



4-H Business Startup Guide

Baby-sitting

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Entrepreneur profiles



Sisters Bailey, Morgan and Kelly Marriott love working with children. Their baby-sitting business is an enjoyable activity that comes naturally to them. Their venture started out as a way of making extra money during the summer. Now the sisters receive business calls several days a week, year-round.

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About this guide...

The Marriott sisters of Morgan County have never met a child they couldn't care for. The three sisters are examples of 4-H members who love working with children and have put their 4-H project experiences to work in earning an income through baby-sitting! They could be called "Cloverpreneurs"— budding entrepreneurs through 4-H! (Read more about the Marriott sisters on page 8.)

Are you also a young person who loves working with children and is curious about what it would take to earn some money, and possibly even make a living, doing what you love? Do you have an idea for starting a business involving baby-sitting or child care but are unsure if you have what it takes? Are you wondering what resources are available to you to help put your idea into action?

If you answered "yes" to any of these questions, then this guide is for you! You may be an aspiring entrepreneur, a person with a dream to work for yourself and own your own business! At this point, your dream may be only that — a dream. Nevertheless, this guide will help you further explore your dream and determine how you can move it toward reality!

This resource guide is designed for use with the 4-H Entrepreneurship project literature, called Be the E, but you can also use it alone.

Be the E is a 4-H project for helping young people "Love It! Plan It! Do It!"

You already know what you love to do. Now you may be interested in making a plan to turn what you love into a job or career.

This is where this guide will help. Do you like to surf the Web? Great! This guide will point you to useful Web sites and reliable information as you consider your business options. Then, the doing part is up to you.

Good luck!

Steve Hennessey, Extension Associate

**Adam Loftin, Entrepreneurship Curriculum Specialist
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Missouri 4-H Center for Youth Development



To learn how you can get started with the 4-H *Be the E* Entrepreneurship project, talk to your county 4-H staff person or visit the Missouri 4-H Center for Youth Development at: mo4h.missouri.edu/projects.

Suggested project areas for starting a baby-sitting business:

- Child development
- Healthy lifestyles
- Home environment

Entrepreneurship

Check out the 4-H *Be the E* Entrepreneurship project online at:

4-hcurriculum.org/projects/entrepreneur



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Getting started

So you love kids and enjoy working with them and caring for them? That's super! One of the first things entrepreneurs will tell you is that they are in business because they love what they do! They are willing to work hard and often long hours to manage and operate their business because they enjoy what their business is about. For example, the Marriott sisters sometimes face the challenge of caring for kids who miss their parents. Bailey helped solve this problem by creating an activity box that helps the children stay busy with all sorts of games and projects.

So how do you get started in a business involving child care and development? Here are several Web sites you can visit to find help in exploring your interests.

The U.S. Small Business Administration (SBA) provides financing and assistance to new business owners and maintains a Web site geared especially for teens (see the sample business plan for youth-initiated baby-sitting businesses).

sba.gov/teens

You may also find the SBA's small business planner tool useful.

sba.gov/smallbusinessplanner

The U.S. government provides a complete list of links for small business owners and aspiring entrepreneurs.

business.gov

The Missouri Business Development Program is a program of MU Extension, like 4-H, and offers excellent information for planning and starting a business.

missouribusiness.net/startup

The Missouri Department of Economic Development provides assistance to people starting businesses right here in the Show-Me State. At this site, you can research business statistics, discover business associations and explore what start-up services are available.

missouridevelopment.org

The state of Missouri provides an easy-to-use Web site for understanding what is involved in small business development and entrepreneurship in the Show-Me State.

business.mo.gov



Check out these *Be the E* project activities! Level 1, p. 12-13; 24-25

Children and youth

See the 4-H/Army Child and Youth Services baby-sitting course. Click on "Curriculum Resources" at the following Web site.

www.4-hmilitarypartnerships.org

University of Missouri Extension offers Web sites to assist people working with children. This site is designed to assist people in mid-Missouri, but it includes links that would be helpful to others around the state.

extension.missouri.edu/boone/children.shtml

The University of Illinois offers an excellent how-to Web site on multiple aspects of running a baby-sitting business.

