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How an “Accidental Business”
Happens ... On Purpose

Do you know anyone
who started a
business

by accident?

No business plan, no
office, no product ...
the business just kind
of happened ...

as if by accident?



A friend was working in construction, but his real passion was **fishing**.

One day he entered a fishing contest and took **first place**.

The prize was greater than six month's wages.

Needless to say, he soon stopped driving nails, and turned pro-fisherman.



Then he designed a fishing lure.

Other fishermen wanted to buy the lure.

He started manufacturing the lures, which created even more income.

In a sense, he started a business completely by accident.

He did not intend to start a business. He just intended to enjoy fishing and it kind of got out of hand ... **an accidental business.**

**An “accidental”
business is anything a
person has been doing
without income, which
unexpectedly begins
to produce income.**

Historically, “accidental” businesses have resulted from optional activities like hobbies, sports, or special interests ... that kind of evolved into businesses.



In recent years, a new phenomenon has developed ... **the non-optional accidental business.**

The non-optional accidental business results from something everyone has to do.

They have been doing it without income.

They have been doing it all of their adult life.

No, it is NOT what you are thinking!

Some people enjoy doing it as a kind of recreation.

These people do not expect to make money.

No, it is NOT what you are thinking!

Some people hate doing it because it is such an inefficient use of time.

These people would relish making any money.

No, it is NOT what you are thinking!

What is this non-optional activity
which creates such diverse
responses?

SHOPPING

Surely you agree that everyone has to shop.

While reading these words, stop and think about how you feel when you just think about

SHOPPING

Don't you agree that
some people hate
and some people love

SHOPPING

It's also probable that you don't know anyone, regardless of their attitude toward shopping, who has created an "accidental" business from

SHOPPING

Creating an
“accidental”
business from
shopping is an
intriguing concept.

**Since everyone has to
shop,**

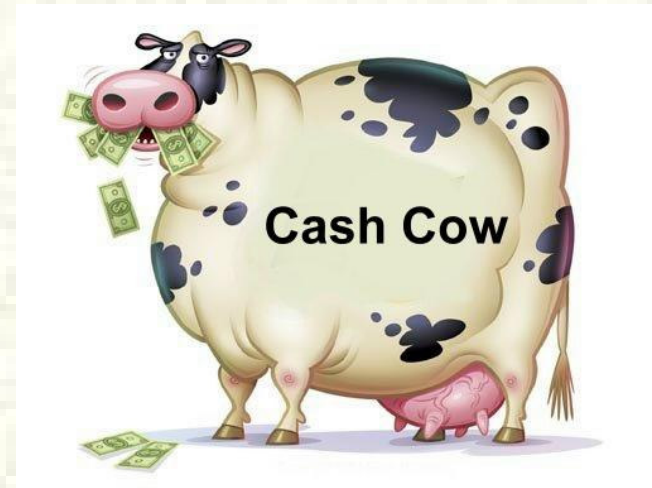
**then everyone could
conceivably create an
“accidental” business**

**with their shopping
dollars.**

Like shopping, some people will love an “accidental” business,
... and others will hate it.

The reasons to start an accidental shopping business are as wide and as varied ... as the reasons to not do so.

As a thirty year veteran of business ownership, I saw this as a “cash cow”.



I created an “accidental” shopping business because it fit into my business plan for **multiple streams of income**.

Or perhaps, it was my frugality that caused me to pick up money I once had to leave on the table.



Some retired people start “accidental” shopping businesses because their 401K deflated into a 201K.

Even though they are old and retired, they still have to shop, and everyone they know has to shop.

Since they have to go shopping anyway, **why not make some money?**

Surprisingly, it is the under forty year old people who are most attracted to this “accidental” business.



This group feels disenfranchised from the American Dream.

After decades of inflation, they only have ½ of the buying power their parents did at the same age.

They work twice as hard as previous generations to have fewer benefits.



They pay much higher taxes than the previous generations.

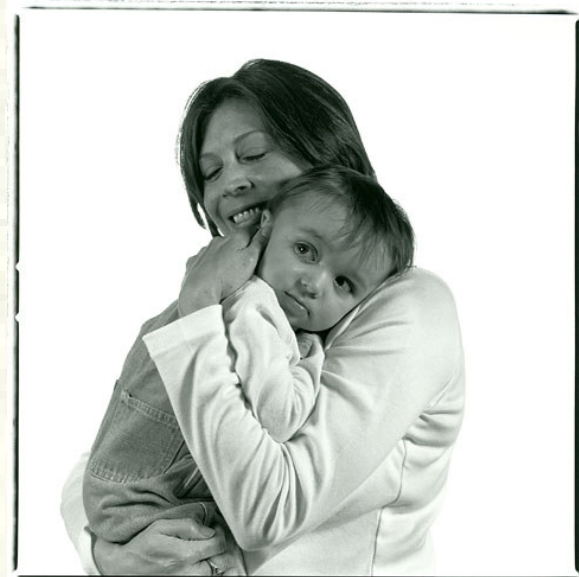
Consider the case of John and Jane Doe.

John and Jane are in their early thirties, have been married five years, have a one year old daughter, rent an apartment, and both work as full time employees.



Jane does not want to continue working, because most of her income goes to child care and taxes.

She would like to stay home and raise her baby.



