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FabJob Guide to
**Become a
Virtual
Assistant**



JENNIFER FISHBERG

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FABJOB® GUIDE TO BECOME A VIRTUAL ASSISTANT

by Jennifer Fishberg

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1. Introduction

1.1 A Career as a Virtual Assistant

Congratulations on taking the first step toward a rewarding new career as a virtual assistant! Behind many of today's economic challenges, such as corporate downsizing and the trend toward outsourcing, lies enormous opportunity for those with the creativity, technology savvy, and desire to tap into it. It takes vision to imagine yourself in the roles of entrepreneur and partner in business instead of employee, and courage to act on that dream.

One key to a successful transition is to arm yourself with the facts, skills, and advice of those who have already traveled the path you are beginning. The *FabJob Guide to Become a Virtual Assistant* is designed to be your guide along this path to a successful career in this fast-growing field, and to help you avoid the potential pitfalls along the way.

In this guide, you will learn what virtual assistants do, how much they earn, who they work for, and how they find clients. You will also gain an understanding of how to leverage your skills and experience to tap into a niche market, how to develop new skills to make you more marketable, and where to find the resources you need to help you grow your business. So let's get started!

1.1.1 What Is a Virtual Assistant?

Ask any successful CEO or business owner how they got where they are and, if they're honest, they'll probably tell you that they could never have done it without a fantastic administrative assistant and support staff. A great assistant is typically highly organized, skilled in utilizing the latest technology, and has an ability to anticipate what is needed and make the boss look good to his or her colleagues and clients. It's clear why someone with these traits would be in high demand.

Unfortunately, there are also many administrative assistants who work tirelessly for years in support of others for little financial reward or appreciation, spend countless hours commuting to an office in addition to working long hours, and are never valued for their contributions. They may be thought of as "just a secretary" or "typist", which is usually far from reality, and may not be given the opportunity to grow in their career or to focus on those aspects of the job that they truly enjoy. If any of these scenarios sound familiar, or even if you're happy in your current administrative position and are just seeking new challenges, more flexibility in your schedule, or are concerned about your company downsizing, becoming a virtual assistant could be right for you.

Virtual assistants have the satisfaction of doing what they love and contributing to the success of their clients while experiencing the financial rewards and freedom of entrepreneurship. According to the International Virtual Assistants Association (www.ivaa.org), a professional organization dedicated to educating and promoting the interests of individuals in the virtual assistance profession:

"A Virtual Assistant (VA) is an independent entrepreneur providing administrative, creative and/or technical services. Utilizing advanced technological modes of communication and data delivery, a professional VA assists clients in his/her area of expertise from his/her own office on a contractual basis."

Virtual Assistant, Telecommuter, Freelancer: Is There a Difference?

The short answer is yes! Because virtual assisting is still a relatively new field, you'll likely get a few quizzical looks from people who are unfamiliar with the term when you try to explain what you do. Some may associate the term with the animated paper clip character that pops up in older versions of Microsoft Word (to provide document writing assistance or annoyance, depending on your perspective). Others may assume that this is just another term for anyone who does freelance work or works from home. While a virtual assistant does generally work from a home office, running a virtual assisting business should not be confused with "telecommuting," a practice which began more than 20 years ago and has grown in popularity in the corporate world in recent years.

Telecommuters typically work for one company, either full- or part-time, but do so from their home or another remote location. According to an Office of Personnel Management survey, the number of telecommuters has more than doubled over the past 15 years, with about 15% of employees working remotely at least once per week. Some telecommuters, especially those whose work requires regular communication and interaction with colleagues or the public, work a regular 9 to 5 schedule. Others may work a flexible schedule within pre-determined company guidelines. Telecommuters may be administrative assistants, IT professionals, marketing professionals, or hold any number of titles within the company. The common thread is that they have a single job function (e.g. computer programmer) and are regular employees of an organization, not contract workers.

Freelancers may also be telecommuters, or they may work on-site for one or more companies on a contractual basis. They are not officially employees of the companies for which they provide services and are often hired on a per project basis or for a predetermined length of time. They may be writers, editors, web designers, researchers, or work in any number of other professions. Freelancers typically focus on one type of service or a group of related services (writing, editing, and proofreading, for example) rather than offering a diverse array of services. Many freelancers work part-time to supplement their income from another job, though there is an increasing trend in the current economy toward full-time freelance work.

So what makes virtual assistance unique? One thing that distinguishes a virtual assistant from a telecommuter or freelancer is that while they may have a specialty on which they focus, they also provide a variety of administrative support services in addition to that specialty. These services may vary based on the individual client's needs, as well as the VA's experience. The required range of support services may also evolve over time as the client's company grows and changes, making the virtual assistant a collaborator, and sometimes advisor, in addition to someone who just carries out assigned tasks. A virtual assistant is not an employee, but rather an active partner with a stake in the success and growth of their clients' businesses – this requires a completely different approach and mindset than administrative work in the non-virtual world.

Virtual assistants can also be distinguished from telecommuters and freelancers in that they more commonly establish long-term business relationships with clients to provide ongoing services. They may be paid per hour, per project, or may work on a monthly retainer basis.

1.1.2 Services Provided by a Virtual Assistant

Specific services and specializations will vary based on the virtual assistant's personal experience and business model. For example, some virtual assistants choose to subcontract work to other virtual assistants in areas where they have less experience or less interest, or they may accept subcontract work from another virtual assistant who may not have expertise in a particular area.

Typical VA services might include any or all of the following:

- Accounting and bookkeeping
- Appointment setting
- Billing
- Collections
- Concierge service
- Contact management
- Customer service

- Data entry
- Database design and management
- Desktop publishing
- Document translation
- Editing & proofreading
- Event & meeting planning
- Executive assistance
- Graphic design
- Human resources services
- Internet marketing & social media
- Legal secretarial services
- Medical billing and transcription
- Newsletters
- Programming
- Project management
- Public relations
- Real estate virtual assistance
- Research
- Transcription
- Travel arrangements
- Technical writing
- Website design & maintenance
- Word processing

Pretty impressive list! And this is by no means an exhaustive one. If you have skills in other areas, knowledge of particular software packages,

computer programming languages, or services you have experience in providing for a past employer that could be offered virtually, this could help you to stand out from the crowd. It may even become a profitable niche for you (more on choosing a niche in Chapter 2).

1.1.3 Who Utilizes Virtual Assistants?

In addition to offering a diverse array of services, virtual assistants work with clients across many different industries and with businesses of varying sizes and needs. Some are small businesses without the office space, budget, or workload to maintain an on-site staff. Others may be larger organizations seeking to cut back on expenses by limiting spending on employee benefits, tax contributions, and equipment purchases.

Several examples of the types of clients for which virtual assistants typically work are listed below.

Self-employed Individuals and Small Business Owners

- Authors and journalists
- Coaches, counselors, and therapists
- Real estate professionals
- Medical and law practices
- Financial planners and advisors

Larger Organizations

- Corporations that are downsizing
- Companies with short-term projects
- Companies seeking a specialized skill set
- Hospitals
- Universities
- Professional associations
- Nonprofits

1.2 The History and Growth of Virtual Assistance

While there is some disagreement over exactly who established the field of virtual assistance, and you will likely read accounts on the Internet of several individuals claiming the title of “founder”, most sources agree that individuals began providing administrative services virtually in the early 1990s. According to the Virtual Assistance Chamber of Commerce, the actual term “virtual assistant” was coined in 1996. A detailed timeline of the industry’s history and major contributors can be found at www.virtualassistantnetworking.com/history.htm, with additional information available at www.ivaa.org/?page=History, the website of the International Virtual Assistants Association.

Time is Money: Benefits of Outsourcing

Today, with books such as Timothy Ferriss’ bestselling [*The 4-Hour Work-week*](#) gaining in popularity, individuals and corporate hiring managers everywhere are recognizing the value of outsourcing the tasks that are outside their areas of expertise or interest, and focusing on those things that are profitable and that they do well. Good news for aspiring virtual assistants!

Recent figures from the U.S. Small Business Administration (SBA) suggest that the average small business operator spends 40% of their time on administrative tasks. So for small business owners and individuals who are self-employed, virtual assistants can help eliminate some of the long hours spent on routine daily tasks and allow them to focus on the revenue-generating aspects of their business. They may also provide needed expertise and flexibility to work on special projects as they arise.

There are other cost savings that are appealing to companies as well. According to a December 2009 report from the U.S. Department of Labor Bureau of Labor Statistics, employers pay an average of an additional 30-35% above wages for employee benefits including health insurance, paid leave (vacation, holiday, sick, and personal time), and retirement contributions.

The Virtual Assistant Networking Association Cost Comparison indicates that employers can save as much as \$60,000 per year by hiring a virtual assistant instead of a full-time employee. See their complete breakdown of costs here: www.vanetworking.com/virtual-assistant-cost-comparison.htm. These are some impressive figures to keep handy when explaining the cost benefits of your service to potential clients! For companies facing financial crisis in the current economy, utilizing the services of a virtual assistant instead of hiring full-time staff can mean the difference between staying in business and becoming yet another statistic.

The Future of the Virtual Workforce

Clearly the way companies do business is changing, and workers are learning to adapt to the changing marketplace. A recent Money Magazine article on CNNMoney.com entitled “The Rise of Freelance Nation” states that, “about 30% of the U.S. job market - roughly 42 million workers - is made up of independent contractors, part-time or temporary staffers, and the self-employed.” Experts predict this number will grow to 40% by 2019.

So how many of these 42 million workers are virtual assistants? There are currently no formal numbers due to varying definitions of the term “virtual assistant” among other things, but estimates range from 2,000 to 8,000 worldwide.

According to the results of the Virtual Assistance Chamber of Commerce’s 2008 Virtual Assistant Industry Survey, these numbers continue to grow. Results indicated a dramatic increase in new VA businesses operating in 2007 and 2008 compared with previous years.

Because virtual assistance is a relatively new field, and because it can encompass such a variety of job functions and tasks, the U.S. Department of Labor does not list statistics on its predicted growth. However, the Bureau of Labor Statistics’ Occupational Outlook Handbook 2010-11 does specifically mention virtual assistants under the category of Secretaries and Administrative Assistants (www.bls.gov/oco/ocos151.htm). The Bureau of Labor Statistics states that “Secretaries and administrative assistants held about 4.3 million jobs in 2008, ranking it among the largest occupations in the U.S. economy.”

Growing industries for administrative assistants include:

- Healthcare and social assistance
- Legal
- Construction
- Educational Services
- Professional, scientific, and technical services

Based on the predicted need for administrative assistants and related fields, it is clear that virtual assisting represents an area with enormous growth potential.

1.3 Benefits of Being a Virtual Assistant

There are many reasons why virtual assistance continues to grow in popularity as a career option. Some of the benefits include:

Helping Others

Many virtual assistants are drawn to the field because they have a sincere desire to use their organizational skills and expertise to help people run more efficient and profitable businesses. Virtual assisting can be extremely satisfying in this regard since you can see the immediate and measurable results of your work with clients. It is a tangible way of making a difference not only in your clients' bottom line, but in the quality of their day-to-day lives.

"Great VAs are true experts in the target markets they service and the skills they provide. They also act as consultants. By that I mean, they provide recommendations on how best to achieve their clients' goals, and they offer suggestions on additional ways to increase their clients' income and happiness with their lives and businesses."

— Kathy Goughenour, President, Head Trainer and Coach,
Expert VA Training

Flexibility and Independence

This freedom to choose the types of work and clients accepted, and the flexibility of creating a schedule that fits one's lifestyle is what at-

tracts many people to the virtual assistance field. The Virtual Assistant Networking Association's 2007 Virtual Assistant Survey indicated that among more than 750 respondents, over 79% started their VA business because of a desire for flexible hours – this was ranked well above money as a motivating factor. VAs can work full- or part-time during any hours they choose. Over 60% of respondents to the survey indicated that they do not keep traditional 9 to 5, Monday to Friday work hours.

Virtual assistants may also choose to work independently or subcontract for other VAs. The flexibility of working from a home office also eliminates the tiresome and costly daily commute from their routine, enabling more time to be spent with family and doing the things they love.

As a VA, you also have the freedom to choose a niche that you have a particular interest in. The options are unlimited. Tya Bolton, virtual assistant and founder of Maryland-based Exceptional Business Solutions, manages a team of 10 VAs.

“You have control of your destiny! I always ask our VAs what they enjoy most and what they truly dislike. That helps me to match them up with clients and assign worthwhile work. You should be able to look forward to the work you do when you're in business for yourself. Gone are the days of being a miserable employee; take control!”

– Tya Bolton, *Exceptional Business Solutions*

Challenge and Variety

Because they work with many different types of clients in different industries, and because they never know what projects may arise, virtual assistants have the unique challenge of keeping up-to-date on emerging trends in many different areas. This includes keeping up with new technologies that can be utilized to assist their clients.

In terms of running your own business, there is the added task of keeping up with new marketing techniques and getting the word about your services out to potential clients. For those who are easily bored with the same old day-to-day routine, being a virtual assistant offers a continued opportunity for learning. Many virtual assistants say that there is no such thing as a “typical day” for a VA!

“A great virtual assistant has a thirst for knowledge, is constantly learning new things, and shares that knowledge with his or her clients by making recommendations to enhance the client’s business. There are so many rewards, including the flexibility to create my own schedule, and the knowledge that I don’t have to do the same old work day after day. But perhaps most rewarding is being able to constantly learn and apply new technical and creative skills.”

— Janet Barclay, Founder of Organized Assistant and Golden Horseshoe Virtual Assistants Group

Income Potential

Virtual assistance is a field with a great deal of income potential – and according to the Virtual Assistant Networking Association survey, over 30% had their first client within only a month. Including those VAs who had prearranged clients before starting their business and those who had their first client within 3 months, that number jumps to nearly 80% -- encouraging numbers for a new business owner seeking to turn a profit as quickly as possible.

Virtual assistants typically earn a higher per hour wage than an administrative assistant performing similar tasks in a traditional office setting. Because businesses don’t have to pay many of the costs associated with hiring on-site staff, this savings is reflected in the hourly rate that a VA can charge. Your fees as a VA will vary based on your specialization, level of experience, and unique skills, as well as the industry and types of clients you are targeting.

Some VAs earn over \$100 per hour – but more typically the range falls somewhere between \$25 and \$60 per hour. Virtual assistants who offer general office support services only are more likely to earn toward the lower end of the scale, while those who have experience in specialized areas such as internet marketing, web design, medical, legal, or real estate fields typically charge higher fees.

“When determining what rate you should expect to make, it is always advisable to understand that your time is more valuable than you may think! Something that may only take you 30 minutes to complete may take them 4 hours – you should remember to charge accordingly. Your knowledge and skill is extremely valuable!”

– Suzanne Roy, Real Estate Virtual Assistant, V.A. Work

Many VAs generate additional income by earning a percentage from client work they subcontract out to a team of other virtual assistants.

“I have no trouble finding new VA clients, but do have a big problem overbooking myself to the point where I was working 7 days a week, 12 to 14 hours a day for about a year. Ridiculous! I finally figured out that by outsourcing to other VAs I could still earn money without having to do the majority of the work.”

– Kathy Goughenour, *Expert VA Training*

Low Start-up Costs

Office space, staff, inventory, supplies, expensive marketing campaigns... these are just a few of the costly headaches that many new business owners have to deal with. A major benefit of starting a virtual assistance business is that many of these typical expenses can be greatly minimized by using the many free resources that are available (you will find many of them listed throughout this guide).

As the title “virtual” assistant indicates, much of the VAs work can be done on a computer either utilizing software or online resources. Files can be stored electronically. Paperwork is minimized. This helps to eliminate the need for storage space and excessive supplies. Many virtual assistants make an effort to keep their businesses as green as possible, benefiting both their bottom line and the environment.

1.4 Inside This Guide

The *FabJob Guide to Become a Virtual Assistant* will take you step-by-step through the process of transitioning from employee to business owner, from learning what virtual assistants do, to finding resources to meet your educational and practical needs, and learning techniques for building and running a successful virtual assistance business. You’ll also find sample forms and contracts you can adapt for use with your clients. The guide is arranged as follows:

Chapter 2 (“*What a Virtual Assistant Does*”) explains the importance of choosing a niche and how to choose the right one for you. Once you’ve decided who you want to work with and what services you enjoy pro-

viding, this chapter also details how to do a client consultation, and how to establish and maintain a positive VA/client relationship. You'll also learn helpful techniques for structuring your business policies and procedures, and how to organize your day to maximize your "you time" as well as your billable hours.

Once you understand the basics of what a virtual assistant does, Chapter 3 (*"Getting Ready"*) will help you discover the many opportunities, both formal and informal, that exist for learning and practicing the skills you'll need to be a great virtual assistant. This chapter covers suggested areas of study for those interested in pursuing a college or university degree or certificate program, the value of VA certification programs, and how to find a mentor. Chapter 3 also suggests ways you can hone your skills in your current profession and through volunteer activities.

If you want to try virtual assistance on for size before starting your own business, or if you're just looking to supplement your new business or provide an added income stream, subcontracting could be for you. Chapter 4 (*"Getting Hired for Subcontract Work"*) will provide you with information on how subcontracting works and where to find these opportunities.

Starting a new business venture can be exciting, but it can also be overwhelming if you aren't informed about the process. Chapter 5 (*"Starting Your Own Business"*) will provide you with guidelines and all the resources you need to start your virtual assistance business, from the legal formalities to how to choose a business name and create your fee structure. This chapter also provides a sample contract you can use with clients.

You don't need a degree in marketing or a big publicity budget to attract business. Chapter 6 (*"Getting Clients"*) offers lots of ideas on how to reach out to the target market you identified in Chapter 2. There are many free and low cost options for designing and hosting your website, and writing and distributing press releases – this chapter will show you where to find them. Chapter 6 will also offer some tips to help take the anxiety out of networking and make the most of this extremely effective marketing tool.

Each chapter also contains relevant practical advice from the many virtual administrative professionals and trainers with experience in many different specializations, such as real estate virtual assistance and legal virtual assistance, who generously shared their time and insights with us. You will learn what these now successful virtual support providers wish they'd known when they were where you are right now, what challenges and rewards you can expect to face as you grow your business, and what steps you can start taking today to be an outstanding VA with the thriving business of your dreams.



2. What a Virtual Assistant Does

So now we know that virtual assistants work as partners in success with their clients, not as employees for their clients. They utilize their administrative, organizational, technical, management, marketing, and creative skills to help their clients build and run successful businesses. But exactly how do they go about doing that? What does a typical day look like for a VA?

Most virtual assistants will tell you that there is no such thing as a “typical day,” which is actually part of what attracts so many people to this profession. Every day brings interesting new challenges, priorities, and opportunities. But while the actual tasks may differ day by day, and depending on the client and your specialization, there is a great deal of commonality in the processes by which you will approach the tasks. In this chapter we will examine some of the most important processes that virtual assistants use to manage their day-to-day operations, as well as suggestions on how to foster the mindset of a business owner, and good communication with clients.

The specifics of how to conduct an initial client consultation are also covered in this chapter, along with several key questions to ask – the client and yourself – before taking on a new assignment. Our experts

have contributed some great, insightful questions to help you weed out the potential successful partnerships from the potential headaches. As one of our experienced VAs so aptly put it – it is often in your best interest to avoid the temptation to work with “anyone who has a checkbook and a pulse” and to instead find clients with whom you can create a productive, mutually-beneficial working relationship.

