” is not a useful starting audience

When people first consider turning their expertise into income, they often describe their audience too broadly.

They may say:

“I help people become more organised.”

“I help businesses improve.”

“I support people with confidence.”

“I provide marketing advice.”

These statements may be accurate, but they are too general to help someone recognise themselves or their problem.

A more specific description makes the audience, situation and need clearer.

Compare:

“I help people become more organised.”

with:

“I help newly promoted team leaders create simple weekly planning and delegation systems.”

The second statement is more useful because it identifies:

- **the person:** newly promoted team leaders;
- **the situation:** taking responsibility for planning and delegation;
- **the problem:** difficulty organising work and assigning tasks;
- **the possible outcome:** a simpler weekly management system.

A narrow starting audience does not mean you can never help anyone else.

It gives you a clearer place to begin.

Expertise becomes valuable in context

The same expertise may have different value for different people.

For example, experience in project planning could help:

- a newly promoted manager organising their first major project;
- an independent consultant managing several clients;
- a charity preparing a funded programme;
- a small organisation introducing a new service;
- a professional preparing a complex event.

The underlying expertise is similar, but the customer’s situation, language, priorities and willingness to pay may be different.

This is why the question is not simply:

“Who could use this information?”

It is:

“Who experiences a sufficiently important problem that my expertise may help

them resolve?”

Start with people who are a few steps behind you

A useful starting audience is often someone who is facing a situation you already understand.

They may be:

- approaching a task you have completed many times;
- trying to solve a problem you have already solved;
- learning a system you use confidently;
- taking on a responsibility you have previously managed;
- making a decision you have already navigated;
- trying to avoid mistakes you know how to recognise.

You do not always need to be twenty years ahead of someone.

You may only need to be far enough ahead to provide useful guidance.

Examples

You may be able to help:

- a newly promoted line manager if you have led teams successfully;
- a jobseeker preparing for an interview if you understand recruitment and selection;
- a charity manager preparing a tender if you have managed successful submissions;
- an independent consultant organising client projects if you have strong project-management experience;
- a small organisation improving customer onboarding if you have designed effective processes;
- a beginner learning software you use regularly;
- an employee returning after a career break if you have navigated a similar transition.

The important question is:

“What do I understand now that this person is still trying to work out?”

Who already asks you for help?

Repeated requests for help are useful evidence.

Think about the questions people regularly bring to you.

They may ask:

- “Can you look over my CV?”
- “How would you organise this project?”
- “Can you explain this system?”
- “How should I approach this difficult conversation?”
- “Can you help me prepare for an interview?”
- “What should be included in this tender?”
- “Can you make this report clearer?”
- “How do I manage this member of staff?”
- “Can you help me plan this training session?”
- “What is the best way to improve this process?”

These requests may show that other people already associate you with a particular type of expertise.

Ask yourself:

- Which questions do I receive repeatedly?
- Which problems do people trust me to help with?
- What do people say I explain particularly well?
- Which tasks do colleagues ask me to review?
- What support have I provided informally?
- Which issues seem difficult to others but relatively straightforward to me?

Informal requests do not automatically prove that someone will pay, but they provide a useful indication of where value may exist.

Look for a recognisable situation

An audience becomes easier to understand when you describe the situation they are in.

For example:

- newly promoted;
- preparing for an interview;

- introducing a new system;
- dealing with repeated customer complaints;
- struggling to manage several projects;
- preparing a tender;
- returning to employment;
- moving from specialist to manager;
- trying to secure new clients;
- establishing a new charity initiative;
- training inexperienced staff;
- facing an important presentation.

A situation creates context.

Compare: “I help managers.”

with: “I help newly promoted managers who are struggling to delegate and manage competing priorities.”

The second description is more precise because it identifies when the support is needed and why.

Identify the problem they care about

A person may find your expertise interesting without feeling any urgency to act.

Commercial value is usually stronger when the expertise addresses a problem that has a consequence.

The problem may involve:

- wasted time;
- lost income;
- avoidable costs;
- repeated mistakes;
- missed opportunities;
- poor confidence;
- customer dissatisfaction;
- delayed decisions;
- staff frustration;
- reputational risk;

- missed deadlines;
- unsuccessful applications;
- confusion or overwhelm.

Ask:

- What is happening now that they want to change?
- Why is it a problem?
- What happens if they do nothing?
- What have they already tried?
- How frequently does the problem occur?
- Is the problem irritating, important or urgent?
- Are they actively looking for a solution?

Example

General: “Independent consultants need help with administration.”

More specific: “Independent consultants who manage several clients often lose track of follow-up actions, deadlines and outstanding invoices.”

This makes the practical consequences easier to recognise.

Identify the outcome they want

People do not usually buy information for its own sake.

They buy help moving from one situation to another.

They may want to:

- complete a task more quickly;
- avoid a mistake;
- feel more prepared;
- make a better decision;
- secure an interview;
- manage staff more confidently;
- improve customer satisfaction;
- submit a stronger tender;
- organise a project;
- reduce errors;
- save time;

- communicate more clearly;
- introduce a repeatable process.

Ask:

“What would be different after receiving my help?”

The answer should describe a practical improvement rather than a vague aspiration.

Weak: “They will feel empowered.”

Stronger: “They will leave with a clear interview-preparation plan and three well-developed examples of their achievements.”

Weak: “Their business will improve.”

Stronger: “They will have a simple follow-up process for enquiries, proposals and potential customers.”

Who can you reach?

A potentially valuable audience is not useful if you have no realistic way to reach or learn from them.

You do not need a large public following.

You may be able to reach potential customers through:

- former colleagues;
- professional contacts;
- local business groups;
- industry associations;
- LinkedIn connections;
- existing networks;
- introductions;
- charities or community organisations;
- professional membership bodies;
- specialist online groups;
- local events;
- people who have previously asked for help.

Ask:

- Do I already know people who fit this description?

- Could someone introduce me to them?
- Are they part of a recognisable professional group?
- Do they attend particular events or belong to particular organisations?
- Could I speak to five people without creating a public marketing campaign?
- Do I understand the language they use to describe the problem?

A smaller accessible audience is often more useful than a large audience you cannot reach.

Who would recognise the value quickly?

Some audiences will understand the value of your expertise immediately because the problem is familiar and important to them.

Others may require considerable education before they see why it matters.

For an initial opportunity, it may be easier to work with people who:

- already recognise the problem;
- have tried to solve it;
- understand the cost of doing nothing;
- are actively looking for help;
- have previously paid for similar support;
- can make a decision without a lengthy approval process.

For example, someone with an interview in two weeks may quickly recognise the value of focused interview preparation.

An organisation that has repeatedly missed tender deadlines may quickly understand the value of a clearer submission process.

A person who does not yet believe there is a problem may be much harder to engage.

Who is able to buy?

The person who benefits from your expertise may not always be the person who pays for it.

This distinction is particularly important when working with organisations.

Individual purchase

The customer pays personally.

Examples include:

- CV support;
- interview preparation;
- career coaching;
- tutoring;
- personal productivity support;
- professional-development resources.
- The individual is usually:
 - the beneficiary;
 - the decision-maker;
 - the payer.

Employer-funded purchase

An employee or manager benefits, but the organisation pays.

Examples include:

- management training;
- team workshops;
- process reviews;
- consultancy;
- workplace coaching;
- customer-service training;
- project support.

The person who recognises the need may have to obtain approval from:

- a line manager;
- a department head;
- a budget holder;
- human resources;
- learning and development;
- procurement;
- a senior leadership team.

Organisational purchase

The organisation purchases a result or service.

Examples include:

- a process review;
- a staff-training programme;
- tender support;
- project-management assistance;
- customer-experience improvement;
- an operational audit.

In this case, you may need to understand:

- who owns the problem;
- who has authority to approve expenditure;
- which budget would be used;
- whether procurement procedures apply;
- what evidence or documentation is required;
- how long the decision may take.

The user, buyer, and beneficiary may be different people

In organisational purchases, three roles may be involved.

The user

The person who uses the product, service or resource.

For example:

- a team leader attending a workshop;
- an employee using a planning template;
- a project manager receiving consultancy support.

The buyer

The person who approves or pays for the purchase.

This may be:

- a line manager;
- a department head;
- a budget holder;

- a business owner;
- a procurement manager.

The beneficiary

The person or organisation that gains from the result.

For example:

- the employee may become more confident;
- the team may work more effectively;
- the organisation may reduce errors or improve performance.

Sometimes one person fills all three roles. Sometimes they are separate.

Understanding this distinction can help you decide who your initial conversations should be with.

Is the problem personal or organisational?

Some problems belong mainly to the individual.

For example:

- preparing for an interview;
- improving a CV;
- building confidence in presentations;
- organising personal workload;
- planning a career transition.

Other problems belong mainly to the organisation.

For example:

- repeated customer complaints;
- poor staff onboarding;
- inconsistent project reporting;
- missed tender deadlines;
- inefficient administrative systems;
- inadequate workplace training.

Some problems affect both.

For example, a newly promoted manager may personally lack confidence, while their employer may be concerned about team performance.

Ask:

- Who experiences the problem?
- Who is affected by the consequences?
- Who has an incentive to solve it?
- Who controls the budget?
- Who would need to approve the purchase?

Is this a consumer, professional or organisational purchase?

Consumer purchase

The person buys primarily for personal benefit.

Examples:

- a guide;
- a workbook;
- personal coaching;
- a course;
- tutoring;
- career support.

The decision may be relatively quick, but the individual may have a limited budget.

Professional purchase

The person buys to improve their career, performance or professional capability.

Examples:

- interview preparation;
- management coaching;
- a professional-development workshop;
- a specialist template;
- software training.

The person may pay personally or ask their employer to fund it.

Organisational purchase

An organisation pays to address a business or operational need.

Examples:

- consultancy;

- team training;
- process improvement;
- tender support;
- project management;
- workplace facilitation.

The purchase may have a larger budget, but it may involve:

- more decision-makers;
- formal approval;
- procurement requirements;
- insurance expectations;
- longer timescales;
- written proposals.

None of these markets is automatically better.

The question is which type of purchase fits your expertise, capacity and preferred way of working.

Are you comfortable working with this audience?

Commercial potential is not the only consideration.

You also need to consider whether you want to work with the audience.

Ask yourself:

- Do I understand their situation?
- Do I respect and enjoy working with them?
- Can I communicate in language they recognise?
- Am I willing to learn more about their needs?
- Would I feel comfortable discussing the problem?
- Does the audience fit my values?
- Do I have appropriate boundaries?
- Could working with them create a conflict with my employment?
- Would I enjoy delivering the type of support they need?

An audience may appear commercially attractive but still be a poor personal fit.

For example, you may possess strong management experience but have no interest in delivering live leadership training.

You may understand a particular industry but be unable to serve it without creating a conflict of interest.

You may enjoy creating written resources more than providing one-to-one support.

These preferences matter because they affect whether you can develop the opportunity consistently.

Avoid choosing an audience only because they “need help”

Need alone does not create a viable opportunity.

A potential audience may experience a genuine problem but:

- not recognise it;
- not consider it important;
- lack the authority to act;
- be unable or unwilling to pay;
- expect free support;
- be difficult to reach;
- have no practical way to use the solution.

A stronger starting audience usually combines:

- a recognisable problem;
- a reason to act;
- access to resources or budget;
- the ability to make or influence a purchase;
- reasonable accessibility;
- a good fit with your expertise.

Questions to help identify a possible audience

Work through the following questions for each of your three strongest areas of expertise.

Who is a few steps behind me?

Who is facing a task, decision or transition I already understand?

Who faces a problem I have already solved?

What problem have I dealt with repeatedly?

Who is experiencing that problem now?

Who already asks me for help?

What questions do people regularly bring to me?

What type of person usually asks?

Who would recognise the value quickly?

Who already knows that this is a problem?

What consequence makes the problem important?

Who can I reach?

Which potential customers could I contact through my existing network?

Which professional groups, organisations or communities include them?

Who can make or influence the purchase?

Is the buyer the individual, their employer or another organisation?

Who has the authority to approve the expenditure?

Am I comfortable with this audience?

What appeals to me about working with them?

What concerns or boundaries would I need to consider?

Exercise

First Audience Hypothesis

Complete the following statements.

Who I may be able to help

I may be able to help:

[specific type of person or organisation]

Their current situation

They are currently dealing with:

[specific situation or problem]

Why the problem matters

This matters because:

[cost, frustration, risk, delay or desired result]

Why my experience may be relevant

My experience may be relevant because:

[brief evidence of knowledge, capability or results]

Who may pay

The likely buyer would be:

[the individual, employer, line manager, budget holder or organisation]

How I might reach them

I may be able to reach them through:

Audience hypothesis template

Bring the answers together into one statement:

“I may be able to help **[specific person or organisation]** who is currently **[situation]** and struggling with **[problem]**. This matters because **[consequence or desired outcome]**. My experience may be relevant because **[evidence]**.”

This is a working hypothesis.

It does not prove that the audience will buy.

It gives you a clear group to investigate.

Weak and stronger audience statements

Example 1: Marketing

Too broad

I help small businesses with marketing.

This does not identify:

- what type of business;
- which marketing problem;
- when the problem occurs;
- what outcome is wanted.

Stronger

I may be able to help independent consultants who rely on referrals but do not have a simple system for following up with potential clients.

This identifies:

- the audience: independent consultants;
- the situation: relying on referrals;
- the problem: inconsistent follow-up;
- the implied result: a clearer follow-up system.

Example 2: Confidence

Too broad

I help people with confidence.

This could refer to many different situations.

Stronger

I may be able to help experienced professionals preparing for their first management interview who struggle to explain their achievements confidently.

This identifies:

- the audience: experienced professionals;
- the situation: preparing for a first management interview;
- the problem: difficulty explaining achievements;
- the desired outcome: stronger interview performance.

Example 3: Organisation

Too broad

I help people become more organised.

Stronger

I may be able to help newly promoted team leaders who are struggling to manage their

own workload while delegating tasks to other people.

This identifies a recognisable transition and a practical management problem.

Example 4: Project management

Too broad

I help organisations manage projects.

Stronger

I may be able to help small charities planning their first externally funded project who need a simple way to organise activities, responsibilities and reporting deadlines.

This identifies:

- the organisation type;
- the situation;
- the practical problem;
- the likely purchasing context.

Example 5: Tender preparation

Too broad

I help businesses win tenders.

This may also imply a result that cannot be guaranteed.

Stronger

I may be able to help small service-based businesses that are preparing their first formal tender and need support organising the required evidence and submission timetable.

This makes the support specific without guaranteeing success.

Example 6: Workplace training

Too broad

I provide staff training.

Stronger

I may be able to help small organisations introducing a new administrative system whose staff need clear, practical beginner training.