www.urbanext.uiuc.edu/baby-sitting

This is a site from Child Care Online with information for starting a child care business as well as general child development topics.

childcare.net/indexnews.html

The First Step Fund of Kansas City offers a "First Step FastTrac" program for new and aspiring child care providers, and it may have a trainer or facilitator near you.

firststepfasttrac.org

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This is MU Extension’s ParentLink site, which contains information for families, parents and child care providers.

extension.missouri.edu/parentlink

This is a University of Minnesota site with research devoted to child development and family relationships.

cyfc.umn.edu/welcome.html

Learning as much as you can about child care and development will allow you to provide quality services to your customers. For example, the Marriott sisters learned a lot from how their own baby-sitters cared for them as they grew up. Gaining and applying knowledge about your product or service before you start your business will only increase your chances for success!

If your business dream involves any of the 4-H project areas focusing on home and family, you will find a wealth of information at the following Web sites:

mo4h.missouri.edu/projects

4-hcurriculum.org/projectsonline.aspx

Leadership and networking

Entrepreneurs are recognized as leaders in their communities. By starting and operating their own businesses (and often creating jobs for themselves and others), entrepreneurs have chosen a path that is full of risks and rewards. For that reason, entrepreneurs have plenty of opportunity to develop and apply leadership skills. Bailey, for example, exercised the leadership skill of problem-solving by creating tools to help her keep kids involved in constructive activities.

You too may have leadership abilities that will come in handy as you venture out on your dream. Or you may not yet consider yourself to be a leader. You may wonder if you really have what it takes to be an entrepreneur. Being involved in 4-H can help you acquire and build leadership skills to be successful in business, but more importantly, to be successful in life!



Check out these *Be the E* project activities! Level 1, p. 10-11, 18-21, 28-29

Leadership

The 4-H Leadership project offers learning experiences and resources that will make you a better leader as you work with others to improve your club, your community, your country and your world!

mo4h.missouri.edu/projects

You can also discover your entrepreneurial abilities and how to enhance them by spending some time “off-roading” with activities at the All-Terrain Brain Web site.

allterrainbrain.org

Mentors, Ventures and Plans (MVP) offers an online assessment to test yourself for entrepreneurial characteristics.

mvp.cfee.org/en

Networking

How many friends do you have in your network? In a generation of cell phones, instant messaging and social network Web sites, social networking is virtually limitless. Technology offers entrepreneurs some amazing tools for conducting business and maintaining business connections.

Successful entrepreneurs will tell you they owe a great deal of their business success to networking. They rely on networking with others in order to gain and share information and to solve problems. Your business network is made up of more than those in your cell phone directory. It includes everyone that you know — your friends, family members, classmates, coaches, 4-H volunteers, etc. The Marriott sisters spread their business through word-of-mouth. Maintaining superb customer service and positive attitudes helped the sisters grow their baby-sitting business throughout their local community.



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As you start down the road to planning your business, you will make new connections and see your network grow. The key is being aware of who is in your network, how they can assist you and what you can offer them in return. For instance, you may hire friends to handle certain business tasks. You might interact with other young entrepreneurs to trade ideas or form alliances. You may even establish partnership agreements with businesses that become your suppliers or customers. As you can see, being an entrepreneur is as much about “who you know” as it is about “what you know.”

Check out the NS Teens Web site to learn about social networking that is both safe and effective.

nsteens.org

Visit the Youth Venture Web site to meet young social entrepreneurs from around the globe who are following their vision to change the world.

genv.net

Youth Venture also offers some networking basics and specific tools for mapping your business network.

genv.net/en-us/do_it/networking

Entrepreneur U. highlights entrepreneurship networking opportunities that may be available to you through high school and college.

entrepreneuru.org/student

Mentoring

Entrepreneurs have more success when they seek advice and help from others who have wisdom, skills and experience. Many entrepreneurs are quick to tell you they would not be where they are if it were not for their mentors or those who voluntarily coached them along the way.