While some of the experts we interviewed suggested starting as a generalist in order to determine what you most enjoy doing, the overwhelming majority stressed the importance of choosing a niche as early on in the process as possible. So whether you decide to specialize right from the start or later on, let’s begin by looking at some potential niche areas, including specializations that appear to offer growth potential.

2.1 Choosing Your Niche

“Having a niche gives you a very specific group to target and ultimately service which builds trust and credibility over time. Growth is more viral when you have a niche market or a niche set of services.”

— Tya Bolton,
Exceptional Business Solutions, LLC

Kathy Goughenour, a virtual assistant trainer and coach, encourages beginning virtual assistants to invest some serious time and thought into determining their best fit niche. She provides the following steps as a guideline:

1. Determine who you enjoy working with.
2. Identify the skills you enjoy performing.
3. Do your research to determine which target market that fits #1 is willing and able to pay the most. That’s your target market.
4. Perform research to determine which skills that fit #2 will earn you the most money, whether that means you can bring in the most clients or charge the most for the skills. Those are the skills you should provide.

So let’s examine this further and break it down into categories. A virtual assistant’s specialization can fall into two general categories, though some may choose a sub-specialty within that niche:

- Clients who work in a particular industry
- A specific skill or area of expertise

Some VAs use a combination of these areas to create a unique specialization, such as social media and internet marketing (skill area) for coaches/counselors/therapists (industry-specific). Others may choose to become experts on a particular industry-specific type of software, such as fundraising databases (skill area) for nonprofits (industry-specific).

The more you can individualize your niche, the more you will stand out from the crowd and the better equipped you will be to connect with and help your clients. As you read this section, begin to think about ways you can use what you already know and enjoy doing to capitalize on your experience.

2.1.1 Specializing in a Specific Industry

Since many virtual assistants have built an industry-specific knowledge base by accumulating years of administrative experience in a particular field, they often choose to utilize this expertise in their VA business by working with individuals who share this background. If your chosen niche is a particular industry, you will use your existing network of contacts, as well as your inside knowledge of the skills, priorities, and industry-specific networking opportunities to give your clients' business an advantage. Specializing in an industry in which you have extensive experience allows your clients to feel as if they are working with someone who truly understands their unique needs and the language of their industry.

Here are several examples of industry niches that currently represent growth areas for virtual assistants according to our expert contributors:

- Law & legal services professionals
- Real estate professionals
- Coaches (life and career)
- Therapists and counselors

- Healthcare & medical professionals
- Authors & speakers

2.1.2 Specializing in a Specific Skill

“Don’t be a jack of all trades. Pick one skill, software or task that you truly enjoy doing (as you’ll be doing A LOT of it) and are proficient with and seriously narrow down your marketing to that one superb skill/software/task.”

— *Andrea Cannavina,*
LegalTypist

Consider your own skills and background. Are you particularly good at writing or do you have a keen eye for detail? Perhaps a writing, editing, and proofreading specialization would maximize your skills. Are you fluent in the latest social media or do you have a background in marketing? Then maybe a specialization in internet marketing or branding (establishing an individual or business’ unique marketing presence) is for you. Remember, specializing in a skill doesn’t mean that’s all you’ll do for the client – a VA differs from other freelancers because they are not just marketers or writers – they also provide general administrative support. However, having expertise in a particular skill, or computer software package, can really help set your business apart, and can also ensure that you spend a good part of your day doing tasks that you enjoy.

The following list includes several skill specializations that our contributing experts suggested are currently in greatest demand for virtual assistants:

- Writing and editing (may be even more specific, such as blogging, newsletters, or technical writing)
- Shopping cart program/e-commerce set-up
- Social media/social networking
- Marketing
- Virtual event planning (webinars and teleseminars)
- Website design & graphic design

See the following list of 101 Ways to use a Virtual Assistant for more ideas (and a look at exactly why there is no such thing as a typical day!): www.thevirtualprofessionals.com/services/101-ways-to-use-a-virtual-assistant.html.

2.2 Tools of the Trade

Section 5.2 of this guide will provide you with a basic list of what a well-stocked home office will need, as well as links to some major retailers where you can purchase these items. Obviously, as a virtual assistant providing office support you will need to have the software basics installed on your computer that will be compatible with the majority of your clients' systems: Microsoft Office, Adobe Reader at minimum (Standard or Professional versions if you plan to do more advanced work, such as forms design), and some type of accounting software such as QuickBooks. If you have knowledge of the Mac environment and are specializing in this, your tools might vary (and might lean more toward the creative/design-oriented, depending on your industry).

But before you drop a whole lot of money on additional expensive hardware or software in an effort to maximize your service offerings for clients, check out some of the low cost and free resources that are available online. One of the most extensive (and regularly updated) lists of links to free downloads we've found is provided by the Virtual Assistance Chamber of Commerce: www.virtualassistantnetworking.com/freesoftware.htm. They even offer a free toolbar for download that enables you to keep the list of resources handy.

Sometimes too many options can be overwhelming, especially if you're just starting out. If the length of the above list makes your head spin and you're not sure what you really need just yet, consider trying a few of the resources listed below for starters.

Design

Adobe has set the standard here with programs such as InDesign, Photoshop, Illustrator, Fireworks, and Dreamweaver. These programs can be pricey, but if you plan on doing a lot of work with graphics and web design, they may be a wise investment for you (if your budget allows). Free trial versions of all of the above products are available through the Adobe website: www.adobe.com/downloads. If you're looking for al-

ternatives, there are also some great free downloads available out there that offer many of the same features, including the following:

- *Paint.NET*

If you're not quite ready to invest the big bucks in Photoshop, try this powerful free alternative for a user-friendly Windows-based image and photo editing software program. Lots of tutorials and free help available too.

www.getpaint.net

- *Inkscape*

This open source graphics editor is similar to Illustrator and CorelDraw, supporting many advanced SVG features. Tutorials and help forums available, as well as a public clip art library.

www.inkscape.org

For artistic types who expect to get more heavily into design in their VA business, check out this invaluable resource from Creative Nerds listing their picks for the top 25 free design programs: <http://creativenerds.co.uk/freebies/25-free-must-download-design-programs>.

Faxing

- *eFax*

Free version allows you to receive incoming faxes via email, which you can view using the free fax reader. Eliminates the need for a separate fax machine and saves paper. Upgrades to eFax Plus and eFax Pro are available for between \$14 and \$20 per month, allowing you to send faxes and receive more faxes per month if you plan on heavier usage.

www.efax.com/efax-free

- *MyFax*

If you plan to do more faxing, this is a great option available for \$10 to \$40 per month depending on your usage needs, with no set-up fee. All plans include a local or toll-free fax number. Consistently rated near the top of the list for online fax services.

www.myfax.com

Phone

- *Skype*

Hold conference calls and video conferences with clients across the country and internationally, get an online phone number that can be called from any landline or mobile phone. Free, pay as you go, and monthly options available. Can provide a great cost savings, especially if you have lots of non-local clients, or if you are located outside of the U.S. and would like a U.S. number for your clients to use.

www.skype.com

Transcription

- *NCH Software*

Free transcription and dictation software and many other useful downloads.

www.nch.com.au

Remote Desktop Access

- *LogMeIn*

Access and manage PCs, Macs, and wireless devices remotely. Free version available.

<https://secure.logmein.com/US/home.aspx>

File Conversion

- *Zamzar*

Free file conversion without any software download required. This site is fantastic for converting Word documents into PDF, or any number of other file types up to 1 GB, including just about every document, image, video, and music file type you can think of. A link to your converted document is emailed to you, usually within 24 hours. If you require immediate file conversion and online backup storage, file management, and technical support, they also have several paid options ranging from \$7 to \$49 per month.

www.zamzar.com

- *PDF995*

Create professional quality PDF documents quickly and easily. Great functionality and completely free. Highly recommended by many virtual assistants as a “must have”.

www.pdf995.com

Project & Time Management

- *Basecamp*

There are many time tracking and storage programs out there, but the beauty of this system is its ability to integrate and optimize workflow. Easy to use, secure, with many great features to help keep your work on track. Plans available for \$24 to \$149 a month with a free 30-day trial available.

www.basecamphq.com

- *OnStage*

Many useful features, user-friendly dashboard, calendar, and a portal page for each project making it easy to keep track of status; free version available. If you need to work on more than 2 projects at a time, paid plans range from \$10 to \$135 per month.

www.onstageportal.com

- *Chrometa*

Automatically tracks and records time spent on tasks including documents, emails, phone calls, and other applications without any manual data entry required – which means one less task for you to spend time on. Potentially increases billable hours by accounting for previously undocumented time. Free 30-day trial or \$99 for individual license.

www.chrometa.com

- *TimeAndDate.com*

Free time zone and date calculators, international dialing codes, and other useful planning tools.

www.timeanddate.com

Online File Editing, Storage and Sharing

- *Google Docs*

Create, edit, share, and store web-based documents, forms, spreadsheets, and presentations in all of the most popular file formats (DOC, XLS, PPT, CSV just to name a few) that can be accessed from any computer through the Google interface or sent via email. Allows collaboration by multiple users in real time. Completely free – you just need to sign up for a Google account. If you already have gmail, just go to the above website and log in – you're ready to go!

<http://docs.google.com>

- *Box.net*

Secure file sharing, online collaboration, and document management. A basic version is available for free with 1 GB of storage, file sharing links, and mobile web access. Upgraded versions with 5 GB or 10 GB storage plus additional features available for \$9.95 to \$15 per month (per user). Free trial of full-featured version available.

www.box.net

eCommerce Solutions

Need to set up a shopping cart for your client's website in a hurry? Check out these low cost and free alternatives to some of the more expensive programs.

- *BigCommerce*

Easy to use, secure, and fully featured with every imaginable option. Completely customizable, and every page is SEO optimized. Plans available for \$24.95 per month and up. \$49.95 set up fee is a little steep, but it's a trade off for convenience – nothing to download or install, and there are no transaction fees. 15-day free trial available.

www.bigcommerce.com

- *Zen Cart™*

Free, easy to install shopping cart software. Many nice features, lots of support and online tutorials and forum available.

www.zen-cart.com

The above represents a sampling of some of the most often recommended and best reviewed options in a variety of commonly needed categories. For additional suggestions, or if you have a more specific software or hardware need not covered here, try the Virtual Assistant Forums Virtual Office Resources subforum at www.virtualassistantforums.com/virtual-office-resources.

2.3 How to Do a Client Consultation

No matter what marketing techniques you use (covered in chapter 6), you can expect to start getting calls and emails from people interested in using your services. In this section you will find some tips for working with prospective clients and turning them into paying clients. You'll also learn what qualities to look for in a client, as well as potential warning signs of a client who might not be suited for a virtual assistant.

The initial consultation is offered free of charge and typically lasts about 30 minutes. It is a time for the client to evaluate you and your services, and to ask questions about the process of virtual assistance, how it works, and what you can do for them and their business. By the same token, it is a time for you to evaluate whether or not the client is someone you want to work with, and whether you have the time and skill set to address their current needs. The initial consultation is the foundation on which the virtual assistant-client relationship is built. Kate Kerans, an Alberta, Canada-based paralegal and virtual assistant focusing on the legal industry offers this advice:

"I think it's important to ask potential clients to articulate what they are looking for. Some clients think they need a VA and they don't; they need an in-house assistant. Some potential clients have difficulty defining what their needs are and that can make it problematic to fulfill those needs."

— *Kate Kerans,*
Kerans Virtual Assistance

How to Respond to Inquiries

Your first contact with prospective clients will often be over the phone, when they call in response to your marketing to ask about your services and prices.

For this reason, it is important that your telephone is always answered in a professional, friendly voice with your company name. If you are not available, have your voice mail take a message.

Or, you may want to consider making it a policy to always let your voice mail answer calls and return them at a scheduled time of day that you set aside for this purpose, when you are fully prepared to answer questions and do not have any distractions. This gives you a chance to familiarize yourself with the potential client's website and business so you can ask appropriate questions. It may also be helpful for time tracking purposes. If you are on the clock for a particular client working on a project, it is difficult to bill accurately (not to mention get any work done!) if you are constantly interrupted with work that is not related to that client's business. Later in this chapter we will review additional suggestions for time management and tracking, one of the most important components of running a successful VA business.

Do not allow children or anyone who isn't involved with your business to answer your business phone, and be sure to have your voice mail pick up if you are running after a screaming child or the family dog. If you are using a cell phone, be sure not to answer it from a noisy public location, while on the treadmill at the gym, taking care of your barking dog, or from a spot where reception may be poor. A harried, out of breath, or cut off response does not make a good first impression of your business.

Have a full packet of your promotional materials on your desk near the phone so you can refer to them, as well as a copy of your client consultation form (see the sample form that follows for ideas), and a clear idea of who your ideal client is (e.g. large business or small, start-up or established, hands-off or more directive) so you can evaluate whether this is someone you can (and want to) work with.

If possible, get the caller's phone number and email address. Then you'll have it to enter it into your database if the caller becomes a client. You'll also have it if the caller doesn't immediately become a client but is someone you wish to keep in touch with. (Remember to get permission before adding a prospective client to an email list.)

Members of the public calling you for the first time will typically be searching for information about your services and what they cost. At

least that's what they'll be doing on the surface. What they are also doing, at least in part, is sizing you up and deciding whether or not they feel comfortable with you. Do you sound confident in what you have to offer? Can you help them with their specific needs? Do you sound calm and organized? A successful consultation is all about using your communication skills effectively. You can use the following list of dos and don'ts as a guideline:

DO

- Educate the prospective client on what a virtual assistant is and does if they do not know
- Ask what the prospective client's expectations are and convey yours
- Keep the conversation on track to avoid going over the scheduled time
- Respond clearly and concisely to questions or concerns
- Try to establish rapport by finding common interests or shared ideas
- Get an overview of the client's goals, both short- and long-term
- Evaluate their communication style and whether it meshes with yours
- Be confident in the value of the services you provide
- Let the client know of any special qualifications, experience, or training you have that relate to their situation (for example, experience in their industry)
- Be prepared to share success stories and discuss contributions you have made to other businesses (examples from non-virtual jobs are great too!)

DON'T

- Interrupt the potential client while they are speaking
- Use a hard-sell approach

- Do most of the talking or talk about yourself too much
- Try to rush the person into committing
- Pretend to have expertise in an area you are unfamiliar with
- Agree to work with any client you don't feel comfortable with or have adequate time for

If they are not ready to make a commitment, it is best to respect that and not try to push them. The client needs to be confident in the collaborative process of working with a VA before proceeding. Do, however, follow up with them at a later time if they have given permission for you to contact them again.

If the potential client is ready to go forward and is someone you would like to work with, let them know about payment options (see section 5.2.6, "Getting Paid"), and that you will be forwarding them a contract and confidentiality agreement for their signature.

Appropriate paperwork needs to be completed prior to your beginning work so that everyone is on the same page regarding the parameters of the virtual assistance relationship. Even though this may have been discussed during the initial consultation, the agreement should be formalized in writing with a contract signed by both parties. The contract will specify the terms of your relationship, including fees, policies about confidentiality, and a legal disclaimer (see chapter 6 for more information and a sample contract).

Client Consultation Form

Following is a sample consultation form, which you can modify as necessary to suit your individual needs. You may wish to use a shortened version for preliminary phone conversations and email the potential client the detailed version so they can spend more time considering their answers.

A consultation form helps you to ensure that you get all the needed information in a timely and organized manner during your call. This enables you to screen potential clients that are a good fit for you, and to better understand their business processes and how you will fit into them (or perhaps better streamline them going forward).

Sample Client Consultation Form

CONTACT INFORMATION

Business Name: _____

Primary Contact: _____

Street Address: _____

City/State/Zip: _____

Phone: _____ (Daytime)

_____ (Evening)

Cell: _____

Fax: _____

Website: _____

BUSINESS INFORMATION

What type of business do you operate?

How long have you been in business?

What is your work environment like (e.g. is it a home office, are there many distractions)?

Do you work with partners?

Do you have support staff? In what capacity do they currently assist you?

Please list the activities you perform during a typical day, and indicate a check next to each revenue-generating activity:

1.	<input type="checkbox"/>
2.	<input type="checkbox"/>
3.	<input type="checkbox"/>
4.	<input type="checkbox"/>
5.	<input type="checkbox"/>
6.	<input type="checkbox"/>
7.	<input type="checkbox"/>
8.	<input type="checkbox"/>

Approximately how many hours per week do you typically work?

What are your typical business hours?

Do you anticipate needing me to work outside of traditional office hours? If so, how frequently and what hours?

TYPE OF ASSISTANCE REQUIRED

Which administrative tasks would you most like to get off your plate?

1.

2.

3.

4.

5.

What services or tasks do you envision being my primary duties?

1.

2.

3.

4.

5.

What types of special projects, if any, do you anticipate me working on in addition to routine tasks and approximately how often do these arise?

COMMUNICATION

How would you describe your communication style?

What is your preferred communication method?

- ☐ Phone
- ☐ Email
- ☐ Fax
- ☐ Other: _____

How frequently do you prefer to communicate?

- ☐ Daily
- ☐ Weekly
- ☐ As needed

How involved do you like to be in the day-to-day administrative operations?

- ☐ Very hands-on
- ☐ Somewhat
- ☐ Only what I need to know
- ☐ Depends on the task

Do you prefer formal status reports or informal? What information do you want communicated to you in these reports and how frequently?

Have you worked with a virtual assistant before? If so, what was the experience like? What, if anything, would you like to be handled differently this time?

(If 'no' to the previous question) Do you have any concerns about working with a virtual assistant?

TECHNOLOGY INFORMATION

Rate your comfort level in using technology (1 being not at all, 5 being expert):

1 2 3 4 5

Rate your level of knowledge about current technology (1 being basic, 5 being expert):

1 2 3 4 5

What computer operating system do you currently use?

What software do you currently use (include any industry-specific software here also)?

What email program do you currently use?

Do you use a PDA or computer-based scheduling program and are you happy with your current system?

Is your file storage system primarily paper-based or electronic?

How do you currently maintain your website and/or blog content and how frequently do you update them?

What technology improvements or updates, if any, have you considered in the past few months?

GOALS

What are your goals for your business over the next year? Five years? Long-term?

How do your business goals mesh with your personal goals?

What should I know in order to better assist you in achieving these goals?

List of Services

In addition to your consultation form, it may be helpful to have a flyer of specific tasks and services handy. This is a good way to ensure that you and your client are on the same page in terms of expectations about skill sets. In addition, seeing all of your skills and services in inventory form may remind a potential client of services they could use that they hadn't thought of, potentially increasing your billable hours. For those clients who are more visual, it also helps them to understand the breadth and depth of your abilities – and why your services are so valuable to them!

“If you do not enjoy doing a particular task, do NOT list it! Do what you love and you will love what you do!”

— Marla Regan,
Organized Time

Know When to Say No

It is tempting as a beginning virtual assistant to accept any client who comes your way. Even once your business is more established, many virtual assistants find it difficult to say no to someone who is seeking their help. There are times, however, when you do both yourself and/or your client a favor by doing just that.

Long Island, New York-based virtual assistant Andrea Cannavina of LegalTypist, Inc. offered this tip on how to avoid a common newbie mistake:

“Not everyone who contacts you is going to be a good fit for you/your business - even if you need the money. If you spend 3 hours per week working like a dog for one crazy client, that's 3 hours per week you could be out there finding/networking with other clients.”