This identifies:

- the type of organisation;
- the trigger;
- the user;
- the practical need.

Audience comparison exercise

You may identify more than one possible audience.

Use the following table to compare up to three.

Selection factor	Audience 1	Audience 2	Audience 3
I understand their situation			
Their problem is recognisable			
The problem has a meaningful consequence			
I have relevant experience			
I may be able to reach them			
Someone has the authority and ability to buy			
I would be comfortable working with them			
I can explore the audience without creating an employment conflict			
Total			

Score each factor from:

- 1 — Very weak
- 2 — Limited
- 3 — Possible
- 4 — Strong
- 5 — Very strong

The highest score does not automatically identify the correct audience.

Use it to decide which audience deserves further investigation.

Worked example

From expertise to an audience hypothesis

Expertise

Managing difficult workplace conversations.

Broad audience

Managers.

More specific audience

Newly promoted line managers in small organisations.

Situation

They are managing former colleagues and need to address performance or conduct concerns.

Problem

They delay difficult conversations because they are unsure how to prepare and what to say.

Why it matters

The issue may continue, team frustration may increase and the manager's confidence may decline.

Relevant experience

You have managed teams, handled sensitive conversations and trained new managers.

Possible buyer

- the manager personally;
- the manager's employer;
- a learning-and-development budget holder;
- the organisation's owner or director.

Audience hypothesis

I may be able to help newly promoted line managers in small organisations who are avoiding difficult performance conversations because they are unsure how to prepare and communicate clearly. My experience may be relevant because I have managed teams, handled sensitive situations and supported new managers.

This is specific enough to investigate without becoming a final business decision.

Check for potential employment conflicts

Before selecting an audience, consider whether working with them could conflict with your current employment.

Ask:

- Does this audience include my employer's customers?
- Does it include suppliers or organisations I deal with at work?
- Would the activity compete with my employer?
- Would I be relying on confidential or proprietary information?
- Could approaching this audience breach my employment contract?
- Would I be using professional contacts obtained solely through my employer?
- Do I need to declare an outside business interest?
- Can I reach the audience through independent and appropriate channels?

Where the position is unclear, review your employment contract and relevant workplace policies and obtain appropriate advice.

A potentially attractive audience is not suitable if serving them would breach your obligations.

What you do not need to decide yet

At this stage, you do not need to decide:

- your permanent target market;
- your complete customer profile;
- the final wording of your offer;
- how much you will charge;
- which marketing channels you will use;
- whether the audience is large enough to support a full business;
- whether you will work with individuals or organisations permanently.

You are selecting one audience to investigate.

Your next questions will be:

- Does the problem occur frequently?
- How do people describe it?
- What have they already tried?
- Is the problem important enough to act on?

- Who pays for solutions?
- What kind of help would be useful?

Your first audience hypothesis

Complete the following summary.

The specific person or organisation I may be able to help is:

They are currently experiencing:

The problem matters because:

The result they may want is:

My experience may be relevant because:

The likely buyer or budget holder is:

I may be able to reach them through:

I would be comfortable working with this audience because:

A possible concern or boundary is:

Part 5 conclusion

Your expertise becomes easier to understand when it is connected to a specific person, situation and problem.

Complete the statement:

"I may be able to help _____
who are currently struggling with _____.
This matters because _____.
My experience may be relevant because _____."

Do not treat this as a final decision.

Treat it as a hypothesis worth exploring.

A clear starting audience gives you someone to speak to, a situation to investigate and a problem to understand.

Part 6 : What kind of income route might fit?

Once you have identified potentially valuable expertise and a possible audience, the next question is:

“What form could this income opportunity take?”

There are many possible routes.

You could provide a service directly. You could turn your knowledge into a product. You could build an audience around a specialist subject. You could sell through an established marketplace or platform.

The number of options can be encouraging, but it can also create another form of delay.

You may find yourself comparing:

- consultancy;
- coaching;
- tutoring;
- workshops;
- guides;
- templates;
- courses;
- newsletters;
- memberships;
- marketplace products;
- content channels;
- print-on-demand products.

When every route appears possible, choosing one can become difficult.

The purpose of this section is not to identify the perfect business model.

It is to help you compare four broad income routes and decide which one or two deserve further exploration.

No income route is automatically best

Each route has advantages, limitations and practical demands.

Some routes may produce evidence or income relatively quickly but require your direct time.

Others may create a repeatable asset but take longer to develop and sell.

Some depend on building an audience.

Others depend on understanding a platform, marketplace or product category.

The right route depends on several factors:

- the expertise you possess;
- the audience you may be able to help;
- the problem you are considering;
- how quickly income matters;
- the time you can commit;
- how much you can afford to invest;
- your willingness to deliver work directly;
- your willingness to create content;
- the amount of visibility you are comfortable with;
- whether the activity is compatible with your employment.

The useful question is not: “Which model can make the most money?”

It is: “Which model gives me the strongest combination of relevance, achievability and acceptable risk?”

Four possible income routes

The options in this section are grouped into four broad routes:

Route A: Expertise delivered directly

You use your time and knowledge to help a person or organisation directly.

Route B: Expertise packaged into a product

You turn your knowledge into a resource that can be purchased and used without extensive direct support.

Route C: Expertise developed through an audience

You build trust and visibility around a focused subject, then create income through related products, services or subscriptions.

Route D: Platform- or product-led opportunities

You use an existing marketplace or platform to sell products, resources or content.

You may eventually combine more than one route.

For example, you might begin with consultancy and later create a workbook. You might publish a newsletter that leads to workshops. You might sell templates and offer a related advisory service.

At this stage, however, do not try to build several income streams at once.

Choose one route to test first.

Route A

Expertise delivered directly

This route involves helping a customer through direct delivery.

The customer pays for your:

- time;
- judgement;
- experience;
- explanation;
- guidance;
- implementation support;
- practical assistance.

Examples

- consultancy;
- coaching;
- mentoring;
- tutoring;
- freelance services;
- virtual-assistant services;
- audits or reviews;
- one-to-one advisory sessions;
- workshops;
- small-group support;
- short implementation projects;

- training;
- facilitated planning sessions;
- document or process reviews.

What direct delivery might look like

A direct service does not have to be broad or open-ended.

It could be a clearly defined package such as:

- a 60-minute CV review;
- a two-hour project-planning session;
- a tender-readiness review;
- a customer-onboarding audit;
- a three-session interview-preparation package;
- a half-day workshop for new line managers;
- a short software-training session;
- a one-week administrative set-up service;
- a review of an organisation's follow-up process.

The clearer the scope, the easier it is for a potential customer to understand:

- what they will receive;
- what problem it addresses;
- how long it will take;
- what the boundaries are.

Best suited to

This route may be suitable if you:

- want to test demand relatively quickly;
- already know people who may need the help;
- are comfortable working directly with customers;
- want to begin with low initial expenditure;
- can describe a specific result;
- are willing to exchange time for income initially;
- want to learn from real customer conversations;
- prefer practical delivery to building a product first;
- want evidence before creating a course or resource.

Advantages

Faster feedback

You can learn directly from customers.

You can hear:

- how they describe the problem;
- what they have already tried;
- what they value;
- what confuses them;
- what they are willing to pay for.

Lower initial cost

A first service may require little more than:

- a clear description;
- a way to arrange the work;
- suitable insurance or professional checks where necessary;
- a basic delivery method.

Easier to adapt

A service can often be adjusted after each conversation or pilot.

Useful evidence

Direct work can reveal which elements might later become:

- a template;
- a guide;
- a workshop;
- a course;
- a repeatable process.

Limitations

Income depends on your availability

If you are not delivering the work, income may stop.

Capacity is limited

You may only be able to serve a small number of customers alongside employment.

Customer delivery can be demanding

Direct services may involve:

- meetings;
- preparation;
- follow-up;
- administration;
- emotional energy;
- fixed delivery times.

Boundaries are essential

Without a clear scope, customers may expect more than you intended to provide.

Questions to consider

- Can I explain the practical result I help produce?
- Can the service be delivered as a small, clearly defined package?
- Could I test it with one or two potential customers?
- Can I reach suitable people without a large marketing campaign?
- Does the delivery fit around my contracted working hours?
- Would the service require daytime meetings?
- Would I enjoy working directly with customers?
- Is the service compatible with my employment contract?
- Could it create a conflict of interest?
- Do I need insurance, professional registration or permission?
- Can I provide the service without using employer-owned information or materials?
- What is the smallest responsible version I could test?

A controlled first test

Instead of launching a broad service, you might test:

- one paid advisory session;
- one small workshop;
- one clearly limited review;
- one short freelance project;
- one pilot with defined boundaries.

The objective is not to create a large consultancy immediately.

It is to learn whether:

- the problem is real;
- your support is useful;
- the delivery suits you;
- the customer understands the value.

Route A reflection

A direct service I could potentially offer is:

The specific problem it would address is:

The person or organisation it may help is:

The smallest version I could test is:

A possible employment or delivery concern is:

Route B

Expertise packaged into a product

This route involves turning your knowledge into a resource that can be purchased and used repeatedly.

Instead of helping every customer individually, you create something that contains your:

- explanation;
- process;
- framework;
- templates;
- examples;
- guidance;
- instructions.

Examples

- PDF guide;
- workbook;
- checklist;
- template;
- toolkit;
- eBook;
- digital download;
- planning pack;
- short course;
- recorded training;
- resource bundle;
- script pack;
- assessment tool;
- step-by-step manual.

What a knowledge product might look like

A product should help a defined audience complete a task, solve a problem or make progress.

Examples include:

- a CV preparation workbook for experienced professionals;

- a weekly planning template for new line managers;
- a tender-preparation checklist for small charities;
- a customer-onboarding toolkit for independent consultants;
- a short guide to preparing for a competency-based interview;
- a recorded training session on using a particular type of software;
- a resource pack for planning a small workplace project;
- a set of scripts for managing difficult conversations.

The strongest first products are usually focused.

They solve one defined problem rather than attempting to teach an entire subject.

Best suited to

This route may be suitable if you:

- have a clear process, method or framework;
- enjoy writing, structuring or designing resources;
- want something that can be delivered repeatedly;
- prefer less direct customer contact;
- want to create an intellectual-property asset;
- can explain the problem clearly;
- are willing to test a small resource before creating something larger;
- have evidence that the audience uses or buys this type of product.

Advantages

Repeatable delivery

The same product can potentially be sold more than once.

Greater flexibility

Customers may be able to access the material without arranging a meeting with you.

Lower delivery burden

Once the product is created, delivery may require less direct time than a one-to-one service.

Asset creation

A useful product may become part of a wider range of offers.

Accessible entry point

A lower-priced product may allow customers to experience your approach before buying a more substantial service.

Limitations***Creation takes time***

Writing, editing, testing and presenting the material may take longer than expected.

A product still needs marketing

Creating the resource does not automatically create demand.

Customer support may still be required

Buyers may have questions, technical problems or requests for clarification.

The product may not produce the intended result alone

Some problems require feedback, personalisation or direct support.

It is easy to build too much

A person can spend months creating a detailed product before knowing whether customers want it.

Questions to consider

- Does the product address one specific problem?
- Can the desired result be achieved without extensive direct support?
- What would the minimum useful version contain?
- Could I test a sample before completing the full product?
- Is there evidence that the audience buys guides, templates or training?
- Would the product save the customer time, money or effort?
- Is the information sufficiently practical and specific?
- Do I own the underlying content?
- Can I create original material without copying employer resources?
- How would potential customers discover the product?
- What support would buyers need?
- Would a service or workshop be easier to test first?

Do not begin with the largest possible product

A common mistake is to decide:

“I should create a complete online course.”

A full course may require:

- several modules;
- written materials;
- videos;
- exercises;
- editing;
- a delivery platform;
- payment systems;
- marketing;
- customer support.

That is a significant commitment for an untested idea.

A more controlled sequence is:

1. clarify the problem;
2. speak to potential customers;
3. identify the smallest useful result;
4. create a sample or outline;
5. test interest;
6. deliver a small pilot where appropriate;
7. build only what the evidence supports.

For example:

- test a course subject through one workshop;
- test a workbook through three sample pages;
- test a toolkit through one template;
- test a guide through a one-page outline and customer conversations.

The minimum useful version

A minimum useful version is not an incomplete or poor-quality product.

It is the smallest version that can still provide a genuine result.

For example:

Instead of: A complete course on becoming a confident manager.

You might test: A practical workbook for preparing for your first difficult performance conversation.

Instead of: A comprehensive business-administration toolkit.

You might test: A simple weekly client follow-up tracker for independent consultants.

A smaller product is easier to:

- explain;
- create;
- test;
- improve;
- price;
- deliver.

Route B reflection

A product I could potentially create is:

The specific problem it would address is:

The practical result it would help produce is:

The minimum useful version might contain:

A sample I could test before building the full product is:

Route C

Expertise developed through an audience

This route involves building trust and visibility around a focused subject.

You publish useful content for a defined group and gradually develop an audience that may later buy:

- services;
- products;
- workshops;
- subscriptions;
- memberships;
- sponsorships;
- recommended resources.

Examples

- email newsletter;
- paid newsletter;
- specialist blog;
- Substack publication;
- YouTube channel;
- podcast;
- professional content channel;
- membership;
- subscription service;
- specialist online community.

What an audience-led route might look like

You may publish regular content for:

- new line managers;
- professionals preparing for promotion;
- independent consultants;
- small-charity leaders;
- people returning to employment;
- organisations improving customer service;
- beginners learning a particular system.

The content could include:

- practical advice;
- case examples;
- checklists;
- commentary;
- common mistakes;
- questions and answers;
- short training;
- useful resources;
- industry updates.

Over time, the audience may begin to see you as a useful source of information or support.

Income may then come from:

- a paid resource;
- a workshop;
- consultancy;
- a course;
- a membership;
- a paid newsletter;
- sponsorship;
- a related service.

Best suited to

This route may be suitable if you:

- enjoy explaining or publishing ideas;
- are willing to create content consistently;
- want to build credibility over time;
- have a sufficiently focused subject;
- want to develop several future products or services;
- understand that income may take time;
- are comfortable becoming associated with a specialist topic;
- want to develop long-term relationships with an audience.

Advantages

Trust develops gradually

Regular useful content can demonstrate your knowledge and approach.

Customer insight

Audience responses may reveal:

- repeated questions;
- common problems;
- preferred formats;
- potential offers.

Several income routes may emerge

One audience may support:

- services;
- products;
- events;
- subscriptions;
- partnerships.

The relationship can become an asset

An engaged email list or specialist audience may become valuable over time.

Limitations

Income may be slow to develop

Building a trusted audience usually takes consistency and patience.

Content must be created regularly

You may need to publish even when immediate results are limited.