As you consider starting a business, think about who you know who has encouraged you. Who do you know who could coach you through the process? A business mentor may be someone who is already a big part of

your life — a parent, older sibling, relative, 4-H volunteer, or another caring adult who takes a special interest in you and your business. The Marriott sisters were inspired by their positive experiences with adults who baby-sat them and now share that inspiration with the children they sit.

Mentors, Ventures and Plans (MVP) is a Web site that can help you identify a mentor who is right for you.

mvp.cfee.org/en

SCORE is a voluntary organization that specializes in mentoring entrepreneurs on all aspects of business start-up and operation. See the “How-to” section for free online counseling and advice.

score.org/learning_center.html

The Idea Café Web site includes a “Cyberschmooz” section that provides free mentoring and advice online.

businessownersideacafe.com/cyberschmooz

Marketing

Marketing involves how you present yourself and your business to potential customers and to the community in general. You may have a wonderful product or service, but unless you plan how to market it, it will be difficult for you to earn an income. The Marriott sisters gauged how much demand there was for baby-sitters in their community and how much they should charge. Through superb customer service, their business has spread through word-of-mouth.



Check out these *Be the E* project activities! Level 2, p. 46-47, 50-57; Level 3, p. 76-77, 82-83

MU Extension offers this article on marketing basics for home-based businesses.

extension.missouri.edu/xplor/miscpubs/mp0596.htm

The U.S. Small Business Administration provides free tools for marketing your business.

sba.gov/tools/resourcelibrary/publications

The Idea Café provides marketing ideas and resources for entrepreneurs.

businessownersideacafe.com/business/marketing.php

The Youth Venture Web site assists youth with marketing the ventures they have started.

genv.net/en-us/do_it/marketingcommunication

Frugal Fun offers some affordable ideas for getting your business name out there.

frugalfun.com/22waysmarketing.html

Financial and money management

Financing and money management is about how you initially get the funding you need to start your business and then how you manage your money once it is up and running. This topic is perhaps the most critical to how well your business will perform.

First, to make wise financing choices, entrepreneurs need to understand all the options available to them. Financing your business may require getting a bank loan, depending on the start-up costs associated with your business. Another option is investing your own money or waiting and saving up enough money to start it on your own. Borrowing money from a parent or family member is another common way young people get started.

Money management involves the flow of money into and out of your business. How you manage your money depends a lot on your knowledge, values and assumptions. Successful entrepreneurs do not spend all of their profits on themselves. They reinvest some of the money they make back into their business to keep

it healthy and growing. The Marriott sisters manage their money in a way that allows them to go do some shopping, buy tickets to sporting events, help pay for vacations and still have enough left to put into savings!



Check out these *Be the E* project activities! Level 2, p. 64-65; Level 3, p. 84-89

The Mentors, Ventures and Plans (MVP) Web site contains a “Start-Up Money” section on basic financing options.

mvp.cfee.org/en

The Idea Café Web site contains basic information on business financing options and what to consider with each.

businessownersideacafe.com

Teen Consumer Scrapbook is a Web site developed by teens for teens about personal financial literacy and consumer issues.

atg.wa.gov/teenconsumer

Want to put your money smarts to the test? Money Smart is an online learning tool available from the Federal Deposit Insurance Corporation (FDIC).

fdic.gov/consumers/consumer/moneysmart/mscbi/mscbi.html

Entrepreneur U. lists some youth financial awards and programs you may wish to consider in getting started.

entrepreneuru.org/student/financialhelp.php

Writing a business plan

Entrepreneurs who are serious about seeing their dream become a reality know that a solid business plan is essential. A business plan serves as the blue-



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print for your business, much like a blueprint tells a contractor how to build a house. Once your business is up and running, the business plan serves as the DNA to guide your decision-making and operation of the business. If your business startup will require applying for a bank loan or receiving financial support from others, a business plan is a must.