Once you have your time management system in place, you'll have an idea of how many clients you can reasonably juggle at any given time, including both long-term clients and shorter-term or one-time projects. If you know you don't have the time in your schedule to do your best work for a new client, you will be doing them a favor by referring them to someone else who can. Otherwise you risk damaging your reputation as a VA when things begin to fall through the cracks because you've overextended.

Another situation in which you might say no to a client is if you don't have the skill set they are looking for. While every VA looks to build on their knowledge and skills and often learns new tasks on the fly as requests arise from clients, if you don't have the foundations in place to perform the core tasks of the client's business, consider referring them elsewhere. As you build your network, you'll probably find that other VAs are very willing to return the favor!

2.4 Establishing the Foundations of Good Communication

While an ability to communicate may come naturally to you, it's important to remember that this may not be the case for all of your clients. We addressed some of the specifics above in terms of clients' expectations about frequency and type of communication and clearly establishing this up front. But everyone has different methods of communicating their needs, and processing the information they receive. Taking the time to understand a little bit about your communication and work style preferences, your clients' preferences, and establishing effective communication guidelines is one of the best ways to ensure a smooth working relationship and head off any problems before they occur.

2.4.1 Identifying Your Preferred Work Style

While an ability to be organized, efficient, and flexible are important qualities for anyone interested in becoming a virtual assistant, there are also some unique qualities that you will bring to the table based on your own experiences and personality. Your work style is a reflection of you and your personality, and probably influenced your client's decision to hire you. There is no need to try to act the part of someone you are not.

However, you should have an awareness of your personality and work style, any strengths or weaknesses, and be prepared to modify your style based on the client's needs. It's easy to get caught up in a pattern when you're used to working a certain way and having success with it. If you find in a particular instance that you're not getting the results you want with a particular client or that they are "difficult" (they are requiring more contact than you'd agreed on, for example), before you think about terminating your contract, try thinking outside the box and using a new approach.

“It may be that they need to have a daily report on all work done in order to feel in control of the situation, or they may prefer that you don’t email them because they never get a chance to check their inbox.”

— Dawn Martinello, *Monday Morning VA*

Depending on their need for control, some clients may require that you be more hands-on in making suggestions about their business operations while others will prefer you handle just the tasks that are assigned to you. Part of this will be up to you and how well you are able to read your clients and what they need. You’ll get better at this as you gain more experience. You can also ask the client what they are most comfortable with if you are unsure, and this is something that can be revisited as well, as you establish a trusting relationship over time.

Of course there will also be times when your personality and work style just don’t mesh well with the client, and only you can make the decision about whether or not the relationship can be productive and worthwhile or not.

“What I like least are those (clients) that want to micromanage time; they only want 4 hours per month, but they send a million emails per month and call you weekly. We manage this by constantly reminding clients of expectations and tweaking strategy until we reach a good mid-point. If the client is persistent in using their time on communication and we’re not getting anything accomplished, we release the client from their contract so they can find someone else with a working style more similar to theirs. That doesn’t allow productivity for us.”

— Tya Bolton, *Exceptional Business Solutions, LLC*

If you are interested in learning more about your personality type and its influence on your work style, the Myers-Briggs Type Indicator (MBTI), based on the theories of noted psychiatrist Carl Jung, may be a useful tool. The MBTI attempts to measure how people prefer to take in and perceive information about the external world (their learning style), how they make decisions, and whether they are primarily energized by their internal or external world (i.e. ideas and feelings, or people and surroundings). Individuals are placed on 4 scales, each considered a continuum where people utilize both ends of the spectrum, but tend to rely more heavily on one than the other based on their own strengths and comfort zone. You can learn more about the 16 personality types

here: www.myersbriggs.org/my-mbti-personality-type/mbti-basics/the-16-mbti-types.asp.

While the MBTI is usually administered by a certified professional (a career counselor or coach with special training in interpreting results) for a fee, there are several similar assessments available for free online. One of the best is the Jung Typology Test, a 72 yes/no question online assessment offered by HumanMetrics: www.humanmetrics.com/cgi-win/JTypes2.asp.

2.4.2 Understanding Your Clients' Learning Style

Some clients may be more visual learners while others may need auditory or written reinforcement. Since effective communication is an extremely important part of any successful VA-client relationship, it's important to understand how your clients think. This enables you to present materials to them in the most effective way and to make the best possible impression of your services. For example, if you are tasked with a research project that entails presenting data, a client who is a visual learner will probably appreciate results presented in a colorful graphic format with lots of charts. Another client who is more verbal might prefer a detailed written report or list of the exact same information.

Is your client a “just the facts” type interested only in numbers and bottom lines? Or do they seem interested in the ideas behind the facts? Some of these questions can be answered during your initial client evaluation (both by asking and from your own impressions), but others you will get a sense of in time as you work with your clients and learn to read them and their preferences.

2.4.3 How To Talk to Your Clients About Money

“Talking about money is so crucial; yet no one wants to do it. You can learn a lot about a client simply by listening. I once terminated a client who mentioned he didn't have any money in his bank account while he was on the phone updating me on the 20 tasks he wanted me to complete while he went on travel. Hello! Red flag! Stop the press!”

— Tya Bolton, *Exceptional Business Solutions, LLC*

Why is this such a difficult subject? One reason, especially for new virtual assistants, is a lack of confidence or tendency to underestimate the value of their skills, time, and experience to their clients. If you don't believe in the value of what you have to offer, it becomes difficult to ask for what you are worth without feeling uncomfortable.

In addition, you may be earning significantly more per hour as a virtual assistant than you were used to earning as an employee performing many of the same tasks. However, you have additional expenses as a business owner that an employee doesn't have. Remind yourself – and your clients – that hiring a virtual assistant provides them with a significant cost savings. Prepare a sheet of facts and figures to prove your point (see chapter 1 for examples) – nothing speaks as loudly to clients as the bottom line.

Virtual assistant Tya Bolton offers the following additional suggestions:

- Consider offering new clients a discount for up to 3 months before your regular rate takes effect.
- Outline the terms of rate increases for existing clients in an email prior to sending a new contract so clients have a chance to react and ask questions.
- Offer volume discounts for your best clients – this is a great way not only to keep their business, but to ensure referrals.

Dealing with Late Payments

Your policy regarding late payments should be clearly stated both in your policies and procedures manual, and in the contract. However, there are times when you may choose to be flexible if you are working with a client who is communicative about payment, provides you with a specific date when payment will be made, and with whom you have established a positive work history. These are decisions you'll need to make on a case-by-case basis.

Unfortunately there are also occasions when you will run into clients who are simply avoidant and uncooperative.

“I’m okay with flexibility for our clients, as long as they are not sacrificing my integrity. However, I have no tolerance for a client that is blatantly paying late or avoiding me. Be true to yourself and don’t get into any compromising positions. You run a business which means you do not work for free. No payment (and no communication); no service (and you will hear from my attorney).

Try to prevent this by ensuring clients are never surprised by their invoice amounts. Get in the practice of asking your client for a “magic number” at the time of contract which is really the max amount of hours or invoice amount you can reach without contacting them for authorization to increase. This gives the client total control of how much they’ll be charged and will help you to avoid the uncomfortable conversation around getting your payment because the client didn’t anticipate an invoice being so high and now your hard work is being questioned. Of course, you can also implement monthly retainers; use it or lose it and put the client on recurring billing.”

— Tya Bolton,
Exceptional Business Solutions, LLC

2.4.4 Evaluating Your Performance: Client Feedback

Feedback is a vital part of business communication, and helps to foster your learning and growing as a virtual assistant. This is a good way to take stock of where you are and where you want or need to be to continue to grow your business. It can help you to build on your strengths, as well as improve areas of weakness.

When you work as an employee for someone else, you may receive ongoing feedback from your boss or manager. Most companies also have a more formalized review or feedback process in place so progress on specific points can be measured. The feedback process serves a similar function for virtual assistants. While some clients may offer you their unsolicited feedback as to whether you are meeting (or exceeding!) their support needs, you can be proactive by asking for and welcoming this feedback. In addition to providing you with valuable information about how you and your services are being perceived, it offers one more way to let clients know that you care about their needs and opinions.

A sample feedback form, which you can revise to meet your individual needs, is included below.

Sample Client Feedback Form

Your satisfaction is important to me. Please take a few moments to consider the questions below and provide me with your valuable feedback.

Date: _____

Name: _____

Business Name: _____

Communication

- | | |
|--|--|
| 1. Do I respond to your emails in a timely manner? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2. Do I respond to your phone calls in a timely manner? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3. Do my status reports provide adequate detail? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 4. Do I answer your questions thoroughly and clearly? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 5. Do I maintain a positive attitude about my work? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 6. Do I offer an appropriate level of suggestions on business processes or ideas for solving problems? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 7. Are you happy with the frequency of our communication? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 8. Are you happy with my level of professionalism in providing customer service to your clients (if applicable)? | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Skills & Knowledge

1. Are you confident in my technical skills and knowledge? ☐ Yes ☐ No
2. Are you satisfied with my level of knowledge about your industry? ☐ Yes ☐ No

Overall Satisfaction

On a scale of 1 to 10 (with 10 = “significantly exceeded”), please rate how well your expectations have been met.

1 2 3 4 5 6 7 8 9 10

On a scale of 1 to 10 (with 10 = “extremely valuable”), please let me know how helpful or valuable my suggestions have been to your business.

1 2 3 4 5 6 7 8 9 10

On a scale of 1 to 10 (with 10 = “extremely satisfied”), how satisfied are you with the value of the service you have received.

1 2 3 4 5 6 7 8 9 10

Additional Comments

What do you consider my areas of strength?

What suggestions do you have for improvement?

What changes have you seen in your business as a result of our working together?

Thank you for your time and feedback. Your continued business and referrals are our biggest compliment!

If you prefer the convenience of an online survey for client feedback, SurveyMonkey offers several options, including a free basic plan. You can learn more here: www.surveymonkey.com.

2.5 Managing Your Time and Productivity

“Know your limits! Be honest with your clients about being able to complete a project in a timely manner. If you think a project can be completed in a day, promise 2 days; when you complete the project sooner, you are the hero!”

— Marla Regan, *Organized Time*

Being organized and good at managing your time is an extremely important skill for a virtual assistant, and probably one you have already mastered to some degree if you have had non-virtual administrative experience. You know what it takes to keep an office running smoothly and a project on track.

Still, there are only so many hours in a day, and for a virtual assistant only so many of those are billable hours. Managing your time as a business owner, particularly one with multiple clients, can present many new challenges as you transition to virtual assistance from working as an employee in a traditional office environment. This requires not only skill, but advance planning, and a change in perspective.

2.5.1 Getting Your Policies, Processes, and Procedures in Place

Many virtual assistants begin their businesses with little in the way of formal procedures or policies and instead choose to “wing it” as they go along. Certainly this can work for some people. However, creating a formal manual of policies and procedures up front, while it may seem time-consuming, can ultimately save you a lot of headaches down the road.

“When it’s a one-person operation and you only have a handful of clients, you know everything you need to do, but by the time your business has grown to the point that you need systems to keep track of various clients and projects, and share information with other team

members, getting those systems in place is a daunting task. I wish I'd taken the time to document everything right from the start. It would have been easier to make changes as needed than to start from scratch with a busy practice to run."

— Janet Barclay, Founder, Golden Horseshoe Virtual Assistants Group

There are some policies and procedures that you can (and should) share with your clients, such as those relating to billing and your availability to them. These can be included in your contract (see the sample contract in chapter 6) or as a separate document. However, it can also be useful to document how you will handle other situations that may arise. Ultimately, this can provide you with benefits such as time-savings, process simplification, and peace of mind. A detailed procedural manual can come in especially handy if you choose to take on partners, staff, subcontract out work, or sell your business at any point.

What to Include in Your Policies and Procedures Manual

Whether your manual is a few pages or a lengthy document is entirely up to you as a business owner. The following represent some items that may be included in a VA standard procedural manual:

- Your business plan (see chapter 5 for specifics on creating a business plan)
- Your mission statement (a paragraph detailing what your business is all about – what is your ultimate goal and by what means do you accomplish this?)
- Schedule of daily operating procedures and activities (including time you intend to devote to marketing or networking)
- Communication policy (including progress report policy and frequency of email and voice mail checking and responding, both for business inquiries and your existing clients)
- Policies regarding rush orders and standard turnaround times for projects
- Invoicing and billing procedures and policies (including how you will handle late payments, deposits, retainers, and refunds)

- Unused client hours (will they be carried over?)
- Your hours (will you be available to your clients weekends or outside of traditional business hours? If so, under what conditions?)
- Your vacation and holiday policy
- Policies for subcontractors if all work will not be completed by you
- Data security and confidentiality policy and procedures (where will client data and files be stored, who will have access, and what will be done with this upon contract termination?)
- Disaster recovery (where will data – yours and clients’ – be backed up and how often?)
- Quality checks and client satisfaction policy (including procedures for reviewing subcontractors’ work)

2.5.2 Transitioning from Employee to Business Owner

“If you act like an employee, you will be treated like one. Remember you are a business owner supplying a service to your clients. So many new VAs I see coming on to the scene don’t seem to have a really good grasp of this concept and it negatively impacts their business and their clients. If you don’t treat what you do as a business and from a business owner’s perspective, in turn it impacts how your clients treat you. Virtual Assistants are not simply administrative assistants who provide services online. We are business owners striving to save our clients time and money by effectively doing tasks for them, allowing them time to grow their own businesses and saving them money in the process. Always try to keep that business owner mentality in the back of your mind and it will help you and your business in the long run.”

— *Kate Kerans,*
Kerans Virtual Assistance

As a business owner, no one will be looking over your shoulder or monitoring your workflow. No one will tell you that you have to take lunch between 12:00 and 12:30. This may seem like a good thing – and it can be!

But when you are juggling priorities for multiple clients instead of just one boss, marketing your business, networking, and doing your own administrative work in addition to your clients', it's vital to have a good system in place that accounts for all of these added responsibilities.

"Establish hours of business. One thing to balance is your work time with your networking time. Let your clients know that you are not in your office all day, every day, that you do network. I also let my clients know that when I network, I keep their business in mind and if I find someone they should meet, I will make an introduction."

— Marla Regan,
Organized Time

In addition, working from a home office can make it more challenging to avoid the distractions of your non-work life during business hours – and by the same token, to leave your work "at the office" at the end of the day. So how do you keep your focus and draw the line between personal and business? In her VA Survival Series blog, virtual assistant Tina Marie Hilton of Clerical Advantage suggests you put yourself in a business mindset by keeping your office space separate to avoid distractions, or getting dressed in business attire as if you were heading off to a traditional office job. You can read her complete blog post on the subject at <http://clericaladvantage.com/2009/12/va-survival-series-9>.

Staying Motivated

Motivation is key in operating any successful business – it affects your productivity, focus, stress levels, and self-confidence. While keeping your business and life goals in mind and remembering why you chose the career path of virtual assistance may be enough some of the time, let's face it – some days that just doesn't cut it. So how do you stay focused when keeping "the big picture" in mind isn't working? Focusing on "the small picture" instead can sometimes be a more tangible way to get in touch with what motivates you.

- **Set realistic goals:** Setting the bar so high that you can never reach it can negatively impact motivation; set achievable productivity goals for each day.
- **Give yourself an incentive for meeting milestones:** Create a positive frame of mind and build self-confidence by allowing

yourself small rewards for completing those realistic daily goals to make large tasks more manageable.

- **Visualize success:** Success means different things for different people – what does it mean to you? Surround your workspace with things that inspire you to be your best (motivational quotes, photos, etc.).
- **Reach out to others:** Isolation can be a problem for anyone who is self-employed, and can negatively impact motivation; build time into your day to communicate with your support network.

“Working alone from home 7 days a week can make you a wee bit stir crazy. To combat that, I started reaching out in the digital world - joining listservs such as the IVAAnet and ABA’s Solosez. Of course, now we have Twitter, the ultimate water cooler in webspace!”

— *Andrea Cannavina,*
LegalTypist

In her recent Entrepreneur & Self-Employed Business Journal article “Four Steps to Self-Management,” Susan Bock, a successful business coach and entrepreneur, defines the issue this way: “The key isn’t in time management, the key is in self-management; when we effectively manage ourselves, we achieve efficiency with our time.” Bock offers several concrete tips for self-motivation and business efficiency. You can read the complete text at <http://esbjournal.com/2009/07/four-steps-to-self-management>.

2.5.3 Structuring Daily Activities

“Be extremely well-organized. At any given time, you may be working for 5 to 10 clients simultaneously. You must be able to coordinate your workload, your priorities and your day very well. And in doing so, be diligent in your time record keeping – utilize a service such as Trax-Time (free trial version is available) to record your hours worked for each client and then send them a report at the end of each month.”

— *Suzanne Roy,*
V.A. Work

Another time management issue for the self-employed is that what often ends up on the bottom of the priority list is your personal time.

While it's true that you may need to devote more hours to building your business initially, it's also important to make time to take care of your own needs so that you can be effective in helping your clients meet theirs.

Virtual assistant Tya Bolton offers this advice on scheduling your day effectively:

1. "Use task management tools in conjunction with a calendar to block slots of time out specifically for each client. This makes time tracking for invoicing so much easier! For example, schedule Client A from 10am - 11:30am on your calendar, but use your task management software to itemize everything you need to do during that timeframe."
2. "Don't get over excited and block tasks for every hour of the day (it won't work). Allow at least (4) 15 minute slots for miscellaneous phone calls/emails/technology hiccups/projects that lasted longer than anticipated. That way, your whole schedule is not thrown off by that unexpected phone call that came in and lasted for 25 minutes."
3. "Finally, be sure to schedule at least 30 minutes of free time to take care of Y-O-U. You decide what that includes - eating, a power nap, exercising, a walk, etc. If you're tired and overworked, you lose productivity and creative thinking abilities; you need time to rejuvenate."

In the Tools of the Trade section of this chapter (section 2.2), you will find some additional suggested time tracking and project management tools. Additional resources for developing your time management skills are provided in the Resources for Self-Study section of chapter 3.

2.6 Working with Strategic Partners

As a virtual assistant, you are working as a "strategic partner" with your client in providing VA services. A strategic partner is an individual or business that works in cooperation with another business to provide specific services or products in an area of expertise. They may also be referred to as "vendors", "suppliers", "service providers" or "independent contractors."

Depending on the type of business your client operates, and the scope of services you are personally able to provide as a VA, from time to time you may need to locate and work with additional strategic partners to get a particular task or project done for your client. For example, you may need to work with a travel agent or car service in booking arrangements for a trip, a photographer to provide photos of your client's event for you to post on their website, or your client may request that you regularly order their office supplies.

2.6.1 Types of Strategic Partners

It is impossible to provide a complete list of the types of strategic partners that may be needed since this will largely depend on your individual client base. However, the following represent a few common types of strategic partners that may be useful to a variety of clients.