Visibility may be required

Some formats involve:

- public writing;
- video;
- audio;
- social media;
- personal opinion.

Audience size does not guarantee sales

A large following may still produce little income if the audience is poorly defined or does

not value the offers.

Platform dependence

If the audience is built entirely on a third-party platform, changes to that platform can affect reach.

Questions to consider

- Am I willing to create useful content regularly?
- Can I stay focused on one subject?
- Do I understand the audience well enough to publish relevant material?
- Do I want to become publicly associated with this topic?
- Would I prefer writing, audio, video or another format?
- How long am I prepared to build before meaningful income develops?
- Can the content support a product or service?
- Am I relying too heavily on advertising income?
- Could I build an email list rather than depend entirely on social media?
- Can I create content without discussing confidential employer information?
- Will the publishing schedule fit around my employment?

Audience first, income later

This route is often attractive because it can appear simple:

Publish useful content and build an audience.

However, content alone is not a business model.

You still need to understand:

- who the audience is;
- what problem they care about;
- why they return;
- what they may eventually buy;
- what you are willing to provide consistently.

A focused audience of 200 people with a clear problem may be more commercially useful than a broad audience of several thousand with no shared need.

A practical audience-led test

Instead of committing to a daily content schedule, you might test:

- four weekly emails;
- three short articles;
- a six-episode podcast series;
- a five-video topic series;
- one monthly specialist briefing;
- a small private discussion group.

The purpose is to discover:

- whether you enjoy producing the content;
- whether people respond;
- which questions attract attention;
- whether a related offer becomes clearer.

Caution: this may not be the fastest route

Audience-led models can be flexible and valuable, but they may take time to monetise.

This route may be unsuitable if:

- you need additional income quickly;
- you dislike regular publishing;
- the subject is too broad;
- you are unwilling to become visible;
- you have no clear idea what the audience may eventually buy.

In that situation, a direct service may provide faster evidence.

You can still build an audience later.

Route C reflection

A subject I could build an audience around is:

The specific audience would be:

They would return because they need help with:

The content format I would be most willing to create is:

A related product or service might eventually be:

Route D

Platform- or product-led opportunities

This route involves using an established marketplace, platform or product system to reach customers.

Instead of creating demand entirely through your own network, you use an environment where people already search for:

- products;
- resources;
- books;
- templates;
- designs;
- content;
- specialist information.

Examples

- print-on-demand products;
- Etsy digital products;
- Amazon publishing;
- Amazon fulfilment;
- public-domain products;

- licensing or reselling rights;
- AI-assisted creative products;
- faceless content channels;
- downloadable templates;
- marketplace-based resources.

What this route might look like

You might:

- publish a practical book through Amazon;
- create downloadable templates for Etsy;
- develop print-on-demand products;
- adapt legally available public-domain material;
- create specialist printable resources;
- use licensed content within the terms of the licence;
- build a faceless educational content channel;
- sell digital resources through an established marketplace.

The platform may provide:

- access to customers;
- payment processing;
- product delivery;
- search functions;
- reviews;
- marketplace credibility.

However, the platform does not remove the need for:

- product research;
- differentiation;
- quality;
- customer understanding;
- compliance;
- marketing;
- ongoing management.

Best suited to

This route may be suitable if you:

- are interested in marketplace demand;
- enjoy product experimentation;
- prefer a less personal brand;
- are comfortable learning platform rules;
- are willing to research search behaviour and competition;
- want to create products rather than deliver a direct service;
- have creative, writing or research interests;
- understand that platform income may be unpredictable.

Advantages

Existing customer traffic

Some platforms already attract people looking for products.

Built-in systems

The platform may provide:

- product pages;
- payment processing;
- delivery;
- customer reviews;
- search tools.

Lower public visibility

Some models do not require a strong personal brand or regular public appearances.

Product experimentation

It may be possible to test several focused products at relatively low cost.

Limitations

Competition can be significant

Access to a marketplace also means competing with many other sellers.

Platform rules may change

Fees, search systems and account requirements can change.

Income may be unpredictable

A product listing does not guarantee sales.

Quality and rights must be checked carefully

You must understand:

- copyright;
- licensing;
- trademarks;
- platform rules;
- consumer rights;
- data protection;
- advertising requirements.

It may not use your strongest expertise

Some platform models can distract you from an opportunity that is more closely connected to what you already know.

Connect the route to genuine value

A platform should not be the starting point by itself.

Do not begin with:

“I want to sell on Etsy.”

Begin with:

“What useful product could I create, for whom, and what problem would it solve?”

Do not begin with:

“I want to publish on Amazon.”

Begin with:

“What knowledge or resource would a defined reader value?”

The platform is a delivery and discovery mechanism.

It is not the customer problem or the value proposition.

Questions to consider

- What knowledge or interest would the product draw upon?
- Who is the intended customer?
- What problem or desire does the product address?
- Is there evidence that people search for this type of product?
- What makes my version useful or distinctive?
- What are the platform fees?

- What rules and quality standards apply?
- Do I understand the relevant copyright and licensing requirements?
- Can I create and test the product at an acceptable cost?
- Am I willing to learn how the platform works?
- Would this route distract me from a stronger expertise-led opportunity?
- Can I build an asset I own rather than depend entirely on one platform?

Rights, licensing and originality

Take particular care with:

- public-domain material;
- licensed content;
- reselling rights;
- artificial-intelligence-generated content;
- images;
- quotations;
- trademarks;
- designs;
- employer-owned material.

Do not assume that material is free to use because it appears online.

You must understand:

- whether you are entitled to use it;
- whether commercial use is permitted;
- whether attribution is required;
- whether modification is allowed;
- whether the platform permits the product;
- whether another person owns relevant rights.

Where necessary, obtain appropriate legal or specialist advice.

Route D reflection

A platform- or product-led opportunity I could explore is:

The intended customer would be:

The problem, interest or need it would address is:

The knowledge or capability I would bring is:

The platform or marketplace I would need to understand is:

A rights, cost or compliance question I would need to check is:

How the four routes compare

Route	Likely speed to evidence	Initial cost	Direct customer contact	Repeatability	Main demand
Direct expertise	Often faster	Usually low	High	Initially limited	Delivery time and customer interaction
Packaged expertise	Moderate	Low to moderate	Low to moderate	Potentially high	Product creation and marketing
Audience-led	Usually slower	Often low	Moderate	Potentially high	Consistent publishing and patience

Route	Likely speed to evidence	Initial cost	Direct customer contact	Repeatability	Main demand
Platform-led	Variable	Low to significant	Usually low	Potentially high	Platform knowledge, competition and product research

This is a general comparison, not a guarantee.

The actual result depends on the opportunity, audience, execution and market.

Consider the trade-offs

Speed versus scalability

A service may produce evidence more quickly but depend on your time.

A product may be more repeatable but take longer to create and sell.

Visibility versus privacy

An audience-led business may require public content.

A direct service may be tested privately.

A marketplace product may allow a less personal brand.

Simplicity versus growth potential

A small service may be simple to begin.

A membership or large product range may offer more growth potential but create more operational complexity.

Income now versus assets later

Direct work may produce earlier income.

A guide, email list, course or product portfolio may become an asset over time.

Control versus platform access

An established platform may provide access to customers.

However, you may have less control over fees, rules and visibility.

Employment compatibility check

Before selecting a route, consider:

- Can the work be completed outside my contracted hours?
- Does it require daytime customer meetings?
- Could it affect my performance in my current role?
- Does my employment contract restrict outside work?
- Could the route create a conflict of interest?
- Would it involve customers, suppliers or contacts connected to my employer?
- Am I planning to use employer equipment, information or materials?
- Do I need permission or disclosure?
- Would professional or regulatory restrictions apply?
- Can I manage the delivery without placing my current income at risk?

A route that appears commercially attractive may still be unsuitable if it conflicts with your employment responsibilities.

Exercise

The Interesting–Achievable Filter

You may find several routes appealing.

Do not select all of them.

Choose no more than two:

1. the route that interests you most;
2. the route that currently appears most achievable.

They may be the same route.

Route 1: The route that interests me most

The route that interests me most is:

I am interested in it because:

Consider:

- enjoyment;
- creativity;
- independence;
- long-term potential;
- preferred working style;
- the type of customer contact involved.

Route 2: The route that appears most achievable

The route that currently appears most achievable is:

It appears achievable because:

Consider:

- time available;
- existing expertise;
- access to potential customers;
- startup cost;
- technology required;
- employment compatibility;
- ease of testing.

Route comparison scorecard

Score both routes from **1 to 5**.

- 1 — Very weak fit
- 2 — Limited fit
- 3 — Possible fit
- 4 — Strong fit
- 5 — Very strong fit

Factor	Route 1	Route 2
Fits my expertise		
Fits the audience I may be able to help		
Fits my available time		
Affordable to explore		
Can be tested simply		
I can reach potential customers		
Compatible with my employment		
Fits my preferred level of visibility		
Has a realistic route to initial income		
I am willing to do the work required		
Total		

Look beyond the total score

A total score is useful, but it does not tell the whole story.

Review any factor scored **1 or 2**.

Ask:

- Is this a genuine constraint?
- Can it be reduced?
- Does it make the route unsuitable?
- Am I attracted to the idea but unwilling to do the required work?
- Is the route achievable but not interesting enough to sustain?
- Am I choosing it because it appears fashionable rather than because it fits me?

For example:

You may be interested in running a YouTube channel but unwilling to publish consistently.

You may find consultancy highly achievable but dislike intensive one-to-one delivery.

You may like the idea of a digital course but have no evidence that the audience wants one.

The purpose is not to select the most exciting label.

It is to select the route whose practical demands you are willing and able to meet.

Decision prompt

Complete:

The route that gives me the strongest combination of interest and achievability is:

It fits my circumstances because:

The most important question I still need to answer is:

The smallest way I could test this route is:

Worked example

Possible expertise

Helping newly promoted managers organise priorities and delegate effectively.

Route 1: Direct expertise

A short planning and delegation workshop.

Strengths

- can be tested with a small group;

- uses existing experience;
- may produce feedback quickly;
- relatively low cost.

Limitations

- requires live delivery;
- may need employer-funded purchasing;
- must fit around working hours.

Route 2: Packaged expertise

A weekly planning workbook and delegation template.

Strengths

- repeatable;
- lower delivery burden;
- can be used independently.

Limitations

- may be harder to sell without customer conversations;
- must be created and tested;
- some users may need support.

Possible decision

Begin with one small workshop, observe the questions participants ask, then consider whether the strongest material should become a workbook.

This sequence uses direct delivery to create evidence before investing in a larger product.

Combining routes later

You are not choosing one route for life.

A sensible sequence might be:

- direct service first, product later;
- workshop first, course later;
- newsletter first, membership later;
- marketplace product first, related toolkit later;

- consultancy first, templates later.

The first route should help you learn.

It should provide evidence about:

- the audience;
- the problem;
- the language customers use;
- the result they value;
- the format they prefer;
- what you enjoy delivering.

Once that evidence exists, additional routes may become clearer.

What not to do at this stage

Do not try to:

- launch four income streams;
- create a complete product range;
- join every platform;
- build a website for an untested idea;
- create a large course;
- publish daily on several channels;
- invest heavily in branding;
- automate a process that has not been tested;
- choose a route purely because someone else appears successful with it.

Choose one route to investigate.

A focused test is more useful than several unfinished starts.

Your first income-route hypothesis

Complete the following summary.

The income route I am most likely to explore is:

The expertise it would use is:

The audience it may help is:

The problem it may address is:

The smallest version I could test is:

The time I would need is:

The maximum amount I am willing to invest in the initial test is: £ _____.

The employment, rights or professional question I need to check is:

The evidence I would need before investing further is:

Part 6 conclusion

You do not need to identify the perfect income model.

You need to choose one route that:

- uses expertise you genuinely possess;
- connects to a recognisable audience and problem;
- fits your available time;
- can be explored at an acceptable cost;
- is compatible with your employment;
- can be tested without building everything;
- involves work you are willing to do.

Complete the statement:

“The route I will explore first is _____.

It appears suitable because _____.

The smallest useful test I can complete is _____.”

That decision is not permanent.

It is a practical starting hypothesis.

The next stage is to turn it into a simple idea that is clear enough to discuss and test.

Part 7 : Sketch—not build—your first idea

You have now considered:

- what you want an additional income to achieve;
- what may be preventing you from starting;
- which concerns are constraints, fears or assumptions;
- what expertise you may already possess;
- who might benefit from that expertise;
- which type of income route may fit your circumstances.

The next step is to bring those elements together.

At this stage, you are **not** creating a finished offer.

You are not deciding:

- your final product or service;
- your price;
- your business name;
- your marketing strategy;
- your website structure;
- your complete delivery process.

You are creating a simple working hypothesis.

A working hypothesis is an idea that is clear enough to discuss, investigate and test.

It brings together:

- something you know;
- someone who may benefit;
- a problem they experience;
- a possible form of help;
- a practical result.

The purpose is not to prove that the idea will succeed.

The purpose is to make the idea specific enough to gather evidence.

Move from a broad idea to a testable idea

A broad idea may sound promising but still be difficult to investigate.

For example:

“I could do something with project management.”

This identifies an area of expertise, but it does not explain:

- who needs the help;
- what problem they are experiencing;
- what form the help might take;
- what result they may receive.

A clearer version would be:

“I could use my project-management experience to help independent consultants organise several client projects through a short planning workshop and template pack.”

This is not yet a finished offer, but it is much easier to examine.

You can begin asking:

- Do independent consultants experience this problem?
- How do they currently manage it?
- What causes the greatest difficulty?
- Would a workshop and template pack be useful?
- Would another format be more suitable?
- Is the result clear enough?

The clearer the idea becomes, the easier it is to identify what you still need to learn.

What your opportunity sketch should contain

Your first idea should connect five elements.

1. Your expertise

What relevant experience, knowledge or capability would you use?

This might include:

- project planning;
- recruitment;
- CV preparation;
- interview support;
- line management;
- tender preparation;

- customer service;
- process improvement;
- workplace training;
- administration;
- software knowledge;
- professional communication.

The expertise should be specific enough to explain.

Weak: “Business experience.”

Stronger: “Experience in organising tender submissions for small service organisations.”

2. The audience

Who may benefit?

Avoid broad groups such as:

- everyone;
- professionals;
- businesses;
- managers;
- people who need help.

Use a more recognisable description.

Examples:

- newly promoted line managers;
- independent consultants managing several clients;
- experienced professionals preparing for promotion;
- small charities preparing their first formal tender;
- self-employed trainers who need clearer customer follow-up;
- small organisations introducing a new administrative system.

The audience does not have to be permanent.

It is the group you are choosing to investigate first.

3. The problem

What are they struggling with?