John and Jane are frustrated because they cannot save enough money for a down payment on a home.

The table on the next page compares Jane's employee income with the same amount of income from an "Accidental" Business.

Comparing the same income from a job or a business, they would have \$9,000.00 more spend able cash with the "accidental" business.

John and Jane as Employees	Cash	John as Employee, Jane as Business	Cash
John's Employee Income	\$45,000.00	John's Employee Income	\$45,000.00
Jane's Employee Income	\$15,000.00	Jane's Business Income	\$15,000.00
Gross Income	\$60,000.00	Gross Income	\$60,000.00
Standard Deduction	(\$10,300.00)	Standard Deduction	(\$10,300.00)
Taxable Income Base	\$49,700.00	Taxable Income Base	\$49,700.00
Other Deductions		Other Deductions	
Child Care 20% of \$6,000	(\$1,200.00)	No Child Care Expenses	
Total Taxable Income	\$48,500.00	Business Deductions	
Total Taxes Paid @ 40%	\$19,400.00	Business Registration for 50 States	(\$125.00)
Net Income	\$29,100.00	10,000 miles @ 44.5 cents/mile	(\$4,450.00)
		75% auto insurance	(\$1,200.00)
		Home office	(\$2,000.00)
		Food & travel	(\$1,000.00)
		Product Samples	(\$1,000.00)
		Entertainment	(\$1,000.00)
After Tax Expenses		2 Cell phones	(\$1,200.00)
Child care	\$6,000.00	Interest on new car payments	(\$1,000.00)
Car payments @ \$300/month	\$3,600.00	Computer/Printer (expensed)	(\$1,500.00)
Gasoline @ \$200/month	\$2,400.00	Total business expenses	(\$14,475.00)
Food & Travel	\$1,000.00	Business Profit (\$15,000.00-\$14,475.00)	\$525.00
Entertainment	\$1,000.00	Adjusted Total Taxable Income	\$35,225.00
2 Cell phones	\$1,200.00	Total Taxes Paid @ 40%	\$14,210.00
Computer/Printer	\$1,500.00	Net Income	\$21,315.00
Rent at \$750.00 / month	\$9,000.00	After tax expenses	
Total After Tax Expenses	\$25,700.00	Rent at \$750.00 / month	\$9,000.00
\$ for Everything Else per year	\$3,400.00	\$ for Everything Else per year	\$12,315.00

Business Goal #1: Jane would learn which stores, of over 500 stores, and which products, of a million plus products, offer the greatest retail and wholesale profit. She would selectively purchase products she had never used in order to learn about the product. These products are tax deductible.

Jane purchases high profit products with at least \$600.00 a year in combined retail and wholesale profit (\$50.00 a month).

Earning \$600.00 a year produces an IRS recognized business (1099 Non-Employee Income tax form). An IRS recognized business is entitled to deduct business expenses from their income taxes.

Using the example in the table above, achieving Goal #1 will yield \$9,000.00 of the \$15,000.00 of employee income which Jane intends to replace with business income.

Business Goal #2: Each new product Jane tests will be evaluated for placement in one of four categories.

1. Jane likes the product and will continue to use it.
2. The product is so unique and impressive that Jane wants to give it away as samples.
3. When someone else likes the sample product, Jane registers them as a client (free). The client purchases as much as they want, whenever they want, through Jane's private mini-store.
4. Jane does not like the product and will not order it again. However, because she has tested the product, she can make recommendations regarding the product to someone who likes that kind of product.

Note: Jane does not take orders, deliver products, send invoices, collect money, or anything. The mini-store does all the "business" work.

Business Goal #3: Register ten clients producing at least \$50.00 a month, per client, in profit for Jane.

Some of these clients result from having sampled a product that Jane likes.

Others clients are people whom John or Jane asked one simple question. "Would you be interested in the convenience of having quality products delivered to your door?"

Results:

Income from tax advantages of business ownership = \$9,000.00

Income from ten clients at \$500.00 a month = \$6,000.00

Total income = \$15,000.00

Jane's business income and tax reductions has equaled her employee income.

Jane can stay home with her daughter.

Business Goal #4: Buy a house by leveraging TIME.

The first three goals have taught Jane how to leverage money to create a nice part time income. To create more part time income, Jane learns how to leverage time.

To leverage time, Jane teaches seven other people (example only, not a limit) how to make \$15,000.00 a year.

When Jane has started seven associate businesses with ten clients each, Jane's business would be earning about \$30,000.00 a year, which is about the same as Jane and John's combined employee income after taxes and child care.

After one full year, Jane would be eligible for another \$18,000.00 in bonuses, for a potential of \$48,000.00 a year.

If Jane and John lived off of the business income and saved ALL of John's after tax income of \$27,000.00 a year (\$45K gross income at 40% tax rate is \$27K a year).

In two years they would have \$54,000.00 for a down payment on a house.

You may love shopping, or hate shopping.

You may be under thirty, or just have fond memories of a full head of hair.

You could be a business owner who wants multiple income streams, or an employee whose 401K has shrunk to a 201K.

It doesn't matter if you are a new hire or earn a six figure income ...

everyone has to shop.

**Since you have to
go shopping
anyway, doesn't it
make sense to get
more than what you
buy?**

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Has Your "Accidental Business"
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YET?