- caterers
- e-commerce solutions
- electronics and computer equipment
- florists
- mailing houses
- office supplies
- photographers
- printers
- sign shops
- transportation
- travel agents
- virtual event / webinar hosting

Some of these service providers may need to be located in your client's local area (e.g. transportation service, photographers or catering for events), while others can be online suppliers (e.g. office supplies and e-commerce systems). Sometimes your client will already have a preference and will request that you, for example, order from a local florist

with whom they already have a relationship. However, there will likely be many occasions when they defer to your recommendation (and as a VA it's your job to worry about these details so they don't have to!). It's helpful to have a list of trustworthy and dependable resources handy to call on that will meet your clients' needs for any occasion.

2.6.2 How to Find Strategic Partners

For a beginning virtual assistant, finding reliable strategic partners to suit all of your clients' needs and preferences can be a daunting task. Fortunately there are some great resources available to help you find strategic partners for just about any situation, and you will be able to test many of them out for yourself in starting and running your own business. See chapter 6 for a list of several useful business marketing resources (e.g. web hosting services). These can be valuable strategic partners for you and your clients.

While websites and national directories can be excellent sources for strategic partners, don't neglect the local market. In addition to the Yellow Pages and online searches, you may be able to find local suppliers through your (or your client's) local Chamber of Commerce. Many Chambers publish a membership directory which provides company contact information. Your network of other VAs (both online and in-person) will also be one of the best places to get recommendations on reputable strategic partners.

2.6.3 Choosing Strategic Partners

When you hire or recommend strategic partners to a client, you are ultimately responsible for how well strategic partners do their jobs, so you will need to find businesses you can depend on to do the job right, by the agreed-upon deadline, for the agreed-upon price. Remember your name is on the line if you bring in a strategic partner and they don't come through in a timely or professional manner or within cost. So look for someone reliable, and have at least one back-up for each job.

Once you have utilized a particular service a few times you will know which strategic partners deliver what they promise, and you will have built a preferred list you can recommend. Until then, you will need to check out strategic partners in order to recommend them to clients.

To help you choose strategic partners, make appointments to meet either by phone or in person. Ask what services they provide, their rates, and their availability. You need to know that you can depend on them, and that they will be willing to work overtime if necessary to keep their agreements with you. (Unfortunately, some busy companies consider deadlines to be “suggestions” rather than requirements.)

Depending on the time frame and freedom you are given by your client to make arrangements, it’s always a good idea if you can solicit bids from at least two suppliers for each service and compare prices and services. Remember, you often get what you pay for, so the service that seems least expensive may turn out to be more costly (be it in hidden fees or the stress of following up on errors). Some key points to address with the potential supplier or vendor:

- price (including both set-up and maintenance fees for ongoing services)
- product specifications
- turnaround time
- delivery services
- customer service
- payment schedule
- deposits needed
- return or cancellation policy

Before working with a strategic partner, you should do an online search to see if there are any complaints about them, and try checking with the Better Business Bureau (BBB) at www.bbb.org/us/find-a-bbb. You should also ask the service provider for references from previous clients. Call those references to find out what services were provided, and whether the clients were satisfied. To uncover any problems, ask the client what they would do differently if they were hiring the same service provider, and which parts of the provider’s services they were least satisfied with. Also check if the strategic partner holds liability insurance, which may protect both them and you if the provider’s work is not satisfactory.

If you choose a strategic partner for a specific client or project, get agreements (e.g. for costs, delivery dates, services to be provided) in writing. For some vendors a contract is critical. This is your insurance policy that the vendor will provide what you've agreed to. Most suppliers are comfortable working with contracts, and will probably be able to provide this document for you.

If the strategic partner provides you with a contract, review it carefully before signing, and make sure all key points are covered. Some of the critical information that must be spelled out includes:

- Exactly what the vendor will (and will not) provide.
- Exact times for set up, delivery, pick-up, etc.
- Any technical specifications or details that you must provide.
- Detailed payment schedule, including deposits and when payment is due in full.
- Cancellation policy, including any fees payable if services are cancelled.

Remember, contracts are negotiable. If there is anything in the contract that you don't like, or anything you don't fully understand, discuss it before signing. Once that document is signed, you will have little recourse if something goes awry.

TIP: Unless you will be paying the vendor yourself, make sure the contract is between the vendor and your client, not between the vendor and you. If you enter into a contract with a vendor, you will be held personally liable for payment if the event is cancelled or postponed.

2.6.4 Financial Arrangements

You have several options for your financial arrangements with strategic partners. If you accompany your client to a retailer, you can simply let the client pay when it's time to check out. However, since many of your clients won't be located near you, you'll likely need to make other arrangements if you will make purchases on behalf of your clients.

Purchasing Services for Your Clients

If you are purchasing services for your client, one option is to pay the strategic partner, then submit the invoice to your client along with other agreed-upon expenses. In this case, you would need to specify in your client contract that this service will be billed in addition to your fee. To avoid being out of pocket, you can ask your client for a deposit or an advance on your fees. (Fees are covered in detail in section 5.2.5.)

Another option may be to have the strategic partner bill your client directly. That way you won't risk being in the position where you have to pay the strategic partner's bill before you have been paid by the client. However, you may prefer not to have the client establish a relationship directly with your supplier.

An additional option is to offer the strategic partner's services under the umbrella of your company. In that case the strategic partner is working for you rather than your client and would invoice your company. You in turn would invoice the client for the service as part of your fee. Although you might be out of pocket for a while until you are paid by the client, this option may ultimately be more profitable for you.

When giving the client a quote for your services, you could include the strategic partner's services at a price marked up to cover your overhead. For example, if the strategic partner charges you \$200, you might charge the client a fee of \$300 for that particular service. Another option, instead of charging the client more for the strategic partner's service, is to charge the strategic partner a commission, such as 25 percent of the cost of the services. That way the client won't pay any more than if they went directly to the strategic partner for the service.

If you decide to work with strategic partners in this way, you should make sure you have a written agreement in place. The agreement should outline exactly what services the strategic partner will provide, the date the services will be provided by, and what the exact cost will be. In section 6.5 you will find samples of both a simple letter of agreement and a more detailed services contract which you can adapt to use with service providers. Remember to have your lawyer review any agreement to ensure it meets your needs.

Referring Clients to Strategic Partners

In some cases, you may recommend that your client buy a product or service from a particular business, and your client will make the purchase alone. For example, you might recommend that your client buy a computer from XYZ Computers. In this case, you may recommend XYZ simply because you believe they will provide the best products for your client's needs. You won't get anything in return for your recommendation from XYZ.

However, if there are companies you believe provide excellent products and services, that you plan to recommend to your clients, why not ask them to provide you with something in return for referring them to your clients? You might simply agree informally to refer clients to each other's business which may result in some additional business for your company.

Affiliate Programs

An increasingly common practice in business is the payment of "referral fees," sometimes referred to as an "affiliate program." For example, if you refer a client to XYZ Computers, that strategic partner pays you a fee as a thank you for referring business to them that they otherwise would not have. Likewise, you could pay them a referral fee for any virtual assistance business they send your way. There are no firm guidelines for the amount of a referral fee. It can be whatever you negotiate with a particular strategic partner, and might be a percentage of what they earn from the referral (e.g. 5 to 20 percent of the amount of the client's first purchase from the strategic partner) or a flat fee. In some cases, a strategic partner will not be willing to pay a referral fee (for example, if they are already booked up with work at their full fee).

Referral fees can potentially represent an additional income stream for you. It is a fairly common practice for virtual assistants to include a page on their website for strategic partners with links to their websites. In this case referral fees are usually earned based on the number of clients the affiliate partner receives or number of items sold through business obtained through the link on your website. Depending on your agreement, you may earn a lesser "per click" fee for page views as well just for driv-

ing traffic to their site. Affiliate programs can provide a win-win “pay for performance” proposition both for you and the strategic partner to which you are referring business.

Keep in mind, however, that in this case there can be such a thing as “too much of a good thing.” Before you are overcome with the temptation to load your site with web links, remember to limit your affiliate programs to services targeted to your audience, and to those services and products you truly trust and do business with yourself. You may otherwise risk diluting the effectiveness of your recommendations by including too many, or potentially damage your credibility by being associated with a poor quality service or product.

In addition to selectively approaching those strategic partners you are doing business with directly, you can sometimes find the details of affiliate programs listed on a company’s website (usually in the footer). Google also provides a directory of businesses that offer per-sale affiliate programs at www.google.com/Top/Business/Opportunities/Online_Opportunities/Affiliate_Programs/Per_Sale_Programs.

We do not specifically recommend or endorse any programs in the above list. This information is presented as a guideline so that you can make an informed decision about whether affiliate programs are right for you and, if so, which ones fit your individual needs.



3. Getting Ready

Now that you know what the job involves, this chapter will give you information on how to further develop the skills you will need to succeed in this career.

“A great virtual assistant has a thirst for knowledge, is constantly learning new things, and shares that knowledge with his or her clients by making recommendations to enhance the client’s business.”

— Janet Barclay, Organized Assistant & Golden Horseshoe
Virtual Assistants Group

Before you begin seeking clients or drawing up your business plan, there are several steps that may make it easier for you to transition to this career. In this chapter, you will discover how to develop your skills, knowledge and experience. By following this advice, you can begin to enhance your existing skills, learn where your strengths and weaknesses lie, and gain a wealth of new skills and experience that could make you much more attractive to prospective clients, and better equipped to help them reach their business goals.

3.1 Skills and Knowledge You Will Need

Virtual assistants need to use a variety of skills to do their job well. As you will read in this chapter, the skills you need to succeed as a virtual assistant can be learned.

However, if you already have relevant experience in office administration and support, marketing, or one of the other areas of specialization discussed in Chapter 2, and an aptitude for computers, entering this career will be even easier for you. So let's take a look at the specific skills and knowledge that can help you succeed in virtual assistance:

- Computer & technology skills
- Interpersonal skills
- Research skills
- Business skills

Later in this chapter you'll find plenty of resources to help you develop these skills through education and self-study.

3.1.1 Skills Assessment

"Great VAs are in high demand because they respect commitments and communicate details throughout the scope of projects. He/she anticipates what can go wrong and ensures proactive measures are in place as a backup. Strategy and implementation are traits of a great VA!"

— Tya Bolton,
Exceptional Business Solutions, LLC

Here are some questions that reflect traits shared by many virtual assistants. Make a mental note or put a checkmark next to all that are a "yes" for you.

Signs of Virtual Assistance Aptitude

Some people seem to be born "organizers." These people often seem to have an uncanny ability to "get things done" in the face of deadline pressure despite road blocks and numerous demands on their time.

They are efficient, proactive, resourceful, and often able to anticipate the needs of others. Take a look at the list below and see how many of these statements are true for you.

- ☐ You get enormous satisfaction in helping others achieve their goals.
- ☐ You have an ability to manage your own time and stay on track without an externally imposed schedule.
- ☐ When a friend, family member, or colleague has a document that needs proofreading or editing, they often seek out your keen eye for detail.
- ☐ People often describe you as resourceful or creative.
- ☐ You are able to get along well with people who have a different personality type, perspective, or different priorities than you.
- ☐ You have an ability to see “the big picture” as well as the details when you take on a project.
- ☐ You tend to notice things that others miss.
- ☐ You are able to remain calm while juggling multiple deadlines.
- ☐ You enjoy staying current on all the latest technology and learning new things.
- ☐ You are comfortable working on your own without supervision or assistance.

Do you see any common threads in the above list? Efficiency, resourcefulness, and problem-solving abilities just come naturally to some people. But many of the skills that go along with these traits can be learned and developed, such as research and communication skills. This guide will help you learn how to enhance the abilities that come naturally, and work toward improving those that don't.

3.1.2 Computer Skills

Computer skills are important in just about every profession these days. For a virtual assistant, however, a facility with and interest in technology is one of the most important keys to a successful and satisfying busi-

ness since you will likely be spending the majority of your day in front of a computer.

A virtual assistant needs to stay up-to-date on the latest office management software not only to be able to run their virtual business efficiently, but also to be able to provide the best quality service to their clients. A thorough knowledge of technology will also allow you to make recommendations on time-saving technology that might help streamline your clients' businesses.

Software Knowledge

Of course no one is an expert in every software program. But if you are comfortable with the computer and have an aptitude for learning new things, there are many ways to expose yourself to a variety of programs, which will be covered later in this chapter. There are also many specialized software programs you can learn to enhance your value within particular niche markets. However, a solid familiarity with the fundamentals is a good place to start.

This includes knowledge of:

- Word Processing (Microsoft Word, WordPerfect)
- Spreadsheets and Databases (Excel, Access, ACT!)
- Email programs (Microsoft Outlook)
- Bookkeeping software (such as QuickBooks)
- Adobe Acrobat

Word Processing and Data Entry Skills

A good virtual assistant needs to have expert word processing skills. This includes not only familiarity with the various features of word processing software and how to maximize them to create different types of documents for your clients, but also a strong foundation in the basics: typing and data entry. No matter what your area of specialty, as a virtual office support professional, a fair amount of your time will probably be spent on these tasks. Accuracy should never be sacrificed for speed. There are many free programs available online that can help you develop both if you feel you need improvement in this area.

Knowledge of Online Media

Even if you don't plan on specializing in internet marketing, blogging, or online media, there's no denying the growing impact of these trends in the business arena. Virtual assistants should have at least working knowledge of popular sites such as Facebook, Twitter, and LinkedIn, and how to use them to their clients' benefit. More information on how to use social networking to market your business is presented in Chapter 5.

If you want to brush up on your computer skills, or increase your knowledge base and marketability by learning new software tools, one of the most comprehensive and highly recommended resources around is Lynda.com. This user-friendly, subscription-based online library currently contains over 42,000 video tutorials by expert trainers. You can learn everything from Access and WordPerfect to SQL, Dreamweaver, and more specialized and complex software as well. For \$25 per month, far less than most individual online training programs, you can take as many tutorials as you like. Discounted annual plans are available as well. See www.lynda.com for more information. Additional resources are provided at the end of this chapter.

3.1.3 Interpersonal Skills

As a virtual assistant, you will not only need to have organizational and proofreading skills, but you will also need to work effectively with many people including your clients, employees, suppliers, and everyone else you do business with. As a result, your interpersonal skills (i.e. your skills in dealing with other people) will be one of the key factors in ensuring that you are successful in this business. Following are some key interpersonal skills and why they can be so helpful to you in the virtual assistance profession.

Developing Relationships

To have a successful virtual assistance business, you first must have clients who will hire you to perform the work. When prospective clients find out about your services, chances are they will want to speak with you by phone or meet with you to determine whether there is a "fit" between their needs and your services. If people have a choice between two different VAs who both have similar experience and capabil-

ity, they are more likely to select the VA that they “liked” the most and felt the most comfortable with. Think about the individuals who you choose to do business with, for example, when you need a haircut. As a general rule, people prefer to do business with people who they like. Chances are, if you don’t like someone or how they treat you, you will take your business somewhere else if you have that option.

If you are able to develop a rapport with people and build their trust in you, they are more likely to want to hire you to do the job. One of the best ways to develop that relationship is to show genuine interest in them and their needs. A common mistake many new business owners make is to talk too much about themselves while trying to sell their services. Instead, you should focus on asking others about themselves. Then listen attentively to the responses, using the listening tips provided below. If you show interest in prospective clients and their needs, they are more likely going to show interest in you and want to hire you to provide their office support services.

Besides developing relationships with clients, you will also need to develop relationships with other business people. For example, if you have a good relationship with your colleagues and other virtual assistants, they are more likely to refer business to you or send subcontract work your way when they have too many clients to handle or a client whose needs are outside their area of expertise. If this is an area you want to improve, pick up a copy of Dale Carnegie’s book, [*How to Win Friends & Influence People*](#).

Listening

Being an excellent listener is key to providing your clients with the service they want. While listening seems like an easy skill to master, most of us experience challenges in at least one of the following areas involved in listening: paying attention, understanding, and remembering. You can become a better listener by focusing fully on someone when they are speaking. Here are some ways to do that:

- Don’t interrupt the other person. Hear them out.
- Keep listening to the other person, even if you think you know what they will say next. If you make assumptions, you may miss the point they’re making.

- Ask questions in order to clarify what the other person has said. Take notes if necessary.
- Don't be distracted by outside interference. Loud noises, the other person mispronouncing a word, or even an uncomfortable room temperature can break your concentration and distract you from the conversation.
- Give feedback to the other person. Nod occasionally; say things like "I see," and smile, if appropriate. Let them know you're listening.
- Use paraphrasing. In other words, repeat back in your own words your understanding of what the other person has said. It can help alleviate misunderstandings later on.

If this is a skill you want to improve, there are numerous books on the subject of honing your listening skills and one of the best is [*Listening: The Forgotten Skill \(A Self-Teaching Guide\)*](#), by Madelyn Burley-Allen . Helpful free advice is available online at www.businesslistening.com.

Verbal Communication Skills

Good verbal skills are helpful when you are selling yourself to potential clients or when you need to communicate with colleagues, strategic partners, or other business people, such as your accountant or subcontractors. Many people prefer to work with somebody they can understand who "speaks their language."

To improve your verbal communication skills, ask friends or a vocal coach for feedback on any areas that could be improved, such as: clarity of speech, use of slang, proper grammar, or altering your tone of voice to eliminate any harshness. (You can find vocal coaches in the Yellow Pages.)

Reading Non-Verbal Messages

In addition to hearing what people say, a skilled virtual assistant also notices non-verbal communication (tone of voice, facial expression, body language, etc.). These signals can give you valuable clues about what the other person is thinking. Being able to "read" people can not only help you get the job, it can help ensure you keep your clients sat-

isfied. For example, did a prospective client fold their arms when you made a particular suggestion? If so, they may be communicating that they disagree, even if they don't actually say so.

This is an important skill to make use of during in-person networking events when you are interacting with your colleagues and potential clients. However, since most of your actual client interactions will be done over the phone, or even via email, you may not always have the benefit of reading body language. It will be especially important for you to develop not only your ability to read tone of voice, but also to read between the lines of emails.

Although body language and tone of voice can't tell you precisely what someone is thinking, they can give you clues so you can ask follow-up questions, even as basic as "How do you feel about that?" If you want to improve this skill, you can find some excellent advice in books such as [*Reading People*](#), by Jo-Ellan Dimitrius, Ph.D. and Wendy Patrick Mazzarella, and [*How to Read a Person Like a Book*](#), by Gerald I. Nierenberg and Henry H. Calero.

3.1.4 Research Skills

No one has all the answers. But a good virtual assistant knows where to find them. Clients from many different industries will commonly have research assignments for you ranging from detailed academic research, to researching the best travel deals for a conference they need to attend or gathering background information about a potential client.

In addition, because the world of work, not to mention technology, is constantly evolving, excellent research skills are imperative for keeping up with trends in your clients' industries. This enables you to serve as a valuable consultant for them and to show initiative in making suggestions about their business. It is also the key for you as a business owner for keeping up-to-date with marketing practices and the virtual assistance world.

The Internet puts an enormous amount of resources at our fingertips. It's fast and convenient. However, it can also be overwhelming to sort through all the information and determine the legitimacy and value of sources. For all of the useful information on the Internet, there is at least an equal amount of misinformation. Evaluating web resources requires

a keen eye, critical thinking skills, strategy, and above all, common sense. A few questions to ask yourself in evaluating a web source are:

- Who is the intended audience? Is the information relevant to you or your clients?
- Who is sponsoring the website? Is it a government agency or reputable organization? Is the main purpose of the site to sell something?
- If there are statistics listed, are they current and can they be verified through another source?
- Does the information seem biased?
- Is the information well-organized and the site easy to navigate?