The problem should describe a current difficulty, not merely a broad subject.

Weak: “Project management.”

Stronger: “They struggle to keep track of deadlines, responsibilities and client communication across several projects.”

Weak: “Confidence.”

Stronger: “They struggle to explain their achievements clearly during management interviews.”

Weak: “Marketing.”

Stronger: “They rely on referrals but do not have a consistent process for following up with potential customers.”

A useful problem statement should help someone recognise:

“Yes, that is something I am dealing with.”

4. The possible form of help

How might you help them?

At this stage, select a possible format rather than a final decision.

Examples include:

- consultancy session;
- review;
- audit;
- workshop;
- short training programme;
- tutoring;
- freelance service;
- guide;
- workbook;
- checklist;
- template;
- toolkit;
- short course;
- resource pack;
- small-group session.

The format should reflect:

- the nature of the problem;
- the amount of support required;
- your available time;
- the customer's likely preferences;
- what can be tested simply.

Do not choose a complicated format merely because it appears more valuable.

A focused session or small resource may provide more useful evidence than a large course.

5. The practical result

What should the person be able to understand, decide, improve or complete?

The result should be realistic and specific.

Weak: "They will become successful."

Stronger: "They will leave with a clear weekly planning system and a method for delegating tasks."

Weak: "They will feel more confident."

Stronger: "They will prepare three clear examples of their achievements for a management interview."

Weak: "Their business will improve."

Stronger: "They will have a simple process for recording enquiries, following up proposals and identifying the next action."

The result should describe useful progress without promising an outcome you cannot guarantee.

The Five-Line Opportunity Sketch

Complete the following five lines.

Line 1: Your expertise

I could use my experience in:

[specific expertise]

Line 2: The audience

to help:

[specific type of person or organisation]

Line 3: The problem

address:

[specific problem or situation]

Line 4: The form of help

through a:

[service, workshop, resource or product]

Line 5: The result

that helps them:

[practical result]

Bring the five lines together

Once you have completed each line, combine them into one statement.

I could use my experience in **[expertise]** to help **[audience]** address **[problem]** through a **[form of help]** that helps them **[practical result]**.

Read the statement aloud.

Ask:

- Is the audience recognisable?
- Is the problem specific?
- Is the form of help understandable?

- Is the result practical?
- Is the language clear?
- Could another person repeat the idea back to me?

If the statement feels vague, narrow one element at a time.

Worked example 1

Project coordination

Five-line sketch

I could use my experience in project coordination
to help independent consultants
who struggle to manage several client projects at once
through a short project-planning workshop and template pack
that helps them organise deadlines, responsibilities, and client communication.

What is clear

- The expertise is project coordination.
- The audience is independent consultants.
- The problem is managing several client projects.
- The possible format is a workshop and template pack.
- The result is clearer organisation.

What still needs to be tested

- Do independent consultants describe the problem in this way?
- Is the issue important enough for them to pay for help?
- Would they prefer a workshop, template pack or one-to-one session?
- Which part of the problem creates the greatest difficulty?
- What system do they currently use?

Worked example 2

Management interview preparation

Five-line sketch

I could use my experience in recruitment and management interviews
to help experienced professionals applying for their first management role
who struggle to explain their leadership potential and achievements
through a focused interview-preparation session and planning workbook

that helps them develop clear, relevant examples for their interview.

What is clear

- The audience is at a defined career stage.
- The problem is specific.
- The format is limited.
- The result is practical.

What still needs to be tested

- Which part of interview preparation is most difficult?
- Are they already paying for career or interview support?
- Would they value written feedback, live practice or both?
- How quickly do they need help?
- Would they pay personally or seek employer support?

Worked example 3

Tender preparation

Five-line sketch

I could use my experience in tender preparation
to help small charities and voluntary organisations
that are preparing their first formal tender
through a tender-readiness review and submission checklist
that helps them organise the required evidence, responsibilities and deadlines.

What is clear

- The audience is specific.
- The situation is recognisable.
- The result does not promise that the tender will be won.
- The format can be tested on a limited basis.

What still needs to be tested

- How often do small charities face this situation?
- Who makes the purchasing decision?
- Would they value a review, workshop or template?
- What support is already available?
- Are there procurement or insurance requirements?

Worked example 4

Customer follow-up

Five-line sketch

I could use my experience in customer administration
to help independent consultants and trainers
who rely on referrals but lose track of enquiries and proposals
through a simple follow-up system and template pack
that helps them record contacts, identify the next action and follow up more
consistently.

What is clear

- The audience is accessible.
- The problem has a possible commercial consequence.
- The result is specific.
- The initial product could be small.

What still needs to be tested

- Is inconsistent follow-up a sufficiently important problem?
- What tools are currently being used?
- Would customers prefer a template, set-up service or advisory session?
- Is the problem administrative, behavioural or both?
- How much personalisation would be required?

Worked example 5

Newly promoted line managers

Five-line sketch

I could use my experience in line management
to help newly promoted team leaders
who struggle to balance their own work with delegating and monitoring other
people's tasks
through a practical planning workshop and weekly management tool
that helps them set priorities, delegate clearly and review progress.

What is clear

- The audience is at a specific transition point.
- The problem is practical.
- The result is useful and measurable.

- The format could be tested through one workshop.

What still needs to be tested

- Is the individual or employer more likely to buy?
- What language do new managers use to describe the problem?
- Would the employer expect formal training credentials?
- Is a workshop sufficient, or would follow-up support be required?
- Could the work conflict with current employment?

Avoid making the idea too broad

A broad idea is difficult to explain and difficult to test.

Too broad

I help professionals improve their careers.

More focused

I may be able to help experienced professionals preparing for their first management interview develop clearer examples of their achievements.

Too broad

I provide business support.

More focused

I may be able to help independent consultants introduce a simple process for recording and following up potential customers.

Too broad

I create training for organisations.

More focused

I may be able to help small organisations train staff to use a newly introduced administrative system.

A focused starting point creates better questions.

It does not prevent the offer from developing later.

Avoid making the result too vague

Words such as the following may sound positive but often need further explanation:

- confidence;
- clarity;

- success;
- growth;
- transformation;
- empowerment;
- improvement.

Ask:

“What would this look like in practice?”

Instead of:

“Help managers feel more confident.”

Use:

“Help new managers prepare for and conduct a difficult performance conversation.”

Instead of:

“Help professionals gain clarity.”

Use:

“Help professionals identify three suitable career options and decide which one to investigate first.”

Instead of:

“Help businesses grow.”

Use:

“Help independent consultants create a consistent system for following up new enquiries.”

Avoid promising results outside your control

Your statement should not guarantee outcomes that depend on:

- customer action;
- market conditions;
- an employer’s decision;
- a recruitment panel;
- a procurement process;
- other people’s behaviour.

Avoid statements such as:

- win more tenders;
- guarantee promotion;

- double your income;
- secure your dream job;
- eliminate all customer complaints;
- become a successful manager.

Use language such as:

- prepare more effectively;
- organise the required information;
- develop stronger examples;
- improve the process;
- create a clearer system;
- reduce avoidable mistakes;
- make a more informed decision.

This keeps the idea credible and responsible.

The form of help is still provisional

Do not become too attached to the format.

You may initially think the idea should be:

- a workbook;
- a course;
- a workshop;
- a consultancy package.

Customer evidence may suggest another approach.

For example:

You may imagine creating a guide, but discover that customers need personal feedback.

You may plan a consultancy service, but discover that a simple template would solve most of the problem.

You may plan a recorded course, but discover that a live workshop is easier to test.

The problem and desired result are usually more important than your first choice of format.

Treat the format as a hypothesis.

Check whether the idea fits your circumstances

Before selecting the idea, ask:

- Can I explore this outside my contracted working hours?
- Can I test it without substantial expenditure?
- Do I own or have the right to use the underlying material?
- Could it create a conflict with my employer?
- Would I need professional qualifications, insurance or approval?
- Can I deliver the possible first version responsibly?
- Does the idea fit the time I have available?
- Am I willing to work with this audience?
- Can I reach potential customers?
- Does the route fit the priorities identified earlier?

An idea may sound commercially interesting but still be unsuitable for your current circumstances.

Add the evidence questions

Once you have written your opportunity sketch, answer the following.

What evidence suggests that this problem exists?

Consider:

- Have people asked me for help with it?
- Have I observed the problem repeatedly?
- Are people discussing it in professional groups?
- Are comparable services or resources already available?
- Have organisations invested in solving it?
- Does the problem create a visible cost, delay, risk or frustration?
- Have I experienced the problem myself?
- Is there evidence beyond my personal opinion?

The evidence I currently have is:

Be precise.

Weak:

“I think many people struggle with this.”

Stronger:

“Three former colleagues have asked me for help preparing interview examples, and I have found several paid interview-support services aimed at experienced professionals.”

What do I still need to discover?

You may need to learn:

- how the audience describes the problem;
- how frequently it occurs;
- how important it is;
- what they have already tried;
- whether they pay for help;
- who makes the purchasing decision;
- what format they prefer;
- what result matters most;
- what price range is realistic;
- what employment or professional restrictions apply.

I still need to discover:

Your list should identify the most important uncertainties, not every possible future business question.

The evidence ladder

Not all evidence has the same strength.

Level 1: Personal belief

“I think this could be useful.”

This is a starting opinion, not market evidence.

Level 2: Informal observation

“I have seen people struggle with this.”

This suggests a problem may exist.

Level 3: Direct conversation

“Several people have described the problem in their own words.”

This provides stronger evidence.

Level 4: Existing purchasing behaviour

“People already pay for comparable support, products or services.”

This indicates that the problem may have commercial value.

Level 5: Specific interest

“Someone has asked to know more, join a pilot or receive a proposal.”

This is useful evidence, but it is not yet a sale.

Level 6: Payment

“Someone has agreed to pay for a defined pilot or product.”

This is stronger evidence of demand.

At this stage, your opportunity sketch may be based on Levels 1 or 2.

Your next action should move it towards stronger evidence.

Opportunity Sketch Review

Score your idea from 1 to 5.

- 1 — Very unclear
- 2 — Still broad
- 3 — Reasonably clear
- 4 — Clear and specific
- 5 — Clear enough to investigate immediately

Question	Score
Is the expertise specific?	
Is the audience recognisable?	
Is the problem clear?	
Is the possible format understandable?	
Is the result practical?	
Can the idea be explained in one sentence?	
Can it be tested without major investment?	
Is it compatible with my employment?	
Do I have some evidence that the problem exists?	
Do I know what I need to learn next?	

Review any item scored **1 or 2**.

That is where the idea needs to be narrowed or clarified.

Compare up to three ideas

You may have more than one possible opportunity.

Sketch no more than three.

Opportunity 1

I could use my experience in:

to help:

address:

through a:

that helps them:

Opportunity 2

I could use my experience in:

to help:

address:

through a:

that helps them:

Opportunity 3

I could use my experience in:

to help:

address:

through a:

that helps them:

Select the idea to investigate first

Compare the ideas against the following factors.

Selection factor	Idea 1	Idea 2	Idea 3
Uses credible expertise			
Addresses a recognisable problem			
Connects to a specific audience			
Can be explained clearly			
Can be tested simply			
Fits my available time			
Requires acceptable initial expenditure			
Is compatible with my employment			
I am interested in exploring it			
I may be able to reach potential customers			
Total			

Score each factor from 1 to 5.

The highest score does not prove that the idea will work.

It identifies the idea that may be most suitable to investigate first.

Your selected opportunity hypothesis

Complete the statement in full.

I could use my experience in:

to help:

address:

through a:

that helps them:

Then complete:

The evidence I currently have is:

The most important thing I still need to discover is:

The smallest action that could give me useful evidence is:

This is an opportunity hypothesis—not proof of demand

Your statement is a possible direction based on what you currently know.

It does not prove that:

- the audience experiences the problem in the way you expect;
- the problem is important enough for them to act;

- they will pay for help;
- your chosen format is appropriate;
- your price will be acceptable;
- the idea will become a successful business.

Do not build the full offer yet.

Your next task is to gather evidence.

What not to do next

Do not immediately:

- build a website;
- create a complete course;
- commission branding;
- buy expensive software;
- produce a large stock of materials;
- spend heavily on advertising;
- announce the business publicly;
- create several versions of the offer;
- assume encouraging comments equal demand.

Your next step should answer one important question.

Examples:

- Does this audience experience the problem?
- How do they describe it?
- What have they already tried?
- What result matters most?
- Would they consider paying for help?
- Which format would be most useful?
- Can I pursue the idea within my employment obligations?

Part 7 conclusion

Your first idea does not need to be perfect.

It needs to be clear enough to investigate.

You should now be able to complete this sentence:

“I could use my experience in _____

to help _____

address _____

through a _____

that helps them _____.”

Then add:

“The evidence I currently have is _____.

The most important thing I still need to discover is _____.”

This is not a finished business.

It is a practical, evidence-seeking starting point.

Part 8 : Choose your first safe action

You now have a working opportunity hypothesis.

You may have identified:

- expertise you could use;
- a group of people who may benefit;
- a problem they may be experiencing;
- a possible form of help;
- a practical result you might help them achieve.

The next step is not to build the complete offer.

It is to take one controlled action that improves what you know.

This is your **Day One action**.

A Day One action is not a dramatic launch or a major commitment. It is a small, deliberate step that helps you replace an assumption with evidence.

It should be safe enough to complete without putting your employment, household finances or professional reputation at unnecessary risk.

It should also be meaningful enough to answer an important question.

Action creates evidence

It is possible to spend weeks thinking about an idea without learning anything new.

You might:

- create longer plans;
- collect more business ideas;
- read more articles;
- change the name of the possible offer;
- compare different website platforms;
- design a logo;
- reorganise your notes;
- imagine different future outcomes.

These activities can feel productive, but they may not reduce the uncertainty that

matters.

A useful first action should help you discover something specific.

For example:

- whether potential customers experience the problem;
- how they describe it;
- what they have already tried;
- whether similar help is already available;
- what people currently pay;
- whether your employment contract permits the activity;
- whether you have enough time to explore the idea consistently;
- whether a small version of the proposed offer is clear and useful.

The objective is not simply to become busy.

It is to become better informed.

What makes an action safe and useful?

A useful first action should be:

- specific;
- possible within 24–48 hours;
- low cost;
- compatible with your employment;
- connected to a real uncertainty;
- likely to produce evidence;
- small enough to complete;
- meaningful enough to create momentum.

Consider the difference between these two actions.

Too broad

“Research my business idea.”

This does not explain:

- what you will research;
- how long it will take;
- what question you are trying to answer;

- when the task will be complete.

Safer and more useful

“By 7.00 pm tomorrow, I will review five comparable workshop offers and record their audience, stated result, format and price.”