Check out these *Be the E* project activities! Level 2, p. 40-41; Level 3, p. 104-113

The Mentors, Ventures and Plans (MVP) Web site has a "Venture Planning" section that contains a simple description of what goes into a business plan.

mvp.cfee.org/en

The U.S. Small Business Administration (SBA) Web site for teens provides an excellent example of what a finished business plan looks like.

sba.gov/teens/myplan.html

The SBA small business planner Web site features a series of tools to assist the entrepreneur in preparing and writing a business plan.

sba.gov/smallbusinessplanner/plan/writeabusinessplan

The Idea Café Web site includes sample business plans for a variety of business types.

businessownersideacafe.com/starting_business/sample_plans.php



The 4-H *Be the E* Entrepreneurship project activities are designed to help you prepare a plan for your business. Once you have completed the three levels of the 4-H project, you will nearly have a draft business plan in place!

Laws and licensing

Anyone who is considering starting a business should be aware of certain rules that are in place to protect both the business owner and the customer. Entrepreneurs should investigate the responsibilities they have by law. Keeping your business activities legal and in good standing with the government ensures you stay on the road to success! Below are a few of the stops you should make to explore the legal responsibilities that go along with starting your business.



Check out these *Be the E* project activities! Be the E: Level 2, p. 60-61, 66-67; Level 3, p. 90-91

The U.S. Copyright Office and the U.S. Patent and Trademark Office Web sites maintain information for new businesses.

copyright.gov

uspto.gov

The Federal Trade Commission (FTC) Web site on consumer protection is a good resource for new entrepreneurs.

ftc.gov/bcp

The Internal Revenue Service Web site includes resources for students and new businesses and information about paying taxes to Uncle Sam.

irs.gov/students

irs.gov/businesses

The Missouri Secretary of State's Office Web site contains information on obtaining a business license in Missouri.

sos.mo.gov/business/corporations/startBusiness.asp



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The Missouri Department of Revenue Web site is the source for information about filing and paying state taxes in Missouri.

dor.mo.gov



Most youths starting a business and earning an income will be considered "self-employed" for federal and state tax purposes. However, you should consult with an accountant or tax preparer about your obligations.



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Adventures in baby-sitting

The Marriott sisters have figured out a formula for happiness: create a business that seems like a hobby. The three siblings from Morgan County, Bailey, Morgan and Kelly, love working with children. Their baby-sitting business is an enjoyable activity that comes naturally to these young entrepreneurs. The idea to start a baby-sitting business sprang from the girls' personal experience of being watched by others during the summer. The three sisters received quality supervision, and once they reached high school, they were inspired to provide the same services for other families. Their venture started out as a way of making extra money during the summer. Now the sisters receive business calls several days a week, year-round.

Baby-sitting has proven to be both a frustrating and rewarding activity. The sisters know how difficult it can be when kids miss their parents or throw tantrums. They know it's not easy to discipline someone else's children. But with the challenges come rewards, and the girls have gotten better at problem solving. For example, Bailey has figured out a way to deal with behavior problems with a technique she calls the "spoon game." Children are given three spoons a day. When they are bad or in get into trouble, one spoon is put into a cup. If all the spoons wind up in the cup, the children don't get a treat like cookies or picking a toy from a bag of goodies she brings with her. She also has an activity box she takes to each job containing puppets, crayons, paints, sidewalk chalk and other creative tools to use depending on the situation.

The sisters have benefited from their business through both life lessons and material rewards. By starting off slow and flexible, they began to earn a wage for their services. They had younger cousins around, which gave them experience observing and taking care of youth. Working with children over time has helped them hone their child care strategies.



After starting out small, the Marriott sisters' baby-sitting business now gets calls several days a week, year-round.

Most of their business is generated by word-of-mouth, so they have learned the value of doing a quality job and keeping customers satisfied. They have been rewarded for their efforts with enough money to help pay for trips to Europe, tickets to ball games and rodeos, occasional shopping sprees, and they still have enough left over to put into savings.

All the sisters have been 4-H members for more than half their lives. Bailey credits 4-H for teaching her how to help others feel accepted and included — an important skill for working with young children. The sisters haven't limited their activities to baby-sitting. Morgan mows lawns and Kelly is interested in cooking projects, which she also sells. Bailey has her eyes set on attending the University of Missouri, where she plans to major in agribusiness. Her advice to other 4-H members thinking of starting a baby-sitting business is: "Go for it! It gives you such great experience with money management and people skills. And the parents make excellent references."