The University of California, Berkeley library's website offers some additional useful advice on evaluating web sources. This information can be found at www.lib.berkeley.edu/TeachingLib/Guides/Internet/Evaluate.html.

Don't forget, however, that the Internet is not the only source of information out there. Reference librarians at your local library are always happy to assist you in finding information, and your network of contacts can be valuable resources as well.

Good research skills are required in many different careers, so you may have already developed some techniques that work for you, and some favorite websites that you have found reliable. If not, you are beginning to hone your research skills now as you explore a potential new occupation as a virtual assistant. Much of the research you are doing for yourself now will also be relevant to your clients' small businesses.

If you need to brush up on your basic searching skills or want to learn more advanced search techniques, [*The Extreme Searcher's Internet Handbook: A Guide for the Serious Searcher*](#) by Randolph Hock, and [*Mastering Online Research: A Comprehensive Guide to Effective and Efficient Search Strategies*](#), by Maura Shaw are two excellent books on the subject.

3.1.5 Business Skills

As a virtual assistant, you are a business owner, so the more skilled you are in this area, the better the chances are that your business will

be a success. The skills you'll need to run a successful virtual assistance business include:

- Business planning
- Financial management
- Hiring and supervising contractors
- Marketing and sales

Financial management is crucial. The more you can keep your expenses down while building revenues, the more successful you will be. For some tasks, you can hire employees or contractors to help you, such as a bookkeeper or someone who can help with the marketing for your business. Keep in mind, though, that the fewer people you need to hire to help you manage your business, the lower your overall costs of running the business. An investment in a few courses to develop these skills can pay for itself very quickly.

You will likely find reading the entire guide before you launch your business helpful, but you can quickly identify particular areas you may want to focus on by reviewing the table of contents. For example, section 5.2.1 provides advice on start-up and operating expenses, and section 5.2.2 gives you advice about start-up financial planning. Both these sections provide website links to online resources to help you find further help in these areas.

One tool for helping you to focus on what business skills are involved in being a business owner is business planning. Section 5.1 looks in detail at how to develop a business plan to get your business up and running by outlining and clarifying what services you will offer, deciding how you will finance your business, creating a market plan, etc. In addition to addressing these important business issues, a business plan will also help you to understand some of the other basic hard skills required of a business owner, such as marketing and accounting skills. The following resources can also help you develop your business skills.

SBA

The Small Business Administration (SBA) is a leading U.S. government resource for information about licensing, taxes, and starting a small business. You can find a range of resources including information on

financing your new business, business plans and much more at www.sba.gov.

SCORE

The Service Corps of Retired Executives (SCORE) is an organization of U.S. volunteers who donate their time and expertise to new business owners. You can find information on taxes, tips for starting your business, or even find a mentor who will coach you and help you maximize your chances of succeeding as a new business owner. Visit them at www.score.org.

Canada Business

This Canadian government website offers information on legislation, taxes, incorporation, and other issues of interest to Canadian business owners or those who do business in Canada. For more information and a list of services they offer visit their website at www.canadabusiness.ca/eng.

3.2 Learning by Doing

Virtual assistance is about being proactive, being a “doer.” While studying on your own and taking courses can provide you with the proper foundation, skills training, and knowledge necessary to be a good VA, working directly with people utilizing the skills you plan to use in your business will provide an equally important component of your VA education, as well as valuable contacts and feedback.

“A common mistake is to spend all of the business building and planning stage learning and then never moving into implementation. Too many virtual assistants take course after course and they stay in that perpetual state of training instead of taking action and building their businesses. VAs need to learn the most important things they don’t know, that will add value, and then move into offering the services that complement that.”

— *Erin Blaskie,*
BSETC

While the Virtual Assistance Chamber of Commerce 2008 Virtual Assistant Industry Survey indicates that the majority of virtual assistants

had 5 years or more of administrative experience before starting their VA business, and some virtual assistants will tell you this is the only way to break into the business, others point to the changing face of the virtual assistance industry as more people recognize its benefits. Putting in many years as a “3D” administrative assistant or secretary is certainly not mandatory, or a prerequisite for success as a VA. People from diverse employment backgrounds are also in demand as the need for specialized skills grows. There are many different ways you can gain the skills and experience you need, as well as leverage the experience you have from other jobs (if you’ve worked as a computer programmer or real estate agent, for example). This section provides a variety of ideas and resources to help you build your experience, develop your knowledge by doing, and add to your credentials.

3.2.1 Volunteer Experience

One of the best ways to fine tune your virtual assistance skills or develop an in-demand skill that you have little or no experience with is by volunteering. Although you won’t be paid, you will build credentials that can help you attract clients in the future. You will gain practical experience, develop your knowledge, and possibly make valuable contacts that could lead to future paid work or mentoring relationships.

TIP: Remember to ask your volunteer supervisor and clients for letters of recommendation, if appropriate. With their permission, you can use select quotes on your website to promote your services. See section 4.3.3 for more information about getting letters of recommendation.

Nonprofit Organizations

Imagine being able to do what you love, gain valuable experience, and make a difference in your community at the same time. You can do all of these things by volunteering to provide free virtual assistance services for local nonprofits. Since most virtual assistants are natural helpers, gaining experience and building credentials while fostering your humanitarian instincts at the same time may be a particularly appealing avenue.

Most nonprofits have a need for administrative assistance. Begin by offering the skills in which you already have expertise – be it data entry, event planning, or newsletter design. Then, once you’ve established a relationship with the organization, consider branching out and learning some new skills you’d like to incorporate into your business, such as web design or grant writing. Because these organizations often have very small budgets, you’ll probably have a lot of opportunities to branch out in different directions.

When choosing an organization to volunteer with, keep in mind those skills you’re trying to develop for your business, such as organizational skills, project management, and marketing. It also helps to select a cause that you are interested in or with which you have a personal connection. For example, if you’re interested in learning grant writing and love animals, volunteer for the fundraising committee at your local animal rescue organization. If you feel passionately about helping disadvantaged women succeed in business, check with your nearest Dress for Success affiliate (they are often in need of assistance with administrative tasks such as mailings and database work). If you work for a cause you are truly passionate about, you’re more likely to be motivated to stick with it.

You can find help in locating your community’s nonprofit groups through the Internet. GuideStar (www2.guidestar.org) is a searchable online database of more than 1.8 million nonprofit organizations in the United States. If you click on “Advanced Search” you can search by your city, state, and nonprofit category (e.g. Arts, Environment, Health). CharityVillage has a similar database of Canadian nonprofit organizations at www.charityvillage.com/cv/nonpr/index.asp. Another excellent source for finding volunteer opportunities is www.idealists.org, which lists the specific volunteer needs of nonprofit organizations in the U.S., Canada, and overseas along with contact information. They currently list over 18,000 volunteer positions with over 95,000 different organizations. Just click on “Volunteer Opportunities” and enter your location along with skills or keywords to refine your search.

You might also contact your local Volunteer Center or Chamber of Commerce. In many communities, these organizations run a volunteer matching program and can help make the introductions you need to get involved.

Other opportunities to volunteer your services as a virtual administrative professional include:

The Taproot Foundation

The Taproot Foundation also helps connect volunteers with nonprofits who need help with specific projects. According to their website, most project work can be done virtually. Volunteers typically spend 3-5 hours per week over a 6 month period, participate in a weekly conference call, and attend one on-site meeting per month. You can learn more about this organization, the nonprofits they work with, and the projects currently looking for staff in your area at www.taprootfoundation.org.

Professional Associations

Many of the virtual assistant professional associations are run entirely, or at least in part, by volunteers. Some of the tasks that may be done by volunteers include responding to email inquiries, serving on a committee, organizing events, mailings, and assisting with creation of website content. Once you have some virtual assisting experience under your belt, you can even volunteer to mentor someone else. Typically you need to be a member of the association in order to volunteer. Review the list of associations later in this chapter to determine which may be right for you. Email the organization's volunteer coordinator, which can be found on their website, for more information.

Educational Seminars

Another avenue for volunteering may be to create and run a free seminar on virtual assistance and its benefits for small businesses for community residents. You can provide some tips on how to choose and work with a virtual assistant, and some examples of the type of work virtual assistants do. You might even consider offering a free hour of services to anyone who attends – in addition to educating business owners, it's a great way to recruit clients. Public libraries often host these types of programs. Next time you're checking out a book, take a look at their bulletin board and check out the upcoming programs they are offering. Speak with the person in charge of programs about their needs.

The Internet

You might also consider placing an ad offering an hour of free virtual assistance services on a website like Craigslist. Just go to www.craigslist.org/about/sites and select your city or country. Potential categories for your listing, depending on your specialization, include “small biz ads”, “creative services”, or “writing/editing/translation.” Be sure to spell out the details of what you are offering clearly.

The Internet also hosts a plethora of virtual assistant sites (many of which are listed throughout this guide) where people in various stages of their career post questions about VA-related topics and receive replies from others in the VA community. In addition to being a great way to network, it’s also a way to share your expertise and experience. Even if you’re new to working in the virtual world, maybe you know of some great free software, or have tips on how to handle a particular type of project that you’ve worked on in another job. Be creative in your responses. You can develop your virtual assistance skills and make great contacts right from the comfort of your own home.

Your Current Employer

If you are currently employed, you don’t necessarily need to quit your job in order to learn new skills to add to your virtual assistant resume. For example, if the company you now work for needs someone to do social media marketing or blogging and you have a good relationship with your employer, you might offer to take on this task, perhaps offering your services free of charge and taking on the extra work in your “spare” time. This will also help make a good impression on your employer, who may become one of your clients in the future.

If someone in your company is currently doing a job that you would like experience with, such as working in human resources, an area in which many VAs offer services (such as payroll services and employment applicant screening), you could volunteer to help the person or department you want experience with. Although not everyone will accept an offer of help (some people are territorial, afraid of training someone who might take over their job, or simply don’t want to share work they enjoy), you might be surprised at how many people will jump at the opportunity for assistance. As a result of downsizings, many departments

are short-staffed. Be sure to speak to the right person. In some cases it will be the head of the department. In other cases it will be someone who is currently doing a particular task. If you are not willing to work for the other department on your own time (lunch hours, evenings, or even weekends), getting experience this way is probably not an option for you.

However, in addition to volunteering to do extra work that is outside of your current job description, one of the easiest and most convenient ways to develop some of the skills you will need to be a good virtual assistant is to do so in your current job, whatever it may be. Most virtual assistants have held administrative assistant or office support jobs for at least 3 years before starting their businesses. But keep in mind it's the skill set and knowledge, not the job title, that matters! Revisit the list of skills we explored earlier in this chapter and think about how you can utilize and improve them right now no matter what your job title or function. The following are just a few examples:

- Offer to learn a new software package that you think would help your current employer's business – you can even help reinforce your new knowledge, and make a good impression, by training others in your office on what you've learned.
- Gain practice in writing a procedural manual or technical document by outlining the processes and procedures for your current job.
- If you feel anxious about interacting with clients, try speaking up more at meetings, or volunteering to give a presentation.
- Does your boss travel to meetings and conferences? Offer to take on the task of making travel arrangements if this doesn't fall under someone else's duties already.
- Does your job involve written communications or research? Ask for feedback on your performance in these areas if your employer is not already formally providing it.

Your employer may even make online or in-person training seminars and workshops available to you during working hours to help you improve these skills if they are relevant to your current position or to the company as a whole. Always take advantage of free training that will help you to develop these important skills.

Family and Friends

If you're already responsible for all the scheduling and appointment-setting in your family, that's great practice for juggling the needs of multiple clients! Perhaps you are already providing other informal administrative support services to family and friends. If not, begin by making a list of all the people in your circle of family and friends who run their own small businesses either full- or part-time. Offer to proofread documents, set up a new website or shopping cart program, set up a blog or newsletter, or provide background research for projects they may be working on. This is good practice in anticipating people's needs and being prepared to jump in where you're needed – something that will come in handy as a VA. Depending on the types of projects you work on, you can use the results of your labor later to show off your work to prospective paying clients.

When a friend or family member wants to use your VA services, try to treat them the way you would treat a “real” client. Schedule a meeting by phone or in person to discuss the services you will be providing. Then, try to work with them the way you would with a “real” client, using the steps described in Chapter 2.

To avoid misunderstandings, it's also a good idea to prepare a simple contract even if you're working with family members (let them know you need the practice). See section 6.5 for a sample contract.

The final stage of any volunteer experience, including helping friends or family, should be feedback. This is one of the best ways to learn. Some people may provide this unsolicited. Still, it is a good idea to make up a basic feedback form that people can complete (see the example in Chapter 2). They may feel more comfortable being honest with you and offering criticism in writing than they would face-to-face. Be sure to let them know that you welcome constructive criticism and most importantly, do not take it personally! It is the rare individual that is born being great at what they do. This is the time for you to make mistakes and learn from them.

Yourself

Last, but by no means least, be your own first client! It has probably also occurred to you that your own path toward a new and fulfilling

occupation as a VA may in many ways parallel the journeys of some of your future clients who are also starting out in their own businesses or dealing with some of the challenges and time-consuming tasks that they may not have anticipated. Remember to keep track of the websites, software, books, and other sources you find helpful as you go along – they might also help your clients later. Set up a system that works for you to keep track of all you are learning, be it a simple notebook and folders approach, or electronically.

3.2.2 Part-Time Jobs

Another good way to get related experience is by taking a part-time job. Even if the job doesn't focus on virtual assistance or office administration, it can give you an opportunity to learn valuable skills that could help with your future business (see the lists of skills in this chapter and Chapter 1 and target part-time jobs that will allow you to develop those).

A part-time job can also offer a steady income supplement if you do not yet have the client base to work full-time on your own VA business. According to figures from the 2008 Virtual Assistance Chamber of Commerce VA Industry Survey, over 40% of virtual assistants began their business on a part-time basis while working in other jobs.

You can build your administrative skills by taking a non-virtual part-time office position in your local area. However, one of the best part-time jobs for gaining virtual assistance experience is working as a subcontractor for another VA or for a virtual staffing agency. This is the primary way our experts recommended gaining experience as a VA.

“Subcontracting is a great way for someone to get started. It is a way for you to set up your billing/invoicing and have it be to a more “friendly” payor than a regular client. Many VAs are happy to help those who come behind. However, just as with any relationship, subcontractors have to maintain their professionalism and stand behind the quality of their work.”

— *Andrea Cannavina, LegalTypist, Inc.*

Since subcontracting encompasses many unique issues outside those entailed by a regular part-time job, you will find more comprehensive

details on this option in the next chapter, which focuses specifically on subcontracting and working for virtual staffing agencies. In addition, if you're interested in a telecommuting or part-time virtual assistant job, check out Chapter 4 for details on how to find opportunities and get hired.

3.3 Learn From Other Virtual Assistants

One of the best ways to learn about being a virtual assistant is by speaking with people who are currently doing the type of work you are interested in doing. In this section you will find a variety of ways to connect with people in the virtual support field.

3.3.1 Information Interviews

Information interviews are another effective way to learn about virtual assistance. An information interview is defined as a brief meeting with someone who is working in a career you are interested in learning about.

Ask your network of contacts if they know anyone who works as a virtual assistant or who uses a virtual assistant. You may want to consider expanding your information interviews to other professionals in areas that you would like to specialize in as well, such as technical writers, real estate experts, or marketing experts, depending on your interests. If possible, go beyond getting a name and telephone number. Instead, ask the individual who personally knows the VA to make the initial contact, explain that you are learning about the virtual assistance field, and see if you can call or email them to ask a few questions.

If no one in your network knows anyone who is a virtual assistant, you can easily find many helpful virtual assistants online who are willing to provide information and answer questions for someone starting out. A good place to begin is the International Virtual Assistants Association website at www.ivaa.org (click on "Directory" and enter your state or country, or choose from the list of specializations if you are interested in a particular area). This association includes members from the U.S., Canada, and abroad. The Virtual Assistant Forums are also a great place to connect with other VAs (www.virtualassistantforums.com).

Although you are conducting an “information interview,” it’s usually best to avoid using that term when you first call. Many professionals assume someone who wants to set up an information interview is actually looking for a job, not simply looking to learn about the profession. So they may decline to meet with you if they do not have any current job openings.

Instead, say that you are studying the virtual assistance profession and politely ask if you can arrange to meet with them for 20 minutes to learn about the career. People are much more likely to agree to a meeting if they know it won’t take too much time. Be prepared that the VA may not be available for a personal meeting but may be willing to answer questions on the phone or by email. If they make such an offer, take them up on it! If you’re sending an email, you’re more likely to get a response if it is limited to only a few key questions.

It’s important to remember that while some people are generous with their time and encouraging to newcomers, others may simply be too busy to meet with everyone who wants career advice. People in this profession are generally a friendly bunch and very willing to share their knowledge and experience. However, if someone you contact says they don’t have time for a meeting, politely ask if they know anyone who might be available to talk with you. If not, thank them for their time and move on.

If the VA agrees to a personal or phone meeting, arrive (or call) on time, dressed professionally, and come prepared with a list of questions. Following are some questions you might ask:

- How did you get started in virtual assistance?
- What professional experience did you have prior to starting your business?
- What do you enjoy most about your work?
- What do you wish you had known when you were first getting into virtual assistance?
- What are some of the specific services you offer?
- Can you suggest any ways that I might utilize my experience in (mention your employment background) as a VA?

- What is a typical day of work like for you?
- Based on a quick review of my experience to date, what training or experience do you think I should pursue next?
- What is the biggest mistake you see new virtual assistants make?
- What are some growing trends in the field?
- What advice do you have for someone just getting starting as a VA?
- Is there anyone else you can refer me to who might be willing to meet with me?
- Which professional associations, websites, or publications should I look into?

TIP: While owners of virtual assistance businesses may be willing to speak with you, be aware that some of them may not be eager to help if you plan to start a competing business in the same city or same niche. However, if you are going into a niche they do not serve, they might be willing to answer questions about their business, such as which marketing techniques they have found most effective.

If you want to make a good impression, it's usually not a good idea to stay longer than agreed without permission. Let the person know when the 20 minute time limit is up, say you know they are busy, and offer to leave. If they don't have another appointment, they may be happy to extend the meeting. Thank them for their time and any referrals they were able to provide.

Most importantly, this is not the time to ask for a job. A direct request puts the person who has done you a favor by meeting with you in an awkward spot. However, it's a good idea to have a copy of your resume with you. If they offer to take your resume to pass along to someone looking for a subcontractor or to keep on file, do take them up on their offer!

After the meeting, send a thank-you note or email to the person you met with and, if someone referred you, thank that person as well. Making a good impression in an information interview could lead to future opportunities such as a mentoring relationship or a client referral.

3.3.2 Be a Client

Experiencing virtual assistance from the client perspective has a number of benefits. It will provide you with first-hand knowledge of the process from start to finish, as well as a sense of what the VA-client relationship is like. Hiring a good VA on a project-basis, or even on a short- or longer-term basis, can also help you with any aspect of starting or running your business, including research, billing, marketing, or setting up a website or data entry system.

If you develop a good relationship with your VA, they may even be willing to mentor you after your working relationship has ended.

3.3.3 Find a Mentor or VA Coach

Another way to learn about virtual assistance is to find a professional VA who is willing to be your mentor. Merriam-Webster's Collegiate Dictionary defines the word mentor as "a trusted counselor or guide." A mentor can provide you with one-on-one guidance to help you launch your own career, and if you find someone with whom you truly "click", can often be a valuable resource for years to come, even after the official mentoring period has ended.