This action is:

- specific;
- time-limited;
- measurable;
- relatively low risk;
- connected to market evidence.

Safe does not mean insignificant

A safe action is not an action so small that it teaches you nothing.

For example:

“Write the title of my possible guide.”

This may feel manageable, but it probably does not answer an important question.

A stronger action might be:

“Create a one-page outline of the guide and ask two suitable people which sections would be most useful.”

That action remains controlled, but it produces evidence.

The aim is to find the point between two extremes:

- an action so large that it creates unnecessary risk;
- an action so minor that it creates no meaningful learning.

Begin with the uncertainty

Before choosing an action, identify the question you most need to answer.

Complete:

The most important uncertainty in my idea is:

It might be:

- I do not know whether the audience experiences the problem.
- I do not know how important the problem is.
- I do not know whether people already pay for help.
- I do not know which format would be most useful.
- I do not know whether my employer permits the activity.
- I do not know whether I have enough time.
- I do not know whether my explanation is clear.
- I do not know whether my experience is relevant outside my current workplace.

Then ask:

“What is the smallest action that could give me better information?”

Your Day One action should be linked directly to that uncertainty.

Action route 1

Gather customer evidence

Customer evidence comes from speaking to people who may experience the problem.

This does not have to be a sales conversation.

You are not required to persuade anyone to buy. You are trying to understand:

- what is happening;
- how the person describes the difficulty;
- what they have already tried;
- why the problem matters;
- what type of help might be useful.

Possible actions

You could:

- speak to one potential customer;
- ask three people how they currently handle the problem;
- ask what makes the problem difficult;
- ask what they have already tried;
- ask what happens when the problem is not resolved;

- identify what the problem costs in time, money, stress or missed opportunity;
- invite two people to a short research conversation;
- ask which part of the proposed result would be most valuable;
- ask how urgently they would want the problem resolved;
- ask whether the problem belongs to them personally or to their employer.

A research conversation is not a sales pitch

A research conversation should focus on the person's experience rather than your proposed solution.

Avoid beginning with:

“Would you buy my workshop?”

This encourages a hypothetical answer and may produce polite approval rather than useful evidence.

Instead, ask:

- When did this problem last occur?
- What happened?
- What made it difficult?
- How did you deal with it?
- What have you already tried?
- What was unsatisfactory about the current approach?
- What effect did the problem have?
- Who else was involved?
- Who would normally approve spending on help?
- What would a useful result look like?

These questions produce evidence about actual behaviour and experience.

Example: newly promoted line managers

Uncertainty

I do not know whether newly promoted line managers struggle most with delegation, prioritisation or difficult conversations.

Safe action

Within the next 48 hours, I will invite two recently promoted managers to a 20-minute research conversation and ask them which situations they found most difficult during their first three months.

Evidence produced

The conversations may reveal:

- which problem is most frequent;
- the language managers use;
- what support they already receive;
- whether their employer pays for training;
- which outcome matters most.

Example: interview preparation**Uncertainty**

I do not know which part of management interview preparation experienced professionals find most difficult.

Safe action

I will ask three people who have recently applied for management roles what they found hardest about preparing for the interview and what support they used.

Evidence produced

You may discover that the main difficulty is:

- identifying suitable examples;
- explaining achievements;
- answering competency-based questions;
- managing nerves;
- understanding what the panel expects.

That information can help you refine the idea.

Customer-evidence worksheet

The person or group I want to understand is:

The problem I believe they experience is:

The three questions I will ask are:

1. _____

2. _____

3. _____

I will speak to:

I will complete the conversation by:

Action route 2

Gather market evidence

Market evidence comes from examining how similar problems are already being addressed.

Comparable offers can help you understand:

- whether the problem is recognised;
- how the audience is described;
- what formats are common;
- what outcomes are promised;
- what indicative prices are being charged;
- what customers ask or comment about;
- what may be missing.

The purpose is not to copy another person's offer.

It is to understand the existing market.

Possible actions

You could:

- review ten comparable offers;
- compare three consultancy services priced in pounds;
- compare three workshop offers;
- record how competitors describe the audience;
- note the problem each offer addresses;
- record the stated result;
- compare formats and delivery methods;
- record indicative prices;
- identify what appears common;
- identify what appears missing;
- examine customer reviews or testimonials;
- record repeated customer questions;
- note whether offers are aimed at individuals or organisations;
- identify whether prices are shown publicly.

What to record

Use a simple comparison table.

Offer	Intended audience	Problem addressed	Format	Stated result	Indicative price	Evidence of interest
					£	
					£	
					£	
					£	
					£	

Evidence of interest might include:

- customer reviews;
- testimonials;
- repeated questions;

- waiting lists;
- active events;
- several similar providers;
- frequent discussion of the problem.

None of these proves that your version will sell.

They simply provide clues about demand, language and expectations.

Look for patterns, not conclusions

After reviewing comparable offers, ask:

- Which audiences appear most often?
- Which problems are described repeatedly?
- Which outcomes are emphasised?
- Which formats are common?
- What prices appear typical?
- Are offers purchased personally or by employers?
- What appears difficult for customers?
- Is there an obvious gap?
- Is the market active, crowded or unclear?
- What would make my possible approach relevant or distinctive?

Do not conclude:

“Other people offer this, so there is no room for me.”

Existing offers may demonstrate that customers recognise the problem and already pay for help.

The more useful question is:

“What can I learn from how this problem is currently being addressed?”

Example: management workshop

Uncertainty

I do not know how practical management workshops are positioned or priced.

Safe action

I will compare five UK-based workshops for newly promoted managers and record the audience, duration, stated result, delivery method and price.

Evidence produced

You may learn:

- whether workshops are sold to individuals or employers;
- whether pricing is per person or per group;
- which problems are repeatedly mentioned;
- whether the market favours live, online or in-person delivery;
- which outcomes appear most important.

Action route 3

Gather expertise evidence

You may still be uncertain whether your own experience is strong or relevant enough.

Instead of relying only on how confident you feel, gather evidence.

Possible actions

You could:

- list five examples of relevant results;
- identify three repeatable methods you have used;
- record problems people repeatedly ask you to solve;
- ask a trusted former colleague what they regularly sought your help with;
- review feedback or performance comments you are entitled to use;
- identify a process you can explain clearly;
- distinguish personal knowledge from employer-owned materials;
- identify which examples can be described without disclosing confidential information;
- write three short examples of where your involvement improved an outcome.

Build an evidence list

Complete the following table.

Situation	What I did	What changed	Evidence I can use appropriately

Evidence may include:

- time saved;
- errors reduced;
- deadlines met;
- staff trained;
- positive feedback;
- improved consistency;
- a process being adopted;
- a colleague securing an interview;
- a project being completed more effectively.

Only record evidence you are entitled to use.

Do not include:

- confidential details;
- personal data;
- commercially sensitive information;
- employer-owned documents;
- internal reports you are not authorised to share;
- identifiable customer information.

Ask someone who has seen your work

A trusted former colleague may be able to recognise strengths you take for granted.

You might ask:

“When we worked together, what did you most often come to me for help with?”

Or:

“What did you think I explained or organised particularly well?”

Or:

“Which problem did you trust me to handle?”

Ask for specific examples rather than general praise.

Useful:

“You were good at turning complicated project plans into clear weekly actions.”

Less useful:

“You were always very helpful.”

Specific feedback can help you identify a practical area of value.

Example: procurement experience

Uncertainty

I am not sure which part of my procurement experience would be useful outside my current job.

Safe action

I will list five situations in which I helped colleagues prepare, compare or organise procurement information, then identify the repeatable method used in each situation.

Evidence produced

You may discover that your strongest capability is not procurement generally, but:

- preparing evaluation criteria;
- organising evidence;
- creating comparison tables;
- improving tender timetables;
- explaining procurement steps to beginners.

That is more specific and easier to investigate.

Action route 4

Gather offer evidence

Offer evidence helps you discover whether your possible form of help is clear and relevant.

You do not need to build the complete product or service.

You need only enough material to communicate the idea.

Possible actions

You could:

- draft a one-paragraph description;
- create a one-page outline;
- produce a simple sample;
- describe a small paid pilot;
- create the first page of a workbook;
- outline a short workshop;
- draft a simple service package;
- ask potential customers what is clear, unclear or missing;
- compare two possible formats;
- ask which result appears most useful;
- test whether the language is understood.

A one-paragraph description

Use this structure:

I am exploring a possible **[service or resource]** for **[specific audience]** who are dealing with **[specific problem]**. It would help them **[practical result]** by providing **[main elements]**. I am currently gathering feedback to understand whether the problem and proposed approach are relevant.

This makes clear that:

- the idea is still being explored;
- you are not presenting a finished offer;
- you are seeking evidence rather than making a sales pitch.

A one-page outline

Your outline could include:

- intended audience;
- problem addressed;
- practical result;
- proposed format;
- what is included;
- what is not included;
- expected time commitment;
- questions you want feedback on.

Keep it simple.

Do not spend hours on design.

The value lies in the feedback, not the appearance.

A small sample

A sample might be:

- one checklist;
- one worksheet;
- one template;
- ten minutes of a workshop;
- one recorded lesson;
- one worked example;
- one section of a guide.

Ask:

- Is this clear?
- Is it relevant?
- What is missing?
- What feels unnecessary?
- Would this help you make progress?
- What would you expect to happen next?

Describe a paid pilot

A pilot is a limited first version of a service or product.

It should have:

- a defined audience;
- a specific problem;
- a limited scope;
- a clear result;
- a fixed timescale;
- a clear price;
- clear boundaries.

For example:

A 90-minute online planning session for independent consultants managing several client projects. The session would produce a prioritised project overview, a deadline tracker and agreed next actions.

At this stage, you may only draft the pilot description.

Before offering or accepting payment, ensure that:

- the work is compatible with your employment;
- you understand any relevant tax or registration obligations;
- appropriate insurance or professional requirements have been considered;
- you can deliver the promised result responsibly.

Example: workbook idea

Uncertainty

I do not know whether new line managers would find a weekly planning workbook useful.

Safe action

I will create a one-page sample containing a weekly priority and delegation planner, then ask two new managers what is clear, useful or missing.

Evidence produced

You may learn:

- whether the format is practical;
- which information managers need;
- whether they prefer a template, workshop or coaching;
- whether the language fits their situation.

Action route 5

Gather practical-risk evidence

Some uncertainties concern employment, legal, tax, financial or professional boundaries.

These questions may need to be clarified before you approach customers, accept payment or create materials.

Possible actions

You could:

- review your employment contract;
- review your staff handbook;
- check any outside-work or secondary-employment policy;
- identify possible conflicts of interest;
- review confidentiality clauses;
- review intellectual-property clauses;
- identify restrictions relating to customers, suppliers or colleagues;
- establish what time is genuinely available;
- decide on a maximum exploration budget;
- list questions that may later require professional advice;
- identify whether HMRC guidance may need to be reviewed before trading;
- identify whether professional registration or insurance may be required.

Employment-contract review

Look for terms relating to:

- outside work;
- secondary employment;
- business interests;
- conflicts of interest;
- confidentiality;
- intellectual property;
- non-solicitation;
- competition;
- employer permission;
- use of workplace equipment and systems.

Record:

The relevant clause or policy is:

My current understanding is:

The point I need clarified is:

The person or adviser I may need to consult is:

Do not rely on assumptions about what your employer would or would not allow.

Check the actual wording.

Confidentiality and intellectual property

Ask:

- Would the idea use information obtained through my employment?
- Would I use an employer-owned template or process?
- Did I create the material during working hours?
- Was it created as part of my role?
- Would the activity involve customers, suppliers or contacts connected to my employer?
- Can I create an original version from general knowledge and personal experience?
- Do I need permission?

A simple rule is:

Use your transferable knowledge, but do not use information or materials you do not own or have permission to use.

Tax and structural questions

You do not need to decide immediately whether you will operate as a sole trader or through a limited company.

You may, however, need to identify questions such as:

- At what point would I need to notify HMRC?
- What records would I need to keep?
- What expenses might need to be recorded?
- Would VAT become relevant later?
- Would the nature of the activity require specialist advice?
- Would insurance, registration or licensing apply?

The safe first action may simply be:

“List the tax and structural questions I will need to investigate before accepting payment.”

This section does not provide personalised legal, tax, financial or employment advice. Where necessary, consult the appropriate official guidance or a suitably qualified professional.

Example: possible consultancy

Uncertainty

I do not know whether my employment contract permits outside consultancy.

Safe action

Within the next 24 hours, I will review my employment contract and staff handbook for clauses relating to outside work, business interests, confidentiality and intellectual property.

Evidence produced

You may discover:

- that the activity is permitted;
- that permission is required;
- that particular sectors or customers are restricted;
- that the wording is unclear and advice is needed.

That evidence determines what action is appropriate next.

Action route 6

Create capacity

Sometimes the most useful first action is not customer research or market comparison.

It is creating the practical space in which exploration can happen.

A vague intention to “find time” is unlikely to be enough.

You need a specific commitment.

Possible actions

You could:

- reserve one two-hour weekly development block;
- schedule two 30-minute research appointments;
- identify one activity to stop, reduce or postpone;
- create a separate personal workspace;
- create an independent email account for appropriate research activity;
- establish a simple record-keeping system;
- create a separate folder for notes and evidence;
- decide when you will review progress;
- agree household boundaries where appropriate.

Protect a repeatable appointment

Choose a time that is realistic rather than ideal.

For example:

Every Thursday from 7.00 pm to 8.00 pm, I will complete one evidence-gathering task.

Or:

On Tuesday and Saturday, I will complete one 30-minute research task.

The appointment should:

- take place outside contracted working hours;
- not depend on employer equipment or systems;
- fit around family and personal responsibilities;
- be sustainable for the exploration period.

Identify what will give way

Creating time usually requires a decision about what will receive less attention.

Ask:

- What can I stop temporarily?
- What can I reduce?
- What can I delegate?
- What can I complete less perfectly?
- Which low-value activity is using time I need?

Do not assume the time will appear automatically.

Give it a source.

Create separation from employment

Where appropriate, use:

- your own computer;
- your own telephone;
- your own email account;
- your own cloud storage;
- your own diary;
- your own records.

Do not use employer time, equipment, accounts, systems, data or materials without permission.

Separation helps protect:

- confidentiality;
- ownership;
- record keeping;
- professional boundaries.

Exercise

The Safe Action Test

Write your proposed Day One action.

My proposed action is:

Then test it.

Question	Yes	No
Can I complete it within 48 hours?		
Does it test something important?		
Is the cost acceptably low?		
Does it respect my employment obligations?		
Will it give me evidence rather than only more ideas?		
Will I know when it is complete?		

If you answer **no** more than once, reduce or change the action.

How to reduce an action

Too large

“Build my first course.”

