

Is There a **SECOND INCOME HIDDEN**

in Your
Experience?



A 15-minute possibility
check for
professionals and
business owners
exploring an
additional source of
income.



MORE CHOICE



USE WHAT
YOU KNOW



FLEXIBLE.
GLOBAL.
POSSIBLE.



*Your
experience
has value.
Let's unlock it.*



Not **"Business As Usual"** Unlimited

Is There a Second Income Hidden in Your Experience?

A 15-minute possibility check for professionals and business owners who want more financial choice.

Not "Business As Usual" Unlimited

Turn your expertise into a sustainable business.

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Important information

This guide is provided for educational and illustrative purposes only. It is not financial, legal, tax, employment, accounting, investment or other regulated professional advice.

Nothing in this guide guarantees that you will generate income, attract customers, make sales or build a successful business. Results depend on factors including the relevance of your experience, the problem you address, customer demand, the clarity and quality of what you eventually offer, the time and resources available, and your willingness to test, learn and adapt.

Before offering paid work or accepting payment, consider what applies to your circumstances and location.

If you are employed	If you own a business
Review your employment agreement or contract and workplace policies. Check requirements relating to outside work, conflicts of interest, confidentiality, intellectual property, customers, suppliers and the use of employer-owned information or materials.	Review commitments to partners, shareholders, franchise providers, clients, suppliers and other parties. Consider brand fit, delivery capacity, cash flow, confidentiality, intellectual property and whether a new income stream could affect existing work.

Everyone should investigate any relevant tax, business registration, permit, insurance, privacy, data protection, professional or industry requirements. Rules vary by country, state, region and activity. Obtain advice from an appropriately qualified professional when needed.

The purpose is to explore a possibility without putting your salary, existing business or financial security at unnecessary risk.

Welcome

You may know that you would like another source of income. What may be less clear is where it could come from.

Perhaps higher living costs have made financial security more important. Perhaps you want to rely less on one salary, one service, one major customer or one source of revenue. You may want to build savings, prepare for change, create more flexibility or make better use of experience that currently feels underused.

You may be reading this guide from one of two starting points.

If you are employed	If you own a business
You want to explore income alongside your salary while retaining the stability of your current role. You may also want to build something of your own or prepare for a future career change.	You already generate income through a business, but want to add another revenue stream. You may want to diversify, make better use of your methods and knowledge, or create income that is less dependent on your time.

You may even recognize yourself in both routes. The starting point is the same: look at what you already know before assuming you must invent something completely new.

Your experience may contain more possibilities than you currently recognize.

Begin with what you already have

When people look for another source of income, they often begin by searching outside themselves. They look for a new trend, qualification, product or opportunity.

That can hide a more practical possibility. You may already be able to help someone:

- understand something that currently feels complicated;
- make a better decision;
- avoid a costly or time-consuming mistake;
- improve a process;
- complete a task more confidently;
- prepare for an important situation;
- achieve a useful result more quickly.

Knowledge that has become familiar can feel ordinary. A process may seem simple because you have completed it many times. A recurring customer problem may seem obvious because you already know how to solve it.

To another person or business, that same experience may save time, reduce confusion, increase confidence or produce a better result.

Is there something in my experience that may be worth exploring as an additional source of income?

This guide will help you answer that earlier, more useful question. It will not ask you to choose a final business idea or promise that every possibility will work.

How to use this guide

Set aside approximately 15 to 20 minutes and work through the questions in order. Write honest, practical answers. Where you are unsure, record the question rather than forcing a conclusion.

You are not yet deciding:

- exactly what you will sell;
- what you will charge;
- which business structure you will use;
- whether you need a website or paid advertising;
- whether the idea could replace a salary or become a major part of your business.

The purpose is to identify one possible connection between your experience, a person or business that may value it, and a result they may want.

By the end, you will complete your Second-Income Possibility Card. It will help you decide whether:

- there appears to be a possibility worth investigating;
- a practical concern needs to be resolved first;
- several possibilities need to be compared;
- you need a more structured process to find a suitable direction.

This is a possibility check, not a business plan.

PART 1

Why does another source of income matter?

It is understandable to begin with the thought, 'I would like more money.' But money is rarely the final objective. It is a means of creating greater security, freedom, resilience or choice.

An additional source of income might help you:

- cover rising household or business costs;
- reduce debt or build an emergency reserve;
- increase retirement savings or fund future plans;
- reduce dependence on one salary, service or customer;
- prepare for changes in employment or in your market;
- make better use of experience that is currently underused;
- build an asset that could produce income over time;
- create more choice over how and when you work.