A mentor is someone who has been where you are, has already made the mistakes, and can offer you a perspective that you won't get from a structured certification course or volunteer work. Choose someone who is open, communicative, and willing to give you "the real scoop" about what the day-to-day challenges are, in addition to the rewards, and how to effectively deal with them. Having a strong positive role model can boost your confidence as a VA, as well as help you improve your skills. The mentoring relationship benefits the mentor as well as the mentee by providing an opportunity for them to contribute to the future of a profession they feel strongly about.

TIP: Job shadowing involves spending a day, a week, or some other limited period of time observing someone work. It allows you to learn more about a career, ask questions, and actually see what a job entails on a daily basis. When seeking a mentor, you may want to ask if there is an opportunity to observe your mentor on the job.

Structured Mentoring and Coaching Programs

Finding a mentor through a professional VA association has several benefits. First, these individuals have already expressed a willingness to act in this capacity, have been determined to have the appropriate qualifications, and since the mentoring program is typically structured and/or monitored by the association, you can always contact them if any questions or concerns arise.

The Alliance for Virtual Businesses (A4VB) is a great place to start your search. This well-respected organization for VAs offers a VA Mentors Program as one of the benefits of membership. You can learn more about the Mentor Program by visiting http://allianceforvirtualbiz.com/sign_in.html.

The International Virtual Assistants Association also offers a mentoring program as part of their membership benefits. More information can be found on their website at www.iva.org/?page=MemberServices.

There are also many experienced virtual assistants who offer one-on-one coaching and consulting or mentoring, walking you through every stage of your business start-up and serving as your personal “motivator” if you feel you need more guidance and support. The line between mentor/coach is somewhat blurry and you may find these words used interchangeably. However, true coaching is a specialized skill that goes beyond imparting advice about becoming a virtual assistant and sharing personal experience. A coach can help you with concerns you may have or challenges you are facing around things like goal-setting or work/life balance. While mentors may or may not charge for their services, coaches almost always charge for their consulting services.

Coaching sessions may be sold as a monthly package for several hundred dollars, entitling you to a certain number of phone sessions and emails per month for a pre-specified period (generally anywhere from 1 to 3 months), or on an hourly basis for consulting. Hourly rates may range anywhere from \$50 to more than \$100 per hour.

The Virtual Assistant Networking Association Forum is one highly regarded organization that offers VA coaching (from what they call “VAmotivators”) services. Coaching packages are currently avail-

able ranging from \$250 to \$450 per month (for 1-3 phone sessions and multiple weekly follow-up emails). You can learn more about the program and read the available coaches' bios at www.vanetworking.com/vamotivators.

AssistU is another organization often mentioned by our experts as a great source for one-on-one coaching. Founded in 1997 by virtual assisting trailblazer Stacy Brice, coaching is available in addition to certification and training programs and many useful VA resources. Information about coaching through AssistU is available at www.assistu.com/va/coaching.shtml.

For aspiring virtual assistants in Canada, one place to get connected with a coach at a discounted rate is through the Canadian Virtual Assistant Network. Their CVAN Success Partner Program provides coaching, consulting, and mentoring in a one-on-one environment and will match you up with a successful VA based on your individual needs. You must be a CVAN member to participate, and the additional cost to participate in this program above the membership cost is \$150 CDN per month. This entitles you to three 30-minute sessions, which may be undertaken for a period of up to 3 months. If you wish to continue the coaching after the 3 month period, arrangements must be made with your individual coach and their regular coaching rates will apply. You can find more information about this program on the CVAN website at www.canadianva.net/discover-cvan/cvan-success-partner-program.

Unfortunately, there is currently no licensure requirement for coaches, so bear in mind during your search that anyone can call themselves a "professional coach." When choosing a coach, in addition to virtual assistance experience, one criteria you can look for is coaching credentials from a professional coaching organization or training from a reputable coach-training provider such as CoachU or Career Directors International. There are also many great coaches out there, however, who are not credentialed in coaching. Only you can decide what your individual needs are (whether you might benefit from a life coach or career coach as opposed to a coach specializing in virtual assisting, for example), what fits your budget, and who you feel comfortable working with. The best way to find the right coach for you, besides interviewing several for yourself, is through recommendations from other VAs (back to the importance of networking!).

Finding a Mentor On Your Own

If you do a significant amount of networking and informational interviewing, you may have come in contact with one or more individuals who you really felt comfortable with. Perhaps they took extra time with you and indicated a willingness to speak with you again in the future, or perhaps you shared an interest in a particular specialization. You may also have participated in a teleconference or two in which the speaker particularly impressed you. Or maybe you've read of someone online whose work you especially admire, or whose name you've heard mentioned frequently by other virtual assistants. Once you have identified what you are looking for in a mentor and have identified a few potential prospects, approach them with a letter of introduction (see sample below).

In your letter:

- Explain why you selected this person as a potential mentor. It may be their success in an industry you are interested in, their expertise in a particular niche, or that you admire their ability to inspire others. Whatever the reason, let the potential mentor know why you chose them out of all the virtual assistants out there. Don't ever use a form letter to approach multiple coaches at the same time. Make your request personalized and thoughtful.
- Make a specific request. Don't just say you want them to be your mentor; explain what you are asking. Do you want to talk with them on the telephone once a week for 20 minutes? Do you want to meet with them once a month over lunch? Do you want to communicate with them on a weekly basis via email? Also, be open to their offer of an alternative method of contact, as you are the one asking for a favor. Some people shy away from mentoring because they fear it will take too much time or energy. Assure your potential mentor this won't be the case.
- Ask whether they charge a fee for mentoring and if so, whether they have a minimum time-frame such as six months or one year.
- If they do not charge a fee, offer something back. There are likely many demands on their time, so you can offer to refer the mentor business, or you may have another skill that you can offer in

return for mentoring services. Maybe you are a computer whiz and can offer to set up the mentor's new computer network. Or maybe you can write great advertising copy, and offer to write the mentor's next brochure.

Sample Mentoring Request Letter

Joyce Frank Virtual Office Support Services
Attn: Joyce Frank
123 Sesame Street
Boston, MA 02134

Dear Ms. Frank,

I recently had the opportunity to participate in your teleconference on building a successful VA business. I was extremely impressed with your creative ideas, as well as your ability to use humor and personal experience to connect with and empower your audience. As a beginning virtual assistant myself, these are skills that I am seeking to cultivate. The purpose of my letter is to inquire about your availability as a mentor, and to ask whether you would consider providing me with your guidance on this basis.

I understand that you have a very busy schedule of training workshops and seminars in addition to your regular clients. However, I can assure you that I do not wish to take up too much of your time and would be willing to structure the mentoring situation in whatever way is convenient for you. Perhaps I could call or email you once per month with specific questions or areas where your feedback would be helpful, if that would work for you.

Prior to getting into the virtual assistance field, I worked in information technology and also have some experience in database design. I would be happy to volunteer my services to assist with any computer-related needs you may have in exchange for your mentoring time.

Thank you for your time and consideration. I will follow up with you next week.

Best Regards,

Valerie Virtual-Assistant

3.3.4 Join Associations

Professional Associations

You don't need to wait until you are an established business owner or experienced VA to join a professional association. In fact, you shouldn't! Professional Associations are a great source for learning, both through networking with other virtual assistants and through varied educational offerings from free newsletters to members-only programs.

Below we will take a look at several professional associations you can join as a beginning virtual assistant and the types of benefits you will receive. This is a great way to increase your visibility to prospective clients and network with other VAs, as well as gain credibility, especially if you are relatively new to the field.

To take advantage of these learning and marketing opportunities, and access many RFPs, consider joining one or more of the following as your budget allows:

International Virtual Assistants Association (IVAA)

Website: www.ivaa.org/?page=JoinNow

This is the leading professional organization for VAs and offers a wealth of resources. Among the membership benefits are access to Virtual Assistant Connections (local networking events with other members), monthly information sessions, free website hosting, access to their RFP system where you can bid on projects, a listing in their member directory, and more. Membership is also a prerequisite for any of their certification programs. There are currently two levels of membership. As of the writing of this guide, emerging membership dues: \$105 first year, \$99 to renew (for individuals who have not yet established their practice; in order to qualify must not have listing in VA directories, not eligible to take CVA exam, not eligible to receive RFPs, not eligible to vote); Regular membership dues: \$125 first year; \$99 to renew (regular membership is open to individual VAs, not business entities with several VAs in practice).

Alliance for Virtual Businesses (A4VB)

Website: http://allianceforvirtualbiz.com/sign_in.html

Representing more than 20,000 virtual professionals worldwide, A4VB offers many opportunities for continuing education, leadership, and networking, including the only international virtual assistants convention, OIVAC (www.oivac.org). Other benefits include access to membership forums, use of the Alliance logo on your website, and an online resource library which includes extensive VA industry literature and research, as well as downloadable recordings. There are currently 4 levels of membership: Free (no access to many members only services, including the mentor program), Basic (\$25 per year, which includes a member listing on their website), Professional (\$50 per year, includes access to mentor program, forums, and many additional benefits), and Premier (\$99 per year, enhanced member listing on website, opportunity to be published in e-zine, and many additional benefits).

Canadian Virtual Assistant Connection

Website: <http://cvac.ca/member.php>

This association is restricted to Canadian residents. Benefits include: use of the organization's logo, free web hosting for 6 months, access to webinars and free forms directory, a listing in the member directory, access to a mentoring program, and access to their RFP listings. Membership is a prerequisite for their certification program. Annual cost for membership at the time of publication was \$35 CDN.

Canadian Virtual Assistant Network (CVAN)

Website: www.canadianva.net/join-cvan

Benefits include your contact information and web link added to their member directory, access to RFPs, access to their coaching/mentoring program, and a quarterly newsletter. The cost at the time of publication was \$60 CDN for basic membership, with an additional one-time fee of \$25 for an optional enhanced directory listing.

International Association of Virtual Assistants

Website: www.iava.org.uk (Click on "Membership Benefits" or "Register Here" at the top of the page).

This UK-based association represents members from Europe, Australia, the U.S. and Canada. Membership benefits include access to a central email system allowing you to connect with other members and discounted offers on products and services, including training and coaching opportunities. Membership cost at the time of publication was £125 for the first year, with an annual renewal fee of £100.

Online Communities

Another good source of acquiring information from experts is through online message boards like the Virtual Assistant Networking Association Forum (www.vanetworking.com/forum/forums.html). Here you can meet with other VA business owners and ask questions of your own or read through the posts. You can also get insight into clients and what they are looking for.

“My advice is to get to know other Virtual Assistants. I learned SO MUCH from other VAs when I was just starting out. Everything from tech tips and tricks, “how to’s” and new arenas to network and educate yourself. It’s unbelievable. And it’s been my personal experience that we’re a pretty approachable bunch!”

— Stephanie Lee,
Scratchpad Secretaries

Other online communities include:

- *Yahoo! Groups: (requires Yahoo! membership)*
<http://finance.groups.yahoo.com/group/vaig/>
- *Virtual Assistant Forums*
www.virtualassistantforums.com
- *Virtual Assistance Chamber of Commerce Community Forum*
www.virtualassistantnetworking.com/forum/index.php?app=core&module=global§ion=register
- *REVA Network (for Real Estate Virtual Assistants)*
(Click on “Forum” at the top of the page)
www.revanetwork.com

Business Organizations

You can also join a number of excellent organizations designed for business owners to learn and network in an organized setting. One excellent resource is your local Chamber of Commerce. Chambers usually have an annual fee and are set up to aid the local businessperson with a variety of business-related issues. Members attend local meetings and can also take part in events designed to help them be more successful.

To find out how to contact your local chamber, visit the national websites. For the U.S. Chamber of Commerce visit www.uschamber.com/chambers/directory/default.htm. For the Canadian Chamber of Commerce Directory visit www.chamber.ca/index.php/en/links/C57. More chambers of commerce can be found in the World Chamber of Commerce Guide at www.chamberfind.com.

Through these connections you may even find out about part-time or full-time job openings.

3.4 Educational Programs

Unlike some professions such as accounting or engineering, there are no specific educational requirements required to become a virtual assistant. However, there are a number of educational credentials that can make a good impression on both employers and clients, including:

- Degree programs
- Professional certification
- Continuing education courses

Each of these educational opportunities will be covered in this section. In the section that follows, you will find other ways to learn about virtual assisting through self-study.

NOTE: Information about courses and other educational programs is provided for the convenience of readers and does not represent an endorsement. Only you can decide which educational program, if any, is right for you.

3.4.1 Degree Programs

According to the Virtual Assistance Chamber of Commerce 2008 Virtual Assistant Industry Survey, 34.4% of the virtual assistants who responded had some college; 22.4% had a 4-year degree; 16.8% had a 2-year degree. However, there were also a significant number of responders with no college at all, as well as a few with graduate degrees. So, as you can see from these numbers, a college degree is definitely not a requirement to be a successful VA.

However, depending on your area of specialization and target market, holding a relevant degree (in business or marketing, for example) can certainly help. According to the U.S. Department of Labor Bureau of Labor Statistics, administrative assistants with a bachelor's degree "will be in great demand to act more as managerial assistants and to perform more complex tasks."

While a degree can certainly be useful if you want to start your own VA business, it is not essential. That's because most clients are more concerned with finding a VA who has real world experience in office administration, marketing, or whatever specific service they are seeking. In the virtual assisting field, degrees are secondary to the importance of matching the right VA with the right client in terms of skill set, experience, and work style.

In the end, getting the job or the client is a matter of them trusting in your ability to perform and succeed at the required tasks for the projects. If you want to become a virtual assistant without getting a degree, you can use some of the other techniques described in this chapter to learn the necessary skills.

Types of Degrees

Virtual assistants may hold associate's or bachelor's degrees in a wide spectrum of fields including:

- Communications
- Marketing
- Public relations

- Business
- English
- Graphic design
- Human resources
- Accounting
- Information technology

While there is much to be learned from all of these fields, and many others, that can be of use to a VA, there is no particular advantage to holding one degree over another in terms of establishing your business according to the VAs we spoke with. A lot depends on the work experience you've accumulated and your choice of specialization. Many people end up working in industries that have absolutely nothing to do with the field in which they hold their degree.

TIP: If you want to earn a degree but don't want to attend classes full-time, consider another option such as online or distance learning which you can do at your own pace.

How to Find a Degree or Certificate Program

There are many excellent, accredited degree programs offered at colleges and universities across the U.S., Canada, and abroad. If you are interested in pursuing a bachelor's degree in one of the areas mentioned above (or any other), a good place to start your information search is Peterson's college search, which can be found online at: www.petersons.com/college_home.asp?path=ug.home. You can also search for an online degree program here: www.petersons.com/distancelearning/code/search.asp. In addition, the site includes resources for finding financial aid, entrance exam preparation, and information for international students.

For degree, diploma, and certificate programs in Canada, www.schoolfinder.com provides a searchable database of colleges, including online programs.

Your local community college most likely provides associate's degrees in many of the above areas as well. If you are unsure of the community

colleges that are located in your area, need contact information, or are interested in exploring online programs through community colleges outside your area, www.50states.com/cc provides an extensive list of links to the websites of community colleges located across the U.S. Many community colleges are now beginning to offer certificate programs specifically in virtual office administration as well, often focusing on areas such as use of technology and issues specific to managing a virtual business.

One unique community college, however, may be starting a new trend in the field of virtual assisting. Sierra College has been a leader in providing degree programs for virtual office professionals. The California college began offering an A.A./A.S. degree with a Virtual Office Professional certificate in 2007 with the hope that it would become a model program for other colleges. The program is unique in its offering of a degree in addition to a certificate in virtual assisting, and it requires more credits than other colleges. Currently the program offers 3 areas of concentration: administrative, web management, and technical support. Graduation requires completion of 27 units and classes are offered completely online. You can find more information here: www.sierracollege.edu/programs/divisions/bustech/cis/VOP5.html.

3.4.2 Continuing Education and Non-Degree Courses

You can also take relevant courses at your local college or university without pursuing a degree or certificate. Through the continuing education department you may be able to take a single course on a Saturday or over several evenings. Many colleges and universities will also allow you to register for single courses on a non-degree basis. You complete all of the course work and exams as if you were a degree student, and can generally apply these credits toward graduation requirements should you later decide to become a matriculating student. Not only can this be a valuable learning experience, you can also list any relevant courses you have taken on your resume.

Virtually every college and university has a continuing education department, although the department may be called adult education, continuing studies, educational outreach, extension, or further education. If you can't find a listing for the continuing education department in

your local phone directory, call the college's main switchboard and ask for the continuing education department. If you are interested in taking regular courses on a non-degree basis, contact the admissions office and the specific department that offers the courses you are interested in.

When you visit an educational institution's website, there are a variety of terms you can use to search for courses. Before you begin your search, it might help to make a list of your current skills and competencies along with your level of experience in each, and a list of skills you do not currently have that you'd like to incorporate into your VA business.

Depending on your interests, you might try searching for courses in:

- Web design
- Marketing
- Business
- Graphic arts
- Writing
- Computers
- Human resource management
- Project management
- Accounting

3.4.3 VA Industry Certification

This is an area of much debate among VAs. First, it should be noted that not every certification actually involves training of any kind. Several of the VA professional associations, such as IVAA, offer certifications by exam (www.ivaa.org/?page=Certification). You pay to take the exam (IVAA exam fees range from \$70 for non-members/\$45 for members for the EthicsCheck or Certified Real Estate Support Professional exams, to \$120 for the Certified Virtual Assistant exam available to members only), and if you meet their criteria, you may use the designated certification credential.

Many other individually run organizations offer VA certification programs involving training in running a virtual business. It should be noted that the overwhelming majority of virtual assistants we interviewed stressed the importance of continuous learning for a VA. However, most also suggested that focusing on upgrading one's skill set is typically a better investment of time and money than VA certifications, which can be pricey and don't necessarily carry much weight with prospective clients who have little to no understanding of the virtual assistance industry. Some VAs also express concern over the plethora of virtual assistant certification programs that have sprung up recently online being promoted as a means to obtain more clients. Since the field is not regulated, anyone may create such a program.

"I have never been asked about certification by any client or potential client. However, I do keep my credentials listed on my Website. I do not carry certification as a virtual assistant. I hold degrees in Organizational Leadership, Office Administration, a Certified Professional Secretary® and Certified Administrative Professional® through IAAP®. Continuing education is vital to every professional. If you choose to certify, research your options. You will get what you pay for."

— Robin A. Holstein,
Robin's Desktop Virtual Administrative Services

While certification is certainly not necessary, only you can decide whether it is a worthwhile investment for you. A credential can be a confidence booster for a new VA, and having it listed on your website may help you to establish credibility with your clients, especially if you are relatively new to the field.

"Certification is not essential to becoming a virtual assistant, but having some type of certification may give you an edge over non-certified VAs, especially when you're just getting started and aren't well known in the industry. If nothing else, it can give you an added level of confidence when presenting yourself to prospective clients or others who may ask about your qualifications."

— Janet Barclay,
Organized Assistant

For more information on certifications, see the websites of the professional associations listed in the earlier section of this chapter. For in-

formation on non-certification online VA training courses that you can complete on your own, see the self-study resources at the end of this chapter.