Smaller

“Create a one-page course outline and ask two potential customers which topic matters most.”

Too vague

“Research competitors.”

Smaller

“Review five UK consultancy offers and record the audience, result, format and

price.”

Too expensive

“Pay for branding and a website.”

Smaller

“Draft a one-paragraph description and test whether the audience understands it.”

Too public

“Announce my new business on LinkedIn.”

Smaller

“Invite two trusted contacts to a private research conversation.”

Too risky

“Contact one of my employer’s customers.”

Smaller

“Review my employment contract and identify an independent audience that would not create a conflict.”

Too uncertain

“Create a complete product and see whether it sells.”

Smaller

“Create one sample page and ask three suitable people for specific feedback.”

Day One action menu

Use this menu to choose a practical action.

Customer evidence

- Speak to one potential customer.
- Ask three people how they currently handle the problem.
- Ask what makes the problem difficult.
- Ask what they have already tried.
- Ask what the problem costs in time, money, stress or missed opportunity.
- Invite two people to a research conversation.

Market evidence

- Review five to ten comparable offers.
- Note how the audience is described.
- Record the stated result.

- Compare formats and indicative prices in pounds.
- Identify what appears common.
- Identify what may be missing.
- Look for customer reviews, questions or other evidence of engagement.

Expertise evidence

- List five examples of useful results.
- Identify three repeatable processes.
- Ask a trusted former colleague what they regularly asked you to help with.
- Separate personal knowledge from employer-owned material.
- Record one capability that produced a consistent improvement.

Offer evidence

- Draft a one-paragraph description.
- Create a one-page outline.
- Produce one simple sample.
- Describe a small paid pilot.
- Ask two people what is clear, unclear or missing.
- Compare two possible formats.

Practical-risk evidence

- Review your employment contract.
- Review your staff handbook or outside-work policy.
- Identify possible conflicts of interest.
- Review confidentiality and intellectual-property clauses.
- Establish what time is genuinely available.
- Decide on a maximum exploration budget.
- Identify questions that may later require HMRC guidance or professional advice.

Capacity action

- Reserve one two-hour weekly development block.
- Choose two 30-minute research appointments.
- Identify one activity to stop or reduce.
- Create a separate personal workspace.
- Establish a basic record-keeping system.
- Schedule a weekly evidence review.

Choosing between several possible actions

You may identify more than one useful action.

Use the following scorecard to compare up to three.

Score each factor from **1 to 5**.

- 1 — Very weak
- 2 — Limited
- 3 — Acceptable
- 4 — Strong
- 5 — Very strong

Selection factor	Action 1	Action 2	Action 3
It answers an important question			
It can be completed within 48 hours			
It has a low and acceptable cost			
It is compatible with my employment			
It will produce evidence			
It is specific and measurable			
I am willing to complete it			
It creates a useful next step			
Total			

The highest-scoring action is usually the strongest Day One candidate.

However, do not choose it if an employment, legal or professional concern must be clarified first.

Your Day One Action Plan

Complete each section.

The uncertainty

The most important uncertainty I need to reduce is:

The action

The one action I will take is:

The evidence

This action should help me discover:

The people or resources involved

I will speak to, review or use:

The time

I will begin on:

I will complete it by:

The cost

The expected cost is £ _____.

This is within my exploration budget: Yes / No

Employment compatibility

The action will take place outside my contracted working hours: Yes / No

It will use only my own equipment, accounts and resources: Yes / No

I have checked for any relevant conflict, confidentiality or intellectual-property concern:
Yes / No / Further clarification required

Completion evidence

I will know the action is complete when:

What happens next

After completing the action, I will review what I learned and decide whether to:
continue / adapt / investigate further / stop

Worked example 1

Customer conversation

Opportunity hypothesis

A practical planning workshop for newly promoted line managers.

Main uncertainty

Do new managers experience planning and delegation as an important problem?

Day One action

Invite two recently promoted managers to a 20-minute research conversation and ask how they currently organise priorities and delegation.

Why it is safe

- no product is being built;
- no sales claim is being made;

- the cost is negligible;
- the conversations can take place outside working hours;
- the action produces direct evidence.

Completion point

The action is complete when two conversations have been held and the answers have been recorded.

Worked example 2

Market comparison

Opportunity hypothesis

An interview-preparation service for experienced professionals seeking their first management role.

Main uncertainty

What support is already available, and how is it priced?

Day One action

Compare five UK interview-preparation services and record the audience, format, stated outcome and indicative price.

Why it is safe

- the research is low cost;
- it does not require public exposure;
- it does not involve accepting payment;
- it provides market evidence.

Completion point

The action is complete when the comparison table has been filled in and three patterns have been identified.

Worked example 3

Employment check

Opportunity hypothesis

A small consultancy service using procurement experience.

Main uncertainty

Would the activity conflict with current employment?

Day One action

Review the employment contract and relevant staff policies for outside-work, conflict-of-interest, confidentiality and intellectual-property clauses.

Why it is safe

- it addresses a necessary risk before customer contact;
- it does not create a commitment;
- it may prevent a contractual problem;
- it clarifies whether permission or advice is required.

Completion point

The action is complete when the relevant clauses have been identified and any unanswered questions have been recorded.

Worked example 4**Sample resource****Opportunity hypothesis**

A client follow-up template for independent consultants.

Main uncertainty

Would the proposed format be clear and useful?

Day One action

Create one sample follow-up tracker and ask two independent consultants what is useful, confusing or missing.

Why it is safe

- only one sample is created;
- there is no major development cost;
- the action produces specific feedback;
- the full product is not being built.

Completion point

The action is complete when two people have reviewed the sample and their comments have been recorded.

Momentum comes from completion

A completed small action is more useful than an ambitious unfinished plan.

The purpose of your Day One action is to create movement through evidence.

Once it is complete, you should know something you did not know before.

That new knowledge may confirm your direction.

It may suggest a change.

It may reveal that the idea should be narrowed.

It may show that a different audience or format is more appropriate.

It may also show that you should not proceed.

All of these outcomes are useful.

Review the evidence

After completing your action, answer:

What did I expect to discover?

What did I actually discover?

What surprised me?

What assumption was supported or challenged?

What should I do next?

Should I continue, adapt, investigate further or stop?

Do not force the evidence to support the idea.

The purpose of testing is to improve the decision, not to protect the original plan.

Part 8 conclusion

Your first safe action should not require you to build the complete business.

It should help you answer one important question.

Complete the statement:

“The most important uncertainty I need to reduce is _____.

Within the next 48 hours, I will _____.

This will give me evidence about _____.”

Then add:

“I will know the action is complete when _____.”

This is your Day One action.

It is small enough to complete, controlled enough to protect your current position and meaningful enough to move you from speculation towards evidence.

Part 9 : The seven-day commitment

A good intention is not yet a plan.

You may intend to research your idea, speak to a potential customer, review your employment contract or create a simple sample. Unless you decide exactly what you will do and when you will do it, the action can easily be postponed.

Work, family responsibilities and everyday demands will continue to compete for your attention. The perfect time is unlikely to appear by itself.

A seven-day commitment turns your intention into a defined, manageable piece of work.

It gives you:

- one action to complete;
- a clear deadline;
- a realistic time allowance;
- a limit on expenditure;
- a specific question to answer;
- a clear definition of completion;
- a decision to make afterwards.

The commitment is deliberately short.

Seven days is long enough to arrange and complete a meaningful action, but short enough to maintain focus. It prevents the idea from remaining in a vague category of something you may explore “one day”.

You are not committing to build a complete business within seven days.

You are committing to gather one useful piece of evidence.

One week, one question, one action

During the next seven days, avoid trying to make progress on every part of the idea.

Do not attempt to:

- research the entire market;
- create a complete product;
- build a website;
- develop several services;

- contact dozens of people;
- create a full business plan;
- decide every legal, tax or structural question;
- launch publicly.

Choose one important uncertainty.

Then choose one action that may reduce it.

For example:

Uncertainty

I do not know whether newly promoted managers experience delegation as a sufficiently important problem.

Seven-day action

Speak to two recently promoted managers and ask how they currently manage delegation, what they find difficult and what support they have received.

Or:

Uncertainty

I do not know whether my employment contract permits outside consultancy.

Seven-day action

Review the relevant contract and workplace policies, record the clauses relating to outside work and identify any questions that require clarification.

Or:

Uncertainty

I do not know whether people already pay for this type of support.

Seven-day action

Compare five UK offers and record the intended audience, format, stated result and indicative price.

One completed action is more useful than several partially started tasks.

What makes a strong seven-day commitment?

A strong commitment is:

Specific

It describes exactly what you will do.

Too vague:

“Research my idea.”

Specific:

“Review five UK-based interview-preparation services and record their audience, format, stated outcome and price.”

Limited

It is small enough to complete within seven days.

Too large:

“Create my first online course.”

Limited:

“Create a one-page course outline and ask two suitable people which section would be most useful.”

Connected to evidence

It answers a real question rather than simply giving you more ideas.

Weak:

“Think of more possible products.”

Evidence-led:

“Ask three potential customers which part of the problem causes the greatest difficulty.”

Compatible with your employment

It can be completed:

- outside your contracted working hours;
- without using employer equipment or systems;
- without disclosing confidential information;
- without contacting restricted customers or suppliers;
- without creating an unmanaged conflict of interest.

Where an employment issue is unclear, the commitment may need to focus on checking the relevant restriction before taking any customer-facing action.

Affordable

The cost should be low and within the exploration limit you have already set.

In many cases, the first action should cost little or nothing.

Research conversations, market comparisons, contract reviews and simple samples can often be completed using resources you already possess.

Measurable

You should be able to say clearly whether the action has been completed.

For example:

“The task is complete when I have held two conversations and recorded the answers.”

This is clearer than:

“The task is complete when I feel that I understand the market better.”

Define the question first

Before completing the worksheet, identify the question your action is intended to answer.

A useful question should be specific enough to guide the activity.

Examples include:

- Does this audience experience the problem I have identified?
- Which part of the problem matters most?
- How do potential customers currently deal with it?
- What do they find unsatisfactory about their present approach?
- Do people already pay for similar help?
- Is my proposed result clear?
- Would a service, workshop or resource be more useful?
- Is the idea compatible with my employment obligations?
- Can I protect enough time to explore the idea consistently?
- Is my experience relevant outside my current organisation?
- Can the idea be tested without major expenditure?

Avoid trying to answer a question that is too broad.

Too broad:

“Will this business succeed?”

That cannot be answered by one seven-day action.

More useful:

“Do at least three people in the proposed audience recognise this as a current problem?”

Or:

“Are there existing UK offers that address this problem, and how are they presented?”

The smaller question is more likely to produce useful evidence.

Choose one action

Your action should be directly connected to the question.

Customer action

You might:

- arrange one or two research conversations;
- ask three people how they currently handle the problem;
- ask what they have already tried;
- ask what the problem costs in time, money, frustration or missed opportunity;
- ask what result they would value most.

Market action

You might:

- compare five relevant UK offers;
- review customer comments or frequently asked questions;
- note common formats and indicative prices;
- identify how the audience and outcome are described;
- record what appears common or missing.

Expertise action

You might:

- record five examples of useful results;
- identify three repeatable processes;
- ask a trusted former colleague what they regularly sought your help with;

- distinguish your own transferable knowledge from employer-owned materials.

Offer action

You might:

- draft a one-paragraph description;
- create a one-page outline;
- produce one simple sample;
- describe a limited pilot;
- ask two suitable people what is clear, unclear or missing.

Practical-risk action

You might:

- review your employment contract;
- check relevant workplace policies;
- record possible conflicts of interest;
- identify confidentiality or intellectual-property concerns;
- list the tax, insurance or professional questions that may require later investigation.

Capacity action

You might:

- reserve one weekly development block;
- schedule two 30-minute research appointments;
- identify one activity to reduce temporarily;
- create a separate personal workspace and record-keeping system.

Decide when you will complete it

“During the next seven days” is still too broad unless you set a completion date.

Write the exact date.

For example:

“I will complete this by Sunday, 12 September.”

Then decide when the work will happen.

You may need:

- one uninterrupted 90-minute block;
- two 30-minute appointments;
- three short research sessions;
- time to contact people before the main action;
- time afterwards to record and review the evidence.

Do not rely on completing the action whenever you “have a spare moment”.

Reserve the time.

For example:

Tuesday, 7.00–7.30 pm: invite two people to research conversations.

Thursday, 7.00–7.30 pm: first conversation.

Saturday, 10.00–10.30 am: second conversation.

Sunday, 5.00–5.30 pm: review the answers and record the decision.

This creates a practical sequence.

Allow for preparation time

Some actions require a small amount of preparation.

If you plan to speak to potential customers, you may need to:

- identify suitable people;
- send invitations;
- prepare questions;
- arrange the conversations;
- record the answers.

If you plan to compare offers, you may need to:

- define what counts as a comparable offer;
- create a simple comparison table;
- decide which information to record.

If you plan to review your employment contract, you may need to:

- locate the current version;
- obtain the relevant staff handbook;
- identify the sections dealing with outside work, confidentiality and intellectual

property;

- record points that require clarification.

Include these steps within the seven-day plan.

Set a spending limit

Your action should include a maximum cost.

Complete:

“This action will cost no more than £_____.”

A spending limit helps you avoid turning a simple exploration into an unnecessary investment.

For many first actions, the appropriate limit may be: £0.

You do not need to spend money merely to demonstrate commitment.

A free customer conversation may produce more useful evidence than paid software.

A simple document may be more valuable than professional branding.

A market comparison may be more useful than an advertising campaign.

Where expenditure is necessary, ask:

- Does this directly help me answer the question?
- Can the action be completed more cheaply?
- Am I paying for evidence or for appearance?
- Can I use a tool or resource I already have?
- Would I still spend this amount if the idea were later abandoned?

The limit is not an amount you are expected to spend. It is the maximum you are prepared to spend.

Define the evidence you expect to collect

Before carrying out the action, write down what evidence you expect it to produce.

For example:

Action

Speak to two potential customers.

Expected evidence

- how they describe the problem;
- how frequently it occurs;
- what they have already tried;
- whether they regard it as important;
- what result they would value.

Or:

Action

Compare five consultancy offers.

Expected evidence

- who the offers are aimed at;
- how the problem is described;
- what formats are common;
- indicative price ranges;
- whether the service is purchased by an individual or an organisation.

Or:

Action

Review the employment contract.

Expected evidence

- whether outside work is permitted;
- whether disclosure or permission is required;
- whether competition or conflict restrictions apply;
- whether intellectual-property or confidentiality clauses need further clarification.

Be clear about the difference between evidence and conclusion.

For example:

Finding several existing services is evidence that the problem is being addressed commercially.

It is not proof that your own service will sell.