The clearer you are about what another income needs to do, the easier it becomes to judge whether a possible opportunity is relevant.

If you are employed	If you own a business
A modest amount of additional income earned safely alongside employment may be the immediate goal. Over time, it could also create options beyond your current role.	A new revenue stream may need to strengthen rather than distract from your existing business. It could diversify income, reach a different customer group or make better use of work you have already done.

PART 1

Quick purpose check

Tick the three statements that most closely reflect your position.

- ☐ I want greater household financial security.
- ☐ I want greater stability in my existing business.
- ☐ I want to reduce dependence on one salary.
- ☐ I want to reduce dependence on one service, customer or source of revenue.
- ☐ I want the possibility of additional income relatively soon.
- ☐ I want to build something for the longer term.
- ☐ I want to prepare for a possible career or market change.
- ☐ I want to make better use of experience or resources I already have.
- ☐ I want greater independence and choice.
- ☐ I want to create income that is less directly tied to every hour I work.
- ☐ I have another reason: _____

Another source of income has become important to me because:

If it worked, the most useful difference it would make is:

PART 1

What does the new income need to fit around?

A possibility is only useful if it can fit your real circumstances. Before considering ideas, recognize what the new income must protect and accommodate.

- ☐ My current role or existing business needs to remain the priority for now.
- ☐ I have limited time or energy available.
- ☐ I need to avoid significant financial risk.
- ☐ I need flexibility around family, health or other commitments.
- ☐ I need to protect professional relationships and reputation.
- ☐ I need to avoid conflicts with existing agreements or responsibilities.

The most important thing I need to protect is:

The amount of time I could realistically use to investigate a possibility each week is:

At this stage, a small and realistic opportunity may be more useful than an ambitious idea that does not fit your life or business.

The right opportunity should create choice without carelessly putting what already works at risk.

PART 2

You may already know more than you think

Your expertise is broader than your qualifications, job title or current service list. It may have developed through employment, business ownership, voluntary work, professional development, personal responsibilities or projects you have completed.

Potentially useful experience may include:

- knowledge of a particular sector, customer group or process;
- practical experience with software, systems or tools;
- the ability to organize complicated work;
- the ability to explain difficult information clearly;
- experience managing people, projects, customers or change;
- knowledge of common mistakes and how to prevent them;
- a repeatable method for making decisions or solving problems;
- resources, frameworks or processes you created and have the right to use.

A task may feel ordinary because you complete it regularly. To someone facing it for the first time, your knowledge may be highly useful.

The question is not: 'Am I the leading expert?'
It is: 'What can I do or explain that someone else currently finds difficult?'

PART 2

The Experience Clue Finder

Complete the prompts without trying to make your answers sound impressive. Focus on what is true.

People regularly ask me to help with:

A process I understand well is:

Something I can explain clearly is:

A problem I have solved more than once is:

PART 2

Look for evidence in what you have done

A mistake I could help someone avoid is:

A task I can organize, simplify or improve is:

A result I have helped another person or business achieve is:

Something I have created, refined or repeated - and may have the right to reuse - is:

Do not worry yet about whether the experience becomes a service, workshop, resource or another format. First identify the value inside the experience.

PART 2

Examples of useful experience

Experience developed through employment	Experience developed through business
Examples might include interview preparation, project planning, line management, staff training, tender preparation, procurement, customer onboarding, administration, presentation design, software implementation, difficult conversations, career transitions or process improvement.	Examples might include a reliable onboarding method, a diagnostic process, a way of pricing or planning work, a training approach, a customer communication system, a set of templates, sector insight, a repeated solution or a method that consistently produces a useful result.

Your strongest clue will usually combine several of the following:

- you have used the experience repeatedly;
- you can point to a recognizable result;
- other people already ask for your help;
- the issue costs someone time, money, effort or confidence;
- you can explain or apply the experience clearly;
- you would be willing to explore it further.

The three experience clues that stand out most are:

PART 2

Identify one clue - and protect what you do not own

The area of experience that currently stands out is:

It stands out because:

Only consider knowledge, materials and methods that you own or are entitled to use. Do not copy, disclose, adapt or sell confidential information, personal data, restricted procedures, customer or supplier information, employer-owned documents, client-owned work, proprietary systems or intellectual property owned by another party.

If you are employed	If you own a business
Your general experience and transferable skills may be valuable. Specific documents, data, code, processes or materials created for an employer may not belong to you.	Owning a business does not automatically mean you personally own every asset or may reuse every client deliverable. Check agreements with partners, shareholders, contractors, clients, suppliers and platform providers.