As mentioned above, we cannot say whether any of the programs listed in this guide will be right for you. You are the only one who can make that decision so make sure you thoroughly investigate any program before registering. Also confirm program costs and other details, as these can change.

3.5 Resources for Self-Study

This section provides information about books, periodicals, and websites that can help you get a virtual assistance education. Some of these sources will provide you with more information about virtual assistance as a career (aspects of running your business, finding clients, etc.), while others are sites you may use to learn or brush up on your computer or business skills.

3.5.1 Books

Amazon.com lists more than 4,000 books on the subject of computer skills alone – and thousands more on the various business skills you might use as a VA, but of course you do not have the time to read them all! So here is a selection of excellent books you may want to start with. Look for them at your local library, browse through them at a local bookstore, or order them online.

Writing

- [*10 Steps to Successful Business Writing.*](#)
by Jack E. Appleman
- [*Grammar Girl's Quick and Dirty Tips for Better Writing.*](#)
by Mignon Fogarty

Desk Reference

- [*Administrative Assistant's and Secretary's Handbook.*](#)
by James Stroman, Kevin Wilson, and Jennifer Wauson

- [*The Elements of Style: The Original Edition*](#),
by William Strunk, Jr.

Time Management & Organization

- [*Time Management from the Inside Out, Second Edition: The Foolproof System for Taking Control of Your Schedule—and Your Life*](#),
by Julie Morgenstern
- [*The 4-Hour Workweek: Escape 9-5, Live Anywhere, and Join the New Rich*](#),
by Timothy Ferriss

Computer & Internet Marketing Skills

- [*The Findability Formula: The Easy, Non-Technical Approach to Search Engine Marketing*](#),
by Heather F. Lutz
- [*eBoot Camp: Proven Internet Marketing Techniques to Grow Your Business*](#),
by Corey Perlman

3.5.2 Websites and Sources for Skills Training

If you type “virtual assistant training” into a search engine, you will have literally thousands of websites to choose from. So here’s a short list of the best websites for getting started learning about being a VA and enhancing your skills on your own. You will find more resources on many of the websites listed throughout this guide. The following additional sites either provide detailed information, or links to detailed information, on numerous aspects of providing virtual office support.

Skills Assessment and Training

- *Tizag Tutorials – computer skills*
Free online tutorials for Microsoft office (including Access), Adobe Photoshop, HTML and other beginning programming tutorials.
www.tizag.com

- *MindTools.com – essential career skills*
Offers free assessments and suggestions for improving business skills such as communication, problem-solving, and decision-making.
www.mindtools.com
- *VAClassroom Training Center – online training courses*
Online skill development courses, teleseminars, and webinars.
www.vaclassroom.com
- *Typeonline– typing skills measurement*
Free online typing practice, speed, and accuracy tests.
www.typeonline.co.uk/typingspeed.php
- *The Virtual Entrepreneur Ezine – virtual business information*
Online magazine containing articles of interest to virtual assistants, including topics such as technology and time management.
www.tvemagazine.com



4. Getting Hired for Subcontract Work

Once you have developed your skills and knowledge of how virtual assistance works, it's time to start getting paid for your talents.

According to the U.S. Bureau of Labor Statistics, employment for secretaries and administrative assistants (the category under which virtual assistants are officially included) is expected to increase by about 11% between 2008 and 2018. Growth potential looks particularly strong for those with extensive knowledge of computer software applications and advanced communication skills.

Virtual assistants, as defined in Chapter 1, don't really "get hired" in the traditional sense, since by definition they are independent contractors and do not work as employees for any single company. Still, you do have flexible employment options.

While many virtual assistants enjoy the freedom and independence they gain from operating their own business without having to answer to anyone else, some prefer to work solely as subcontractors for other virtual assistants or virtual staffing agencies.

“If the VA is only working as a subcontractor, she doesn’t need to spend money or time on marketing. That means she doesn’t need a website. She also doesn’t have to sell herself to anyone except the person she’s subcontracting to. This can save her a lot of money and time.”

— *Kathy Goughenour,*
Expert VA Training

Other virtual assistants accept subcontract work to supplement their own VA business, either temporarily while seeking clients of their own, or on a more permanent basis just to increase their opportunities and build their network.

In addition, many administrative assistants who are looking to gain experience in the virtual world to make sure it’s right for them dip their toe in the pool by subcontracting for others. Almost all of our contributing experts highly recommended this as a great avenue for new virtual assistants to explore.

“I think subcontracting is definitely a good way for new VAs to get started and gain some experience. The benefits include allowing the new VA to gain some valuable experience in working with clients and possibly collecting a testimonial for their business.”

— *Kate Kerans,*
Kerans Virtual Assistance

If you fit into any of the above categories, you may wish to look into obtaining subcontract work from a more established VA or a larger virtual assistant staffing agency. While you do give up some control and are typically paid less per hour (often about half of what you might make on your own), there are also some attractive benefits. Subcontractors don’t have to deal with the additional responsibilities and expense of marketing and the time consuming process of building a client base. They also do not have to interact directly with clients so more of their time can be devoted to income-generating assignments.

This majority of this chapter focuses on the benefits and challenges that are unique to VA subcontract work, and how to find and obtain subcontracting opportunities. However, for those readers who are interested in exploring the related area of administrative telecommute positions (i.e. a work-from-home staff position with a single company) some information on the more traditional job application process is included as well. In the next chapter, you will learn how to start your own virtual assistance business and “get hired” by clients. Before you know it you may be subcontracting work out yourself to help grow your business! So whether you see subcontract work as an end in itself or as a stepping stone to starting your own VA business, the information in this chapter can help you get started.

4.1 Who Hires Subcontractors

Subcontracting work is a common practice in the world of virtual assistants. Consider the information in this section both from the perspective of getting subcontract work and outsourcing work yourself. Outsourcing allows the entrepreneur to maximize income potential by earning a percentage of the hourly rate they have negotiated with the client and paying a lower rate to another VA to handle the assignment. The VA who negotiated the assignment is ultimately responsible for the quality and timeliness of the subcontractor’s work, so it’s important to work with individuals who are dependable and reflect positively on their business.

This arrangement can benefit all parties involved. But exactly who hires subcontractors and how does one find opportunities?

4.1.1 Solo Virtual Assistants

Many experienced virtual assistants with thriving one-person businesses just don’t have enough hours in the day to accept all of the potential clients that come their way. Others may not specialize in a particular task that a client is requesting. Some VAs choose to refer these clients elsewhere. Many, however, choose to subcontract work to other VAs who work on an as-needed basis. The business owner who subcontracts work to others may want or need to spend more time running and marketing their business. This leaves fewer hours to be spent do-

ing actual income-producing work for clients. Subcontractors can be an extra income-generating solution for them.

Using subcontractors who have skill sets outside the business owner's area of expertise also allows business expansion by providing added value and more flexibility in the types of clients they can accept. If you have a specialized skill or a particular area you're interested in focusing on, you may be able to get subcontract work that allows you to do that.

"We currently have several associate VAs on staff including general VAs, graphic artists, and bookkeepers. From a business owner's standpoint, it's not necessarily the top way to make a lot of money because much of my time is spent working behind the scenes monitoring projects, paying contractors, and setting up projects, but it is a great way to offer a multitude of services to keep your business a "one stop shop" for clients. For an upcoming VA, this is a perfect way to get your feet wet and determine what type of clients you enjoy working with most and what services you enjoy providing."

— Dawn Martinello,
Monday Morning VA

4.1.2 Virtual Assistant Staffing Agencies

Virtual staffing agencies are typically larger operations that maintain a stable of subcontractors and/or staff with varied areas of expertise. The virtual assistant staffing agency functions similarly to a temp agency with the exception that all work is done virtually.

Staffing agencies often distinguish themselves from solo VA businesses by offering expanded service 24 hours a day, 7 days a week, which obviously would be extremely difficult for a single person office to manage (even with a lot of coffee!). Having a large pool of subcontractors available in various time zones with varying availability allows a team approach and maximum flexibility and availability for their clients.

Some virtual staffing agencies may offer opportunities for staff positions as well as subcontract work. In addition to providing virtual assistance services, they sometimes hire client services representatives to handle inquiries and determine which subcontractor has the experience and skills to meet their specific needs.

4.2 How to Find Subcontracting and Telecommute Opportunities

There are a variety of ways to find opportunities for subcontract work. This section covers both traditional and non-traditional ways to find job openings.

4.2.1 Advertised Positions

“Checking the job ads” is the traditional way to look for job openings. However, it can also be the least effective way for most virtual assistants to find a job. That’s because for every good position that’s advertised, there may be a hundred or more applicants. There are also many “work from home scams” that masquerade as VA job opportunities or VA staffing agencies and a virtual assistant looking for work in this way needs to be savvy about spotting them. Nevertheless, if you want to do a complete job search, or if you have specialized skills or extensive work experience, you could find your next job advertised online.

Virtual Staffing Agency Websites

Many large VA staffing agencies post information on their websites about how to apply to work for them. In addition to lists of current job openings, they may have any of the following:

- online application form
- explanation of what they’re looking for in employees
- description of the types of clients they provide services for
- profiles of current team members
- information about the company’s history and growth
- advice on what skills are most in demand with their clients

VA staffing agencies get many applications from those seeking subcontract work, but don’t overlook smaller firms’ sites. If there is no link for “careers” or “work with us” on the home page, click on the link for information about the company or the “contact us” page. That will usually take you to a page that includes information about opportunities to

work with the company and whether or not they are currently accepting applications.

Several virtual staffing agencies that often hire subcontractors are:

- *Assistant Match*
www.assistantmatch.com/join.html
- *The Virtual Professionals*
www.thevirtualprofessionals.com/VACENTER/VACENTER.html
- *Office Details*
www.officedetails.com/careers.htm

Be sure to review subcontracting contracts carefully and ask questions about the agency's payment policy if it is not clearly expressed – being paid for your work should never be contingent upon whether or when the client pays the agency.

Job Websites

While print media such as newspapers and business magazines continue to provide a reliable source of information about who's hiring and current openings, the Internet has taken over much of this role. Today, most newspapers run job ads on their website as well as in the paper. To access a newspaper online, do a search on www.newspaperlinks.com.

It is unlikely that you will find subcontracting opportunities through traditional job sites. However, you may find companies listing full- and part-time administrative telecommute positions. Some companies may refer to these positions as “virtual assistant” jobs even though they do not meet the traditional definition. It is important to clarify, both for yourself and with the company, if not clearly stated in the ad, whether these are staff or contractor positions. If you are seeking a full-time administrative position that allows you to telecommute (refer to the definitions we reviewed in Chapter 1), this may be a good avenue. It is not, however, the best choice for finding clients for your own business. This is typically done by responding to RFP's posted on professional virtual assistance association sites (see Chapter 6 for specific advice on finding clients and more details about what an RFP is and where to find them).

Some VAs make a habit of regularly scanning the administrative assistant ads on job sites and responding with their marketing materials or link to their website in an effort to make these companies aware of the benefits of hiring a VA instead of an on-site staff member. This is a good creative idea in theory, but in reality it rarely brings results. Why? One reason is that hiring managers may not even get past your initial email inquiry if you have not followed their instructions. Did they request applicants submit a resume? If so, sending a link to your website (however beautiful and credential-filled it may be) is likely to end up in the deleted bin.

If you do choose to go this route to find work, consider submitting your resume instead (see the example below). Since an eye for detail and ability to follow instructions are important qualities in a virtual assistant, why not get started on the right foot and make a good impression?

Job seekers can now find positions advertised at a variety of other job sites, the most popular of which are:

- *CareerBuilder*
www.careerbuilder.com
- *Monster*
www.monster.com
- *Yahoo! HotJobs*
<http://hotjobs.yahoo.com>
- *Workopolis*
www.workopolis.com

Also check the following sites which search thousands of job boards, on-line classifieds, and company websites for the position you specify (be sure to include the words “virtual” or “telecommute” in your search):

- *Indeed*
www.indeed.com
- *SimplyHired*
www.simplyhired.com

Industry and Telecommute Job Sites

While the general job boards offer the greatest number of positions, you are more likely to find the ideal job for you at one of the following job boards that focus specifically on telecommuting opportunities and/or the virtual assistance industry. However, most of these do require a subscription fee, with the exception of the Virtual Assistant Forums, which only requires registration as a forum member. These sites have been recommended by other VAs who have found work through them.

- *Virtual Assistant Forums*
www.virtualassistantforums.com/jobs.php
- *Rat Race Rebellion by Staffcentrix Job Leads*
www.ratracerebellion.com/jobs-admin.htm
- *Virtual Assistant Jobs – Virtual Assistants*
www.virtualassistants.com
- *Telework Recruiting*
www.teleworkrecruiting.com
- *FlexJobs*
www.flexjobs.com

Avoiding Scams

According to a report from Staffcentrix, a leading advocate of home-based virtual careers and a virtual work training provider, “A daunting 42-to-1 ‘scam ratio’ in online work-at-home job leads is costing Americans millions of dollars annually.” They further estimate the growth rate of online work from home scams at a whopping 50% per year.

So how can you tell a real VA opportunity from a scam? It can be difficult. However, keep the following tips in mind when evaluating online job leads:

- Be extremely wary of any VA staffing agency that charges you a fee either to apply or to be considered for work.

- Avoid agencies that ask you to work for free on a “trial assignment.” Even on a trial basis, you should always be paid for your services.
- Sometimes the scam is more well hidden, such as an agency that requires you to complete their “training,” for which you must pay, before being signed as a contractor (which may or may not ever result in any jobs).
- Perhaps the most difficult to spot—some staffing agencies lure you into downloading software that they require you to use for contract assignments with them, or otherwise require you to utilize an affiliate’s wares or products for which they are paid a fee in return (again these may or may not ever result in any subcontract work).

A reputable staffing agency earns their profits by providing quality services for their clients. They charge the client a fee, and pay the subcontracting VA a percentage of this fee. A legitimate agency does not directly request payment of any kind from the VAs who work for them. They are interested in your qualifications and experience, not your credit card number.

It should be noted, however, that there are some legitimate job listing sites that do charge a fee to access their job leads. These sites typically hire researchers and staff to investigate the legitimacy of work from home jobs and prescreen all opportunities, so you are paying in part for their leg work on your behalf.

If you ever suspect a scam or are just unsure about a particular company’s reputation, check the Virtual Assistant Forums’ extensive scam library for advice from other VAs (www.virtualassistantforums.com/scam-library), as well as the Better Business Bureau for complaints.

4.2.2 Unadvertised Positions

According to the Occupational Outlook Handbook published by the U.S. Department of Labor, “eighty percent of available jobs are never advertised.”

While you may find some telecommute positions listed on the major job sites, virtual assistants and VA staffing agencies are unlikely to spend hundreds of dollars to post subcontracting work opportunities at a site such as Monster.com. So how do they find subcontractors? The two primary ways are through referrals and direct contact.

Referrals and Networking

Many virtual assistants seeking subcontractors find them through referrals, or word-of-mouth. When a business owner needs to bring someone on board with a particular area of expertise, they will typically ask friends, business associates, and current VA team members if they know anyone who might be suitable for the job. They also may contact those they know through VA associations and online VA message boards.

“Signing up to online VA communities where there are listservs or usage of web 2.0 technology is a great place to start. That allows a newbie to see how active other VAs are, who the experts are, their communication styles, and what they’re up to. These potential VAs can then market themselves to a select group of VA firms. More and more of us are looking for subcontractors as this industry grows!”

— Tya Bolton,
Exceptional Business Solutions, LLC

Studies have consistently found this is how more than half of management and professional positions are filled. For example, a 2002 Global Career Transition Study by DBM of 6,917 clients who changed careers that year reported that 54% worldwide and 61% in the United States found re-employment through networking. According to the report, “Networking is still the number one way job seekers, worldwide, are finding new employment opportunities.” Likewise, the U.S. Department of Labor’s Occupational Outlook Handbook reports that “over half of all employees get their jobs through networking.”

What is perhaps most significant for job-seekers is the fact that most positions obtained through word-of-mouth are found through acquaintances instead of through friends or family. A study by sociologist Mark Granovetter, now with Stanford University, titled “Getting a Job: A Study of Contacts and Careers,” found that 84% of the respondents who

found a job through personal contacts learned about the opportunity from someone they saw only “occasionally” or “rarely.” That’s because you likely know many of the same people that your close friends know, whereas acquaintances are likely to know other people and hear about different opportunities.

In section 6.3.4 you will find practical advice on how to network to find clients. You can also use the advice in that part of the guide to help you meet and connect with other VAs who can hire you – or recommend you to someone who can hire you – for subcontract work.

Direct Contact

Even if you don’t know anyone connected to a particular company, it may still be possible to get subcontract work there by contacting the company directly. About 10% of the participants in Granovetter’s study were hired after applying directly to an employer.

It happens rarely, but sometimes a manager will have just decided that they need a new person when they happen to receive a phone call or email from someone who looks like they might be an ideal candidate for the job. Many employers would rather find someone this way than invest all the time and effort in advertising the job, screening resumes, and interviewing numerous candidates.

If you decide to make “cold” contact with employers (as opposed to the “warm” contacts that come through networking), it’s a good idea to focus on specific types of employers who are seeking the types of skills in which you specialize or who work with clients in an industry in which you have experience.

Direct contact with someone you don’t know is not typically a good way to find subcontract work with an individual VA, however. You are more likely to put someone off or seem unprofessional by directly asking someone you don’t know for work. It’s typically a better investment of your time to develop a relationship with the person first and establish your credibility, reliability, and expertise. Then down the road when that VA is looking for help, they are far more likely to send work your way if you’ve made a positive impression.

4.3 Job-Hunting Materials

4.3.1 Your Resume

As most job seekers know, a resume is a written summary of your work experience and other qualifications to do a job. A good resume, however, is not just a chronological list of jobs – it is a personal marketing tool. The way your background is presented can say just as much about you as your work experience does.

Which Type of Resume Is Best for You?

There are three common resume formats: chronological, functional, and combination.

Chronological Resume

The chronological resume is the most commonly used format. It lists work experience in reverse order, starting with the most recent. Employers prefer chronological resumes because the format makes it easy for them to quickly weed out candidates whose previous experience doesn't precisely match what they're looking for.

A Yahoo! HotJobs.com survey found that 84 percent of recruiters prefer chronological resumes so it's a good choice for those with a solid work history. However, if you are a career changer or have time gaps in your work history, a functional or combination resume will likely be a better choice for you.

Functional Resume

Instead of listing your experience chronologically, the functional resume organizes your experience to highlight your skills and accomplishments. In a functional resume you create headings for each administrative skill you want to demonstrate (such as project management or payroll administration), and summarize your previous experiences and accomplishments using those skills.

The functional resume is a good choice for career changers because it emphasizes your relevant skills rather than specific jobs you have held.

However, because this format is often used by applicants who have gaps or weaknesses in their work history, some employers view functional resumes with suspicion.

Combination Resume

The combination resume (also known as a hybrid resume) combines elements of both the chronological and functional resumes. It includes a section with headings of relevant administrative skills and summaries of your accomplishments in those areas. This section is followed with a summary of previous jobs similar to what you might include in a chronological resume.

This resume is often the best choice for new virtual assistants because it highlights your skills while giving employers the chronological work history that most want to see on a resume.