Receiving positive feedback is evidence that someone understands the idea.

It is not proof that they will pay.

The purpose of the action is to improve your understanding, not to prove that your preferred conclusion is correct.

Define what completion means

Your commitment needs an objective finishing point.

Examples include:

- two research conversations have been completed and recorded;
- five comparable offers have been reviewed;
- one sample has been created and shown to two people;
- the relevant employment clauses have been identified;
- five examples of useful results have been recorded;
- a two-hour weekly development block has been placed in the diary for the next four weeks;
- a one-page outline has been completed and reviewed.

Avoid definitions such as:

- “when I feel ready”;
- “when I know enough”;
- “when the idea is perfect”;
- “when I feel confident”.

These conditions are difficult to measure and may allow the task to continue indefinitely.

A clear finishing point creates momentum.

Worksheet

My Seven-Day Commitment

1. The action

During the next seven days, I will:

Use one clear action.

Begin with a verb such as:

- speak;
- ask;
- compare;
- review;
- identify;
- create;
- draft;
- test;
- reserve;
- record.

2. The completion date

I will complete it by:

Write a specific date.

3. The time required

I expect the action to require approximately: _____ hours and _____ minutes.

Be realistic.

Include preparation, delivery and review time.

4. The time I will reserve

I will reserve the following time:

Date	Time	Activity

Place these times in your diary.

5. The maximum cost

It will cost no more than: £ _____.

This amount is within my agreed exploration budget: Yes / No

If the answer is no, reduce or change the action.

6. The question

The question I am trying to answer is:

Keep this question visible while you complete the activity.

It will help you avoid being distracted by information that does not affect the decision.

7. The expected evidence

The evidence I expect to collect is:

8. The completion point

I will know I have completed the action when:

Use a measurable condition.

9. Employment compatibility

The action will be completed outside my contracted working hours: Yes / No

I will use only my own equipment, accounts and resources: Yes / No

The action avoids confidential, proprietary or employer-owned information:
Yes / No / Further checking required

I have considered any relevant conflict-of-interest or outside-work restriction:
Yes / No / Further checking required

Where further checking is required, make that clarification the first action.

10. The decision afterwards

After completing the action, I will decide whether to:

- continue;
- refine the idea;
- gather more evidence;
- investigate another idea;

- pause;
- stop.

My decision will be based on:

Decide what you will do with the result

The seven-day action is not complete until you have reviewed what you learned.

Set aside a short period to answer:

- What evidence did I collect?
- What did it support?
- What did it challenge?
- What surprised me?
- What remains unclear?
- Does the idea still fit my circumstances?
- Is another test justified?
- Should the idea be narrowed, changed or stopped?

Do not judge the week only by whether the evidence supports your idea.

A useful result may be:

- confirmation that the problem exists;
- a clearer understanding of the audience;
- evidence that a different result matters more;
- evidence that the proposed format is unsuitable;
- discovery of an employment restriction;
- recognition that the idea requires more time than you can provide;
- evidence that another opportunity deserves priority.

Learning that an idea should be changed or stopped is not failure.

It is evidence protecting you from a larger commitment.

Continue, refine, investigate another idea or pause

Continue

Choose this when the evidence supports further exploration.

For example:

- potential customers described the problem clearly;
- comparable paid offers exist;
- the idea fits your time and employment boundaries;
- the proposed result appears useful.

Your next action should still be controlled.

Do not move directly from one encouraging conversation to building the complete offer.

Refine

Choose this when the basic direction appears useful, but one or more elements need to change.

You may need to refine:

- the audience;
- the problem;
- the result;
- the format;
- the scope;
- the language.

For example:

You expected new managers to need planning help, but the conversations showed that difficult conversations were the greater concern.

The idea may still be viable, but the focus should change.

Investigate another idea

Choose this when another expertise area, audience or route appears stronger.

This does not mean the first idea was wasted.

The evidence may have helped you understand why another direction is more appropriate.

Pause

Choose this when:

- an employment issue needs clarification;
- you do not currently have the necessary time;
- a personal or financial priority must take precedence;
- professional advice is required;
- the timing is not appropriate.

A deliberate pause is different from vague postponement.

Record:

- why you are pausing;
- what needs to change;
- when you will review the decision.

Stop

Although not included as the main worksheet choice, stopping may sometimes be the responsible conclusion.

Stop or set aside the idea when:

- it conflicts with your employment obligations;
- the problem appears unimportant;
- the audience is inaccessible;
- you do not want to perform the required work;
- the cost or risk is unacceptable;
- another opportunity has stronger evidence.

Stopping one idea does not mean abandoning the goal of creating an additional income.

It means redirecting your effort.

Worked example 1

Customer research

During the next seven days, I will:

Speak to two experienced professionals who have recently prepared for their first management interview.

Completion date

Sunday, 18 October.

Time reserved

- Tuesday, 7.00–7.30 pm: prepare questions and send invitations.
- Thursday, 7.00–7.30 pm: first conversation.
- Saturday, 10.00–10.30 am: second conversation.
- Sunday, 4.00–4.30 pm: review the answers.

Maximum cost

£0.

Question

Which part of preparing for a first management interview creates the greatest difficulty?

Expected evidence

- how candidates prepare;
- where they struggle;
- what help they currently use;
- which result they value most.

Completion point

Two conversations have been held and the main findings have been recorded.

Decision afterwards

Continue, refine or investigate another audience.

Worked example 2

Market comparison

During the next seven days, I will:

Compare five UK project-planning workshops or consultancy offers for independent

professionals and small organisations.

Completion date

Friday, 6 November.

Time reserved

Two 45-minute research periods.

Maximum cost

£0.

Question

How are comparable project-planning offers presented and priced?

Expected evidence

- intended audiences;
- common problems;
- delivery formats;
- indicative prices;
- stated outcomes.

Completion point

Five offers have been recorded in a comparison table and three recurring patterns have been identified.

Decision afterwards

Continue with the current audience, refine the possible format or investigate another route.

Worked example 3**Employment clarification****During the next seven days, I will:**

Review my employment contract and staff handbook for clauses relating to outside work, conflicts of interest, confidentiality and intellectual property.

Completion date

Wednesday, 14 January.

Time reserved

One 90-minute session.

Maximum cost

£0 initially.

Question

Can I explore this type of consultancy without breaching my employment obligations?

Expected evidence

- relevant clauses;
- any requirement to disclose or seek permission;
- restricted activities or audiences;
- points requiring professional clarification.

Completion point

The relevant terms have been recorded and unanswered questions listed.

Decision afterwards

Continue with research, seek clarification or investigate an alternative audience.

Worked example 4**Testing a sample****During the next seven days, I will:**

Create one sample weekly planning worksheet for newly promoted team leaders and ask two suitable people for feedback.

Completion date

Saturday, 22 May.

Time reserved

- Wednesday, 7.00–8.00 pm: create the sample.
- Thursday: send it to two reviewers.
- Saturday, 10.00–10.30 am: review the feedback.

Maximum cost

£0.

Question

Is the proposed planning worksheet clear and useful to new team leaders?

Expected evidence

- which sections are clear;
- what is missing;
- whether the language is appropriate;
- whether another format would be preferred.

Completion point

The sample has been reviewed by two people and their feedback has been recorded.

Decision afterwards

Refine the worksheet, test a workshop format or pause the idea.

Optional accountability

You may find it useful to tell someone about your commitment.

A suitable accountability person might be:

- a trusted friend;
- a partner;
- a former colleague;
- a mentor;
- someone else exploring a similar goal.

You might say:

“During the next seven days, I am going to complete one small piece of research. I will let you know when it is finished.”

The purpose is not to ask them to judge the idea.

It is to make the commitment more visible and increase the likelihood of completion.

Accountability prompt

Who could I tell about this commitment?

What will I ask them to do?

For example:

- ask me whether I completed it;
- give me time to explain what I learned;
- review my one-page outline;
- help me protect the agreed time.

Keeping the exploration private

Accountability is optional.

There may be good reasons to keep the exploration private, particularly while you are:

- checking your employment contract;
- reviewing an outside-work policy;
- clarifying a conflict-of-interest concern;
- protecting confidential information;
- deciding whether the idea is appropriate;
- avoiding unnecessary discussion with colleagues.

You do not need to tell anyone at work merely to prove that you are committed.

Do not discuss the idea with colleagues if doing so could:

- create confusion;
- disclose confidential plans;
- involve restricted contacts;
- suggest that you are using employer time or resources;
- create an avoidable employment concern.

Where privacy is appropriate, use personal accountability instead.

For example:

- place the action in your diary;
- create a written commitment;
- set a reminder;
- record completion in the workbook;
- schedule a personal review at the end of the seven days.

Private does not have to mean unstructured.

Barriers that may disrupt the commitment

Before beginning, consider what may prevent completion.

Lack of time

Response:

- reserve the time now;
- divide the action into smaller appointments;
- reduce the scope if necessary.

Fear of contacting people

Response:

- begin with one trusted person;
- make it clear that the conversation is research, not a sales pitch;
- prepare the questions in advance.

Too much research

Response:

- set a fixed number of offers, conversations or examples;
- stop when the completion point has been reached.

Perfectionism

Response:

- create a usable draft rather than a polished final version;
- focus on evidence rather than appearance.

Employment uncertainty

Response:

- pause customer-facing activity;
- review the relevant terms first;
- obtain appropriate clarification where required.

Loss of interest

Response:

- complete the agreed action before deciding;
- use the evidence to determine whether another idea is more suitable.

The seven-day review

At the end of the seven days, complete the following review.

What I completed

The action I completed was:

What I learned

The most useful evidence was:

What was supported

The evidence supported the following part of my idea:

What was challenged

The evidence challenged the following assumption:

What surprised me

I was surprised to discover:

What remains unclear

I still need to understand:

My decision

My decision is to: continue / refine / investigate another idea / pause / stop

Why

I have made this decision because:

My next controlled action

The next small action would be:

Part 9 conclusion

A seven-day commitment gives your idea a defined place in your diary and a clear purpose.

It prevents the exploration from remaining a vague intention.

Complete the following statement:

“During the next seven days, I will _____.

I will complete it by . **I will reserve** _____

to do it, and it will cost no more than £ _____.”

Then add:

“The question I am trying to answer is _____.

I will know the action is complete when _____.”

After completing the action, decide whether to:

continue, refine, investigate another idea or pause.

You are not committing yourself to a complete business.

You are committing yourself to one week of focused, evidence-led exploration.

Final worksheet

My Safe Start Summary

You have now worked through the main questions involved in exploring an additional income safely and responsibly.

You have considered:

- what you want the income to achieve;
- the boundaries you need to protect;
- what is genuinely preventing you from starting;
- which concerns are constraints, fears or assumptions;
- what expertise you may already possess;
- who may benefit from it;
- what kind of income route may fit;
- how to describe one possible opportunity;
- what evidence you need next;
- which action you will complete during the next seven days.

This final worksheet brings those decisions together in one place.

It is the practical outcome of the guide.

Your Safe Start Summary is not a finished business plan. It does not prove that customers will buy, that the idea will generate income or that the proposed format is correct.

It gives you something more appropriate for this stage:

A clear, evidence-led starting position.

Complete each section using the answers you have already developed. Keep your responses specific, realistic and proportionate to your current circumstances.

Do not write what you think a business owner ought to say.

Write what is true for you now.

1. Why I want another income

A second income is not usually the final objective. It is intended to make something else possible.

Your reason may relate to:

- greater household security;
- rising living costs;
- debt reduction;
- savings;
- pension contributions;
- a future expense;
- greater independence;
- reduced reliance on one salary;
- preparation for a career transition;
- creating an asset outside employment;
- greater choice in the future.

Complete:

I want to create an additional income because:

Now make the reason more specific.

The main change I want this income to support is:

This has become important now because:

Clarity check

Ask:

- Is this a genuine priority?
- Does it matter enough for me to protect time for it?
- Am I responding to an immediate need or preparing for the future?
- Is the goal financial, professional, personal or a combination?

2. What it needs to achieve initially

Your first objective should be realistic.

It does not have to involve a large amount of income.

Early progress may mean:

- identifying a genuine problem;
- receiving useful customer responses;
- finding evidence that people already pay for similar help;
- completing a small pilot;
- selling one simple resource;
- confirming that you enjoy the work;
- learning that the idea should be changed or stopped.

Complete:

During the first stage, I need this opportunity to generate or demonstrate:

A meaningful early result would be:

I would like to see this result within:

The amount of initial income that would feel meaningful, if income is the immediate priority, is: £ _____.

Do not choose an amount merely because it sounds impressive.

Choose an amount that reflects what the income needs to do and what is realistic during the exploration stage.

3. What I must protect

Creating another income should not require you to disregard the parts of your life and employment that matter most.

You may need to protect:

- your current job;
- salary;
- household finances;
- pension arrangements;
- family time;
- health;
- professional reputation;
- contractual responsibilities;
- confidential information;
- employer-owned intellectual property;
- relationships with colleagues, customers or suppliers;
- personal values.

Complete:

I want to explore an additional income without compromising:

My three most important boundaries are:

1.

2.

3.

I am not prepared to:

Before taking paid work, I may need to check:

A boundary is not evidence that nothing is possible.

It defines the conditions within which the opportunity must operate.

4. My most significant genuine constraint

A genuine constraint is a current fact that must be accommodated.

Examples may include:

- only a small number of hours are available;

- family responsibilities restrict when you can work;
- no exploration budget is available;
- your employment contract restricts certain activities;
- customer calls cannot take place during working hours;
- you cannot work with organisations connected to your employer;
- health or energy limits direct delivery.

Complete:

My most significant genuine constraint is:

The evidence that this is a genuine constraint is:

This constraint limits:

It does not necessarily prevent me from:

I will accommodate it by:

Constraint response

Choose the most appropriate response:

- reduce the scope;

- change the format;
- change the timing;
- choose a different audience;
- obtain permission or clarification;
- delay one part of the idea;
- select another income route.

My chosen response is:

5. One fear I can make smaller

Fear is an emotional response to a possible outcome.

It may involve:

- being judged;
- charging for your help;
- making a mistake;
- receiving criticism;
- becoming visible;
- colleagues discovering the activity;
- not knowing enough;
- failing;
- succeeding and becoming overcommitted.

Complete:

The fear that is affecting me most is:

I am afraid that:

The actual consequence I am imagining is:

The evidence that this outcome is certain is:

The evidence that it may be less likely or manageable is:

Make the exposure smaller

I can reduce this fear by making the next action smaller in the following way:

This might include:

- testing privately;
- speaking to one trusted person;
- narrowing the promise;
- creating one sample;
- preparing questions in advance;
- running a limited pilot;
- avoiding a public announcement.