Use what you have learned, but do not take or reuse what you do not own or have permission to use.

PART 3

Who might find that experience useful?

Expertise does not have commercial value in isolation. Its possible value becomes clearer when it is connected to a defined person or business, a recognizable situation, a problem they experience and a result they want.

For example:

- 'I understand project planning' becomes more meaningful when connected to newly promoted managers organizing their first major project.
- 'I understand recruitment' becomes more meaningful when connected to experienced professionals preparing for a first management interview.
- 'We have a strong customer onboarding process' becomes more meaningful when connected to small service businesses losing time and customers during inconsistent onboarding.
- 'I repeatedly explain the same subject to clients' may point to a workshop, guide or resource for people who need that information before they are ready for a larger service.

You do not need a detailed customer profile yet. Start with someone who is facing a situation you have already handled, trying to solve a problem you understand or attempting to achieve a result you have helped produce.

Useful experience becomes a commercial possibility when it meets a problem or goal that matters to someone else.

PART 3

Audience clue questions

Who is facing a situation I have already handled?

Who already asks me for help with this subject?

Who may find the task confusing, expensive, time-consuming or stressful?

Who would recognize the value of help relatively quickly?

PART 3

Could you reach them?

A promising audience is not only someone who may benefit. You eventually need a practical way to learn from and reach them.

Early conversations or research may be possible through:

- former colleagues and professional contacts;
- existing customers or past customers;
- referrals and personal introductions;
- business networks and membership groups;
- local, professional or specialist communities;
- online groups, events and publications;
- direct research with people or businesses in the intended market.

Your existing network is only one possible starting point. If the right audience is not already accessible to you, you may later need to enter the open market through partnerships, direct outreach, content, events or paid advertising.

That does not automatically make the idea unsuitable. It may affect the time, cost and marketing effort required, so it needs to be considered before you build anything substantial.

The people or businesses I may be able to reach first are:

If they are not in my current network, one possible way to reach them is:

PART 3

Complete the audience possibility

One type of person or business that may benefit from my experience is:

They may currently be dealing with:

My experience may be useful because it could help them:

This remains a possibility. You have not yet established:

- whether the problem or goal is important enough;
- how often it occurs;
- whether people want help;
- whether they already pay for a solution;
- whether you can reach them at a sensible cost.

Those questions require evidence. They belong to the next stage.

PART 4

How might your experience create income?

The same expertise can often create value in more than one form. You do not need to choose a final offer now, but seeing the main possibilities can help you recognize what may be worth investigating.

Your experience might become:

- Advice or guidance: consulting, coaching, mentoring or a focused review;
- Practical support: freelance, project-based or done-for-you work;
- Teaching: a workshop, class, group session or course;
- A useful resource: a guide, template, checklist, toolkit or digital product;
- Ongoing access: a membership, subscription, retained support or regular review;
- A repeatable method: a structured process, framework or resource that others are permitted to use under agreed terms.

Each route has different implications for time, pricing, marketing, delivery and risk. The safest route is not always the most scalable, and the most exciting route is not always the best fit.

At this stage, identify possible routes. Do not commit to building one.

PART 4

One experience - several possible routes

Example: experience from employment	Example: experience from an existing business
An experienced project manager might offer a focused planning review, run a workshop for new managers, create a project-start checklist or provide short-term project support. The experience is the same; the format and customer commitment differ.	A consultant who repeatedly improves customer onboarding might add a diagnostic review, a team workshop, a toolkit, implementation support or an ongoing review service. The new income stream may complement the core service rather than replace it.

Use three simple lenses when noticing possible routes:

- Fit: Could I deliver this within my available time, energy and responsibilities?
- Value: Would the result matter enough for someone to consider paying?
- Reach: Could I identify and reach the people who may need it?

Two ways my experience might create value are:

Do not decide which is best yet. A promising route still needs evidence.

PART 4

Your possible income route

Tick any formats that seem possible. This is a thinking exercise, not a commitment.

- ☐ Focused advice, guidance or review
- ☐ Individual service or practical support
- ☐ Group workshop or live training
- ☐ Guide, template, toolkit or digital resource
- ☐ Course or structured learning experience
- ☐ Membership, subscription or ongoing support
- ☐ A repeatable method or resource used by others under agreed terms
- ☐ Another possibility: _____

The route that currently seems most interesting is:

It may fit my circumstances because:

The main question I would need to answer before choosing it is:

PART 5

What is stopping you from exploring it?

You may now have one area of experience, one possible audience and one or two possible ways it could create value. The next question is: why have you not explored this before?

'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 pay.
- I am worried about being judged.
- I have too many ideas.
- I assume I need a website, a large audience or paid advertising.
- I do not understand the technology.
- I do not want to distract from my job or existing business.

Each barrier may require a different response. A lack of time is not solved in the same way as an intellectual property concern. Uncertainty about demand is not solved by designing a logo.

Name the actual barrier before trying to solve it.

The main issue currently preventing me from exploring another source of income is:

PART 5

Which barriers apply to you?

If you are employed	If you own a business
I am unsure what my employment agreement permits. I am concerned about a conflict of interest. I do not know what information or material I may use. I may need approval for outside work. My role already uses most of my energy.	I am concerned that a new offer could confuse customers, weaken the core business or create more delivery pressure. I do not know whether current customers would want it. I may not have the capacity, cash flow or marketing reach to support it.

Shared barriers may include:

- Time: limited availability, energy or competing responsibilities;
- Money: fear of investment, pressure on household or business finances;
- Confidence: not feeling expert enough, discomfort charging or fear of visibility;
- Uncertainty: too many ideas, unclear demand or fear of choosing incorrectly;
- Capability: gaps in technology, marketing, sales or delivery;
- Access: not yet knowing how to reach the intended audience.

The barrier that affects me most is:

A second barrier I should not ignore is:

PART 5

Does it need checking or testing?

Some concerns involve facts that must be checked. Others involve beliefs or market assumptions that need to be tested.

Facts and responsibilities	Beliefs and assumptions
A concern may need checking when it involves an employment agreement, outside-work policy, confidentiality, intellectual property, conflict of interest, professional obligation, available time, affordable investment or legal requirement.	A concern may need testing when you are assuming nobody would pay, you need a website, the market is too crowded, existing customers will not be interested, a new audience cannot be reached, you must build a complete course or you need to feel fully confident first.

You may have both types of question. For example, you may need to check whether you can reuse a framework and test whether a particular customer group wants the result it produces.

The practical, contractual or professional concern I may need to check is:

The belief or market assumption I may need to test is:

PART 5

What needs protecting?

A safe exploration begins by identifying what you do not want a new opportunity to damage.

- ☐ my salary or current employment;
- ☐ my existing business and its cash flow;
- ☐ household finances;
- ☐ time, energy and wellbeing;
- ☐ relationships with employers, partners, clients, suppliers or colleagues;
- ☐ confidentiality, data and intellectual property;
- ☐ professional reputation and customer trust;
- ☐ the quality of work I already deliver.

The three things I most need to protect are:

One boundary that would make exploration safer is:

Responsible progress is not the absence of risk. It is the deliberate control of risk while evidence is gathered.

PART 5

Bring the barrier into focus

The main barrier is:

This barrier needs checking, testing or both because:

The information or evidence that would help me move forward is:

The person, document or market source that may help me obtain it is:

This guide will not resolve every concern. Its purpose is to help you distinguish a genuine constraint from an assumption and recognize what kind of answer you need next.

PART 6

Is this possibility ready for further exploration?

You do not need complete certainty. You need enough clarity to decide whether further investigation is worthwhile.

Question	Yes	Not yet	Unsure
Do I have a clear reason for wanting another source of income?	☐	☐	☐
Have I identified one potentially useful area of experience?	☐	☐	☐
Can I point to evidence that I have used this experience successfully?	☐	☐	☐
Can I name one type of person or business that may benefit?	☐	☐	☐
Can I describe a problem, goal or situation that matters to them?	☐	☐	☐
Can I see at least one possible way the experience could create value?	☐	☐	☐
Could I protect at least one hour a week to investigate it?	☐	☐	☐
Could I explore it without a large financial commitment?	☐	☐	☐
Am I willing to gather evidence before building anything substantial?	☐	☐	☐
Can I protect confidential information and intellectual property?	☐	☐	☐
Do I know which contractual, business or professional questions need checking?	☐	☐	☐
Am I interested enough to investigate the possibility further?	☐	☐	☐

PART 6

Interpreting your answers

Mostly Yes

There may be a genuine possibility worth exploring. You have enough clarity to begin examining the audience, problem, route, reach and evidence more carefully.

Several Not yet answers

There may still be potential, but one or more practical issues need attention. You may need to clarify your time, identify stronger evidence, narrow the audience, review an agreement or reconsider whether the route fits your circumstances.