The smallest action I am willing to take despite the fear is:

You do not need the fear to disappear.

You need a proportionate action that you can complete while the fear is still present.

6. One assumption I need to test

An assumption is something you are treating as true without sufficient evidence.

Examples include:

- I need a website before I can begin.
- Nobody would pay for this.
- I need thousands of followers.
- I must create a complete course.
- The market is too crowded.
- I need to leave my job before I can take the idea seriously.
- I must choose the perfect idea.
- People will only buy from someone with more qualifications.

Complete:

The assumption I most need to test is:

I currently believe this because:

The evidence supporting it is:

The evidence challenging it is:

Turn the assumption into a question.

Instead of treating it as a fact, I will ask:

I could test this assumption by:

A useful test should produce evidence, not simply another opinion.

7. The expertise I may be able to use

Expertise is broader than qualifications, job title or seniority.

It may include:

- specialist knowledge;
- sector experience;
- practical capability;
- methods and processes;
- systems knowledge;
- project experience;
- training experience;
- repeated problem-solving;
- useful assets you personally own.

Complete:

The area of expertise I may be able to use is:

What I know about this area is:

What I can do is:

I have previously helped other people to:

The results or improvements I have helped produce include:

The evidence supporting my credibility is:

Ownership and rights check

The knowledge or materials I am entitled to use are:

The information or materials I must not use include:

Only use knowledge, methods and materials that you own or are entitled to use.

Do not copy, adapt or disclose confidential, proprietary or employer-owned information.

8. The person I may be able to help

A useful starting audience is specific enough to recognise and investigate.

Avoid broad descriptions such as:

- everyone;
- professionals;
- businesses;
- managers;
- people who need support.

Complete:

The specific type of person or organisation I may be able to help is:

They are likely to be in the following situation:

They may be a few steps behind me because:

I believe I understand their situation because:

I may be able to reach them through:

Buyer check

The person who experiences the problem is likely to be:

The person or organisation that may pay is likely to be:

The person who may approve the purchase is:

This may be:

- the individual;
- their employer;
- a line manager;
- a budget holder;
- a department head;
- an organisation.

9. The problem I may be able to address

A commercially relevant problem should be clear enough for the intended audience to recognise.

It may involve:

- wasted time;
- missed deadlines;
- repeated errors;
- avoidable costs;

- low confidence;
- poor organisation;
- customer dissatisfaction;
- missed opportunities;
- unclear communication;
- delayed decisions;
- frustration or stress.

Complete:

The problem I may be able to address is:

The problem usually occurs when:

It matters because it may lead to:

The practical result the person may want is:

The evidence I currently have that the problem exists is:

The most important thing I still need to discover is:

Do not assume that a problem is commercially important simply because it exists.

You still need evidence that the intended audience recognises it, cares about it and may act to resolve it.

10. The income route I will explore

Choose the route that gives you the strongest current combination of:

- interest;
- achievability;
- fit with your expertise;
- available time;
- acceptable cost;
- access to potential customers;
- compatibility with employment.

Select one primary route.

Route A: Expertise delivered directly

Examples:

- consultancy;
- tutoring;
- freelance work;
- advisory sessions;
- audits;
- workshops;
- short implementation projects.

Route B: Expertise packaged into a product

Examples:

- guide;

- workbook;
- checklist;
- template;
- toolkit;
- short course;
- recorded training.

Route C: Expertise developed through an audience

Examples:

- newsletter;
- specialist blog;
- YouTube channel;
- podcast;
- membership;
- paid subscription.

Route D: Platform- or product-led opportunity

Examples:

- marketplace downloads;
- publishing;
- print-on-demand products;
- platform-based resources;
- licensed products;
- less-personal content models.

Complete:

The income route I will explore first is:

I have selected this route because:

It fits my expertise because:

It fits my available time because:

It appears affordable to explore because:

It is compatible with my employment because:

The main disadvantage or trade-off is:

I am willing to accept that trade-off because:

11. My Five-Line Opportunity Sketch

Bring the main elements of your idea together.

Line 1: Expertise

I could use my experience in:

Line 2: Audience

to help:

Line 3: Problem

address:

Line 4: Form of help

through a:

Line 5: Practical result

that helps them:

Now combine the five lines.

I could use my experience in _____

to help _____

address _____

through a _____

that helps them _____.

Opportunity check

Ask:

- Is the expertise specific?
- Is the audience recognisable?
- Is the problem clear?
- Is the form of help understandable?
- Is the result practical?
- Can I explain the idea in one sentence?
- Can it be explored without building everything?

The strongest part of the idea is:

The least certain part of the idea is:

The next evidence I need is:

This is an opportunity hypothesis—not proof of demand

This summary describes a possible direction based on what you currently know.

It does not prove that:

- the audience will buy;
- the problem is important enough;
- the proposed format is correct;
- the price will be acceptable;
- the opportunity will generate income.

Do not build the complete offer yet.

Gather evidence first.

12. My first safe action

Your first safe action should be small enough to complete and meaningful enough to teach you something.

Complete:

The most important uncertainty I need to reduce is:

My first safe action is:

This action will help me discover:

I will speak to, review, compare or create:

The expected cost is: £ _____.

The action will take approximately: _____ hours and _____ minutes.

It will take place outside my contracted working hours: Yes / No

It will use only my own equipment, accounts and resources: Yes / No

I have considered employment, confidentiality, intellectual-property and conflict-of-interest issues: Yes / No / Further clarification required

I will know the action is complete when:

Safe Action Test

Question	Yes	No
Can I complete it within 48 hours?		
Does it test something important?		
Is the cost acceptably low?		
Does it respect my employment obligations?		
Will it produce evidence rather than only more ideas?		
Will I know when it is complete?		

If you answer **no** more than once, reduce or change the action.

13. My seven-day completion date

A good intention needs a defined place in your diary.

Complete:

During the next seven days, I will:

I will complete it by:

I will reserve the following time:

Date	Time	Activity

It will cost no more than: £ _____

The question I am trying to answer is:

The evidence I expect to collect is:

I will know I have completed it when:

After completing it, I will decide whether to:

- continue;
- refine;
- gather more evidence;
- investigate another idea;
- pause;
- stop.

My decision will be based on:

Optional accountability

You may choose to tell someone about your seven-day commitment.

This might be:

- a trusted friend;
- a partner;
- a former colleague;
- a mentor;
- another person exploring a similar goal.

Complete only if appropriate:

The person I may tell is:

I will ask them to:

Accountability is optional.

You may reasonably choose to keep your exploration private while reviewing your employment contract, checking restrictions or deciding whether the opportunity is appropriate.

Where privacy is necessary, use a personal accountability method.

For example:

- place the action in your diary;
- create a reminder;
- record your commitment in writing;
- schedule a review appointment with yourself;
- sign and date the commitment below.

My Safe Start Summary at a glance

Use this page as the condensed record of your decisions.

My purpose

I want another income because:

My initial objective

I need it initially to generate or demonstrate:

What I must protect

I will not compromise:

My genuine constraint

The main fact I must accommodate is:

My fear

The fear I will make smaller is:

My assumption

The assumption I will test is:

My expertise

The expertise I may be able to use is:

My possible audience

The person or organisation I may be able to help is:

Their possible problem

The problem I may be able to address is:

My income route

The route I will explore is:

My opportunity hypothesis

I could use my experience in _____

to help _____

address _____

through a _____

that helps them _____.

My first safe action

Within the next 48 hours, I will:

My seven-day deadline

I will complete the action by:

My commitment

Read the following statement and complete the missing sections.

I am not committing myself to leaving my job, making a large investment or building a complete business.

I am committing myself to exploring one possible source of additional income in a responsible and evidence-led way.

My first opportunity hypothesis is:

My next action is:

I will complete it by:

I will protect my employment, household finances and professional responsibilities by:

When the action is complete, I will review the evidence honestly and decide what happens next.

Signed:

Date:

Seven-day evidence review

Complete this section after carrying out your first action.

What I completed

The action I completed was:

What I learned

The most useful evidence I collected was:

What was supported

The evidence supported the following part of my idea:

What was challenged

The evidence challenged the following assumption:

What surprised me

I was surprised to discover:

What remains unclear

I still need to understand:

My decision

I have decided to:

continue / refine / gather more evidence / investigate another idea / pause / stop

Why

I have made this decision because:

My next controlled action

The next small action I could take is:

Final reflection

You do not need to know exactly where the opportunity will lead.

You do not need complete confidence.

You do not need a finished product, website or business plan.

At this stage, you need:

- a clear reason;
- protected boundaries;
- one relevant area of expertise;
- one possible audience;
- one recognisable problem;
- one suitable income route;
- one working opportunity hypothesis;
- one safe action;
- one seven-day deadline.

Complete the final statement:

“I want to create an additional income so that I can _____.

I may be able to use my experience in _____

to help _____

address _____.

The route I will explore is _____.

Within the next seven days, I will _____

so that I can gather evidence about _____.”

This is your Safe Start Summary.

It is not a promise that you must pursue the idea.

It is a practical decision to replace vague uncertainty with evidence.

Closing Section

You have chosen a starting point—not completed the decision

You began this guide with a broad intention:

“I would like to create another source of income.”

You now have something more useful than a general wish.

You have considered what another income needs to achieve, what you are willing to commit and what you are not prepared to put at unnecessary risk.

You have also started to connect your existing experience with a possible audience, problem and income route.

That is a meaningful step forward.

You have not built a business, committed yourself to an expensive idea or made a dramatic career decision.

You have created a safer starting position from which to investigate what may be commercially realistic.

What you now know

You should now have greater clarity about:

- why creating another income matters to you;
- what the income needs to achieve initially;
- how quickly progress matters;
- what you must protect;
- the genuine constraints you need to accommodate;
- the fears you can make smaller;
- the assumptions you need to test;
- the expertise you may be able to use;
- the type of person or organisation that may benefit;
- the problem you may be able to address;
- the income route that appears most suitable to explore;
- the first small action that could produce useful evidence;
- what you will complete during the next seven days.

You may also have written your first opportunity hypothesis:

“I could use my experience in _____

to help _____

address _____

through a _____

that helps them _____.”

This is a considerable improvement on:

“I would like to do something to earn more money.”

Your idea now has a possible purpose, audience, problem, format and result.

It is clear enough to investigate.

What you have not established yet

Your Safe Start Summary is not proof that the opportunity will work.

You have not yet established:

- which area of your expertise has the strongest commercial potential;
- which audience should receive your attention first;
- how frequently the problem occurs;
- how urgently the audience wants to resolve it;
- what the problem costs in time, money, frustration, risk or missed opportunity;
- whether people already pay for comparable help;
- who would make or approve the purchase;
- which income model provides the best balance of speed, flexibility and longer-term potential;
- whether the proposed format is the right one;
- what a first paid offer should include;
- what should be excluded from that offer;
- how the offer might be priced;

- how to test it without building too much;
- what evidence would justify further investment;
- whether you should continue, refine the idea or choose another direction.

These are commercial questions.

They cannot be answered through reflection alone.

They require a more structured process of comparison, customer investigation, offer design and testing.

Do not mistake clarity for validation

You may now feel more positive about your idea.

That is useful, but enthusiasm is not the same as evidence.

A clear idea can still be:

- aimed at the wrong audience;
- focused on a problem that is not important enough;
- presented in the wrong format;
- difficult to deliver alongside employment;
- too broad;
- too expensive to develop;
- based on an assumption that has not been tested.

Equally, an idea that initially appears modest may have greater potential than you expect.

The next stage is not about proving that your first idea is correct.

It is about finding out whether it deserves to be developed.

The objective is to move from:

“This seems like a promising possibility.”

to:

“I have enough evidence to justify creating and testing a small paid offer.”

You Have Made the Safe Start

You began by asking:

“Could my experience become a realistic second income?”

You now have a clearer answer.

You have identified:

- expertise you may be able to monetise;
- people you may be able to help;
- a problem worth exploring;
- a possible income route;
- the practical boundaries you need to respect;
- one safe action that will give you useful evidence.

That is your starting point.

But identifying an opportunity is different from **building a business around it**.

The next stage is to turn what you have discovered into a clear product or service, identify the right audience, strengthen the commercial foundations and create a practical route towards income.

That is what **From Expertise to Business Success** is designed to help you do.

Your next step

Inside the programme, you will learn how to:

- recognise the commercial value of your expertise;
- identify the people you are best placed to help;
- turn your knowledge into a clear product or service;
- build strong business foundations;
- develop a realistic route to income;
- make focused decisions without trying to do everything at once.

Keep your Safe Start Summary

You will not be starting again.

You will be building on the thinking you have already completed.

You Have Chosen Your Opportunity. Now Turn It into Something Real.

Choose the level of support that is right for you.

Your Safe Start to a Second Income has helped you explore the possibilities, choose an opportunity and consider how it could fit your circumstances.

The next step is to turn that opportunity into a clear paid offer and prepare to discover how real potential customers respond.

From Income Idea to Sustainable Income

Whichever route you choose, you will work towards:

- Defining your first customer and the problem they may pay to address.
- Turning your expertise into a clear and manageable first offer.
- Setting an appropriate initial price and exploration budget.
- Communicating the value of your offer more confidently.
- Choosing how to reach potential customers.
- Preparing a practical plan for taking your offer into the real world.

Choose the Self-Study Course

Work independently through the structured lessons and practical workbook activities at a pace that fits your circumstances.

This route is ideal if you are comfortable making your own decisions, maintaining your momentum and applying what you learn without personal coaching.

Choose the Accelerator

Receive the self-study course together with **four focused coaching sessions**, personalised feedback and clear actions between sessions.

This route is ideal if you want to move forward more quickly, discuss your specific idea, identify gaps, avoid unnecessary distractions and benefit from additional structure and accountability.

The Same Destination—Two Ways to Move Forward

Choose [Self-Study](#) for maximum flexibility and independence.

Choose the [Accelerator](#) if you would value personal support while turning your idea into a credible first offer.

You will still own the idea and make the decisions. The choice is whether you want to work through the process independently—or move forward with experienced guidance alongside you.

About Not “Business As Usual” Unlimited

helps experienced professionals explore practical ways to turn their knowledge, skills and experience into additional income.

The emphasis is on responsible, evidence-led progress: protecting current employment and financial security while investigating what may be commercially realistic.

NOT “BUSINESS AS USUAL” UNLIMITED

**TURN YOUR EXPERTISE
INTO A SUSTAINABLE BUSINESS**

Not “Business As Usual” represents the decision to move beyond what feels familiar and step into a more exciting future with an open mind, fresh thinking, and blue-sky possibilities.

“Unlimited” reinforces the belief that your expertise can create far more opportunities than you may currently imagine—because your potential, your choices, and the future you can build are not limited by the way business has always been done.

<https://nbau-u.com/>