Several Unsure answers

You do not need to abandon the possibility. You need a structured way to replace uncertainty with evidence.

Different answers for different routes

You may discover that the experience is promising but your first idea for turning it into income is not. That is useful information. A different format, audience or route may fit better.

You are deciding whether the possibility deserves investigation - not whether it is guaranteed to succeed.

My Second-Income Possibility Card

Use the next four pages to bring your initial thinking together. This is the tangible outcome of the guide. It is not a business plan, final offer or proof of customer demand.

1. Why another source of income matters to me

2. What I want it to make possible

3. What it needs to fit around or protect

My Second-Income Possibility Card

4. One area of experience I may be able to use

5. Evidence that this experience may be useful

What have people asked for? What result have I helped produce? What have I repeated successfully?

6. One type of person or business that may benefit

My Second-Income Possibility Card

7. The problem, goal or situation they may be facing

8. The useful result my experience may help them achieve

9. One or two possible ways the experience could create income

My Second-Income Possibility Card

10. My main barrier

11. What needs checking

12. What needs testing

My current conclusion

- ☐ There appears to be a possibility worth investigating.
- ☐ I need to resolve one practical concern before investigating further.
- ☐ I have more than one possibility and need help comparing them.
- ☐ I am still unclear about how my experience could become income.
- ☐ I have decided that this particular possibility is not suitable.

What you have achieved

You have not created a complete business, selected a final offer, established that customers will pay or committed yourself to leaving a job or changing an existing business.

You have done something more appropriate for this stage. You have identified:

- why another source of income matters;
- what your exploration needs to protect;
- one potentially useful area of experience;
- evidence that the experience may have value;
- one possible person or business that may benefit;
- a problem, goal or situation they may face;
- one or two possible income routes;
- the main barrier to progress;
- what needs checking and what needs testing.

Use your answers to complete this sentence:

**I may be able to use my experience in _____ to help
_____ achieve or solve _____ through _____,
creating income alongside my employment or existing
business.**

You now have more than a vague wish for another income. You have a possible starting point.

The next question is: Is this the right opportunity, and how can I investigate it without wasting time, money or putting what already works at unnecessary risk?

The next stage: The Safe Start to a Second Income

Your Second-Income Possibility Card gives you a useful starting point. It does not yet tell you:

- whether this is your strongest expertise opportunity;
- which audience should be prioritized;
- how important the problem or goal is;
- whether people already pay for help;
- which income route best fits your circumstances;
- how the opportunity may affect your employment or existing business;
- how to gather evidence safely;
- what your first controlled action should be.

That is the purpose of The Safe Start to a Second Income. It is a detailed practical workbook for professionals and business owners who want to explore an additional source of income while protecting their current employment, existing business and financial security.

Move from 'There may be something I could do' to 'This is the direction I will investigate, this is why it may fit, and this is the first controlled action I will take.'

Take the next step

The Safe Start to a Second Income will help you:

- clarify what another source of income needs to achieve;
- distinguish genuine constraints from fears and assumptions;
- identify and compare your strongest expertise opportunities;
- consider which people or businesses may benefit;
- compare practical income routes;
- create a clear opportunity hypothesis;
- choose one safe evidence-gathering action;
- turn that action into a seven-day commitment;
- complete your personal Safe Start Summary.

The workbook does not ask you to resign, weaken your existing business, build a website or make a major investment before you have evidence.

**Choose one realistic direction.
Protect what matters.
Take your first evidence-led step.**

[Visit nbau-u.com](https://nbau-u.com) to get The Safe Start to a Second Income

About Not "Business As Usual" Unlimited

Not "Business As Usual" Unlimited helps experienced professionals and business owners turn their knowledge, skills and experience into additional income and sustainable business opportunities.

Founded by Barbara J. Cormack and Denny Portier-Terpstra, the business draws on extensive experience of building businesses and supporting professionals across six continents - everywhere except Antarctica.

Our emphasis is on responsible, evidence-led progress. We help people explore what may be commercially realistic while protecting the employment, business, finances and relationships that already matter.

Why Not "Business As Usual"?

It represents the decision to move beyond familiar assumptions, think differently and build a future that is not restricted by the way business has always been done.

What does Unlimited mean?

It reflects our belief that your expertise may create more opportunities than you currently imagine. Your potential is not limited to one job title, one service, one customer group or one way of earning.

**Your experience is the starting point.
Evidence turns it into a direction.
Responsible action turns that direction into progress.**

<https://nbau-u.com/>