Basic Resume Writing Guidelines

Even if you have never been paid to provide virtual assistance, you can write a powerful resume that can help you get a job based on the relevant skills and experiences you've accumulated in your non-virtual jobs and volunteer positions.

Employers want to know you have the specific skills necessary to do the job they are hiring for. A resume containing too much irrelevant information could be rejected before the employer has even finished reading it. Therefore, instead of submitting a traditional resume focusing on each job you have ever held and what you did, create a combination resume focusing on the skills the employer is looking for, followed by a brief summary of previous jobs.

Exactly what you will include on your resume, and where on your resume you will include it, depends on your previous experience, but also on the types of assignments you'd like to focus on in the future. For example, if you have bookkeeping experience from a previous administrative job, but you absolutely hated it and want to focus on web design, by all means do not highlight your bookkeeping skills on your resume. Below you will find a sample of a resume that could be used to apply for a position as a virtual assistant.

Highlighting Transferable Skills

Looking at work experience in terms of skill sets and accomplishments instead of job titles can open up a lot more possibilities.

For career changers or those with limited employment experience, look for transferable skills that can be utilized as a virtual assistant. The following is by no means an exhaustive list, but represents some common categories of transferable skills:

People Skills:

- Training
- Teaching
- Supervising
- Team building
- Coaching
- Managing
- Developing
- Mentoring
- Motivating

Communication:

- Writing
- Editing
- Presenting
- Proofreading
- Interviewing
- Formatting
- Foreign language skills
- Corresponding
- Facilitating

Finance:

- Budgeting
- Fundraising
- Accounting
- Cost analysis
- Financial planning
- Auditing
- Controlling
- Payroll management

Technical:

- Programming
- Designing
- Systems management
- Database design
- Database management
- Engineering
- Troubleshooting
- Manufacturing
- Database administration

Marketing Skills:

- Marketing
- Advertising
- Copywriting
- Promoting
- Pricing

- Market analysis
- Client relations

Management Skills:

- Decision-making
- Delegating
- Organizing
- Implementing
- Directing
- Overseeing
- Strategizing

Creative Skills

- Problem solving
- Synthesizing ideas
- Designing
- Writing
- Photo editing
- Creative thinking

Here are some general dos and don'ts for preparing your resume. You can see examples of these dos and don'ts in the sample resume that follows.

- **DO** put your contact information (name, address, phone number, email) at the top of your resume.
- **DO** include an objective or summary statement that is relevant to the position you are applying for and that entices the reader to want to read further in your resume. Mention the value you will bring to the employer, not just what you want.

- **DO** include professional affiliations, certifications, or educational programs attended. This includes membership in professional VA associations (listed in section 3.3.4 of this guide) or even attending a workshop or training program on a particular type of computer software.
- **DO** show that you have the administrative (and/or marketing, design and research, depending on your focus) skills described in Chapter 3 of this guide. Include both paid and volunteer accomplishments and experiences.
- **DO** include accomplishment statements that quantify where possible (e.g. “increased sales by 20%” is more effective than just “increased sales”) and show cost savings, increased quality or productivity.
- **DO** proofread. Then proofread again! Spell check programs are great, but they do not catch all errors and are never a substitute for careful editing and a good eye.
- **DO** create several versions of the resume in different formats including Microsoft Word, PDF (which preserves formatting), and an ASCII or plain text version in Notepad for scanning or cutting and pasting into online application forms.
- **DO** save your electronic resume with a filename that uses your full name or first initial and middle initial and last name. This will allow employers to easily locate your document rather than wading through hundreds of files simply named “resume.”
- **DON'T** include irrelevant information. Some employers make a decision about a resume within seconds, so a resume containing information about your age or number of children could be rejected before the employer has even finished reading it.
- **DON'T** go back further than 10 years on your resume unless you have done something exceptional. Some employers believe what you learned or did more than a decade ago is outdated. If you do list earlier employment, include only a couple of bullet points about each and describe more current accomplishments in greater detail.

- **DON'T** list references on your resume, or the unnecessary space-wasting phrase “References available upon request” (this is assumed), but consider including quotes on your resume from people who have worked with you.
- **DON'T** go overboard and use too many different fonts on one resume. This can be disorienting and disrupt the flow. Make sure the design matches the industry culture (is it a conservative or creative industry?)
- **DO** ask someone (preferably another VA or administrative assistant in your industry niche) to review your resume before you send it to an employer.
- **DO** choose an attractive paper stock (if you'll be taking it in person), lay it out nicely, and make sure there are no typos. You are applying for a job where professional presentation matters.

TIP: Visit www.fabjob.com/advice.html#resume for additional resume writing resources.

There are many excellent books devoted specifically to the topic of resume writing if you need further assistance. Two extremely useful resources are *[Knock 'em Dead Resumes](#)* by Martin Yate, and *[Competency-Based Resumes: How to Bring Your Resume to the Top of the Pile](#)* by Robin Kessler and Linda A. Strasburg. You may also choose to have your resume reviewed and critiqued by a professional career coach if you find you're not getting the desired results.

Sample Resume

As this sample shows, you can create an impressive resume even without a bachelor's degree or previous paid experience as a professional VA. This sample includes administrative experience you probably already have through your previous non-virtual jobs, and additional credentials you may be able to acquire relatively quickly using the techniques described in Chapter 3 – such as experience obtained through volunteer work and continuing education. This resume also shows how to maximize relevant experience by featuring it near the top of your resume, while accounting for gaps in employment and jobs that may be less relevant to the position you are currently seeking.

VALERIE VIRTUAL-ASSISTANT

4321 Main Street
Sunnyday, CA 12345
Phone: 123-555-1212

Email: Valerie@FoundTimeVA.com

SUMMARY OF QUALIFICATIONS

*Project Management / Desktop Publishing / Customer Service /
Website Maintenance / Scheduling / Research*

Detail-oriented, reliable virtual assistant with more than 5 years of administrative and office support experience. Consistently produce quality results in fast-paced, deadline-driven environments. Reputation for maintaining the highest ethical standards in handling confidential data. Demonstrated track record of providing outstanding customer service and handling difficult situations with diplomacy. Excellent written and verbal communication skills. Completed professional development courses in virtual work.

RELEVANT WORK EXPERIENCE

Really Busy Corporation, Inc., Sunnyday, CA **2007-present**
Executive Assistant

Oversee administrative functions and provide research, creative, and project management support for Chief Executive Officer of leading flux-capacitor producer and distributor.

- Coordinate quarterly meetings and arrange regular training seminars for staff
- Conduct market research and analyze efficiency of product development processes
- Recommended process streamlining that resulted in \$50,000 cost savings for the company
- Update Website on a weekly basis and design promotional materials for conferences

- Supervise staff of 3 assistants including monitoring workflow and providing quality assurance checks
- Communicate effectively with interdepartmental teams to ensure all project support needs are met on deadline
- Prepare expense reports

"I have worked closely with Valerie on a number of special projects over the years and found her to be knowledgeable, professional, and extremely resourceful. She is always ready to contribute above and beyond her job description for the benefit of the team and organization. I highly recommend Valerie to anyone seeking a virtual assistant."

— Harriet Hampton, Human Resources Manager,
Really Busy Corporation

Williams Animal Clinic, West Sunnyday, CA **2003-2004**
Office Assistant

Collaborated with 3-person team to provide day-to-day office operational support for busy 5-partner veterinary practice. Responsible for balancing efficiency and high level of productivity with compassionate client service, often under highly stressful conditions.

- Scheduled client appointments for 5 doctors and 4 veterinary technicians
- Used effective listening skills to respond to client and staff needs
- Maintained accurate chart filing system
- Managed accounts payable and receivable and prepared invoices
- Responsible for accurate and timely data entry in Access database

OTHER WORK & VOLUNTEER EXPERIENCE

Really Nice Nonprofit 2002-present

Assist in quarterly fundraising campaigns by participating in phone banks and preparing mailings

Sunnyday Health Food Co-op 2006-2007

Provided customer assistance and maintained inventory

Homemaker 2004-2006

EDUCATION & TRAINING

• **Sunnyday Community College** *East Sunnyday, CA*

Professional Development courses in Mastering Virtual Work & Virtual Work Efficiency, 2009

• **Computer Training Seminars, Inc.** *Sunnyday, CA*

Beginning and Intermediate Level Microsoft Access Training Seminars, 2007, 2008

• **Sunnyday Community College** *East Sunnyday, CA*

Associate of Arts in English, 2003

COMPUTER SKILLS

- Microsoft Office Suite (Word, Excel, PowerPoint)
- Microsoft Access
- Adobe Dreamweaver
- Basic HTML

PROFESSIONAL ASSOCIATIONS

International Virtual Assistants Association (IVAA) Member

One benefit of using a qualifications summary (also sometimes called a summary statement, professional profile, or professional summary) at the top of your resume rather than a simple objective statement is that it makes it easy for you to personalize your resume for each position you apply for. It is also a good way to synthesize your experience for the reader and emphasize the most relevant skills, especially if you have a diverse work background or are a career changer. You can simply change the focus of this paragraph while the rest of your resume remains the same. To illustrate using the above example, if you know a position requires Access database expertise, you could mention the Access training course completion and experience in using it in the summary. Or, if customer service was the focus of the position, you could feature that angle.

4.3.2 Cover Letters

If you are submitting your resume by email, fax, or mail, it is recommended that you include a cover letter. Your cover letter should be tailored to the company and explain why you are an ideal candidate for the job. Here is what it should contain:

- The position you are applying for.
- A brief summary of relevant experience you have in administration and office support and/or in the particular industry (e.g. healthcare, publishing, finance).
- A statement about why you want to work for this particular company.
- How the employer would benefit by hiring you.
- A request for an interview.
- Your contact information.

TIP: Keep your cover letter to one page. Because employers may make quick judgments, a short, well-written letter can be more effective than a long one.

To see what to do – and what not to do – in a cover letter, we have included two sample letters prepared in response to this ad:

VIRTUAL ASSISTANT SUBCONTRACTORS

To help meet the needs of our growing business, Very Busy Virtual Assistance is currently seeking several reliable subcontractors with regular availability during business hours (EST) to provide services for our clients in a variety of industries. If you have at least 3 years of administrative experience, strong computer skills, and can work within strict deadlines, please send resume to Terry Smith at Apply@VeryBusyVA.com.

Sample Cover Letter 1

Dear Sirs:

I saw you're ad. This is the kind of job I've been looking for. I'm pretty sure I would enjoy it and it would be good experience for me. I've already sent out a bunch of resumes without much luck so I hope you'll hire me. As you can see I have everything your looking for. Its your loss if you don't hire me. Call 5555-1212.

Andy Applicant

In the cover letter above, Andy has done a number of things wrong. See how many of these mistakes you noticed:

- The letter is addressed to "Dear Sirs." Andy could make a better impression by addressing it by name to the person who will be reviewing resumes. If you don't know who to send your letter to, you can check the organization's website, which usually lists staff responsible for hiring, or the name of the person in charge if it is a solo business. Since the person reading your letter may be a woman, avoid saying "Dear Sirs."
- It doesn't say which position is being applied for. Some companies advertise more than one position at a time.
- It has typographical and grammatical errors (e.g., confusing "you're" with "your"). Letters should be proofread before being sent.
- The letter focuses on what Andy wants (to enjoy the job and get experience), instead of what the company wants. Employers want to know what value you will bring to them.

- The letter doesn't mention the company by name. Andy could make a much better impression by doing a little research in order to say something flattering about the company. (You can find out what companies pride themselves on by checking their websites.)
- By saying "I've already sent out a bunch of resumes without much luck" and "I hope you'll hire me," Andy sounds desperate. Employers may wonder if there's a good reason why no one else has hired Andy.
- As you can imagine, saying something like "It's your loss if you don't hire me" does not make a good impression!

Employers would be more impressed with this letter:

Sample Cover Letter 2

ANDY APPLICANT
4321 Main Street
Sunnyday, CA 12345
Phone: (123) 555-1212
Email: a.applicant@abc.com

May 16, 2010

Very Busy Virtual Assistance
555 Helpful Highway
Sunnyday, CA 12345

Attention: Terry Smith

Please find enclosed my resume in application for subcontracting work, as advertised on the Sunnyday Journal website. I have extensive database management expertise with over 5 years of administrative and office support experience in high-pressure, fast-paced environments. My computer proficiencies include:

- Windows and Mac OS
- Microsoft Office

- Adobe InDesign
- Adobe Dreamweaver
- ACT!
- Raiser's Edge
- QuickBooks

Most recently, as an administrative assistant in Smart University's Development Office, I was responsible for donor research, writing and distributing all direct mail solicitations, and assisting in grant writing projects. I also maintained accurate and up-to-date records in the Raiser's Edge database system.

Having proven myself in this goal-oriented environment, which required both an ability to work independently and collaboratively, I would like to contribute my administrative, creative, and organizational skills to Very Busy Virtual Assistance's team.

Thank you in advance for your consideration. I look forward to speaking with you to discuss how my qualifications and experience can be of benefit to your organization. I will contact you by phone next week to follow up.

Sincerely,

Andy Applicant

Your own cover letter will of course depend on the position you are applying for, and the company you are applying to. It should also include your name and contact information at the top of the page.

4.3.3 Other Materials

References and Letters of Recommendation

References are not usually submitted with the resume unless they are specifically requested by the employer. However, a list of references

should be prepared in case it is requested by a prospective employer, VA staffing agency, or client. They should not be included on the resume itself.

The first step is choosing the right individuals to provide a reference. They need not be direct managers, but should be individuals with whom you worked closely in some capacity. This may include:

- Colleagues
- Supervisors
- Vendors
- Clients
- Volunteer coordinators
- Professors

It is best to avoid using family or friends as references. Many people will offer to be references, but it's important to know how to distinguish those obligatory "anytime you need a reference" comments that well-meaning people may offer, from those who can truly be relied upon to provide the kind of information that will make you stand out to potential employers. If the references have experience or credentials in the industry where employment is being sought, so much the better.

Never use someone's name as a reference without asking them. Also, prior to an interview it's a good idea to send the references a brief email reminding them that someone may be contacting them; also let them know what the position is so they can be prepared to address any qualifications that are particularly pertinent.

Reference lists should be presented in the format demonstrated on the next page. Three is the standard number of references that should be provided, unless otherwise requested.

Letters of recommendation should be on high-quality paper and typed in a readable font. Copies are fine. Keep a file just for letters of recommendation so they stay clean and fresh. Try to keep them as current as possible, updating with new ones as you request them.

Sample Reference List

APPLICANT NAME

Address

City, State, Zip

Phone

E-mail

References

Reference #1 Name, Title

Company Name, City, State

Phone

E-mail

(...repeat for each remaining reference.)

It is great if you can get a letter of recommendation “customized” to a specific job position, but that is not always necessary. Most skills required are transferable from other settings and situations. As long as the letters are positive, hiring managers can identify that the skills you have can be used in varied job duties.

TIP: Be certain that, should a hiring manager call the writer of the letter of recommendation, his or her response will be a good one. Sometimes a person who was happy to write a glowing recommendation will have forgotten details of your work as time passes. Especially if you have not worked for that individual for some time, be sure to call them first and get an assurance that they will still speak of your work in the best possible way.

Business Cards

Your name, title, phone number, email address and website on a professionally designed card will create a polished impression and make it easy for people to pass on information about you.

Even if you’re not currently employed as a virtual assistant, you can have some personal business cards made up that include your name and

the title “Virtual Assistant” (or another title you prefer, such as “Virtual Support Professional,” “Virtual Administrative Professional” etc.)

Spend some time creating a readable, stylish business card for yourself that clearly spells out the services you offer as a VA. (See section 6.2.1 for tips on creating business cards.) Carry these cards with you always — and don’t be shy about handing them out! You never know when a casual conversation may lead to a job opportunity.

4.4 Job Interviews

Your preliminary work has paid off: The employer wants to meet with you for an interview. But before you break out the champagne to celebrate, you’ll have more work to do.

4.4.1 How to Prepare for an Interview

Preparation is key to ensuring that prospective employers see you as someone who is a fit with their company. You can get ready for the interview by conducting further research, dressing professionally, and coming prepared with everything you might need during the interview.

Researching the Company

Once you’ve scheduled the interview, it’s time to learn more about the employer so that you can ask relevant questions and speak to their particular needs during the interview.

Chances are, most of what you learn will not become a topic of conversation during the interview. However, the employer will be listening for evidence that you are thoroughly familiar with their company. In a recent survey of the 1,000 largest companies in the U.S. by the staffing company Accountemps, 47% of the executives polled said that the single largest mistake an interviewee can make is to display “little or no knowledge of the company” for which they were applying.

Your first stop for company information should be the company’s website. If you are applying to work with a large company, you can also check out websites such as Hoovers (www.hoovers.com) for company information.

Finally, review the resources mentioned throughout this book so that you can be up on industry news, particularly anything related to the employer's niche.

TIP: Don't forget that interviewers can research you online just as easily as you can research them. Do a Google search of your name to see what comes up, and take down anything from sites such as MySpace.com and Facebook.com that employers might consider unprofessional.

How to Dress

If you are working for a company located outside of your area, any interviews will likely be done by phone. However, if you do get an in-person interview with a local company, proper attire can make a big difference. It would be great if we lived in a world where we were judged strictly by our qualifications and personality, but the reality is that when you show up for an interview, you will also be judged by what you wear. First impressions make a difference. Appropriate attire for an interview depends somewhat on the industry and position being applied for. It's hard to go too wrong with a suit. You can always wear the jacket or take it off for a more casual look once you get there and see how the interviewer and other employees are dressed.

Of course, there are always exceptions to the rule. You probably would not dress formally if you were interviewing for work in a totally laid-back environment (a small Hawaiian company that works off a beachfront, for example). So the best advice is to learn more about the company. In a recent article on CanadianLiving.com, Roz Usheroff, a communication and image specialist, says, "Absolutely research the company you are going to interview with. Know their dress culture."

There are a number of ways that this information can be found. Do you know somebody who works there, or somebody who knows somebody? Ask them about the dress code. For the more assertive, there's always the option of taking a quick trip to the company's parking lot as employees arrive or depart for work to get a first-hand look. Just remember to make it a quick trip; no loitering or anything conspicuous. Avoid visiting the office before your interview if the parking lot is controlled by security, requires an appointment to be on the property, or

presents other obstacles which could put you in an uncomfortable predicament. You can also call the human resources department and ask what the company's dress code is.

If you don't have an opportunity to learn about the dress code or observe people who work at the company, then dress in standard corporate attire. For women, a matching suit or jacket and skirt or pants in navy, dark grey, or black coupled with a tailored blouse in an appropriate neutral color is very safe and traditional. For men, a two piece suit in navy or dark grey with a white or neutral shirt and a simple (i.e. not loud or overly trendy) tie represents a classic corporate-minded outfit.

In the final analysis, it's always best to use simple good judgment when weighing the options between one outfit and another, with a nod to erring on the side of the more conservative. This also applies to any jewelry, cosmetics, body piercings, tattoos, or anything which might prove distracting or be considered flashy. And of course, have groomed hair, clean nails, and polished shoes. Avoid heavy colognes and perfumes. Remember, when you're being judged on whether or not you'll fit in, every detail counts, no matter how small.

What to Bring

To look confident when arriving for an interview, you want to appear as unencumbered as possible. However, while it would be nice to stroll in with nothing but your winning personality, it's important to be prepared to provide some documentation or proof of your skills and experience if asked.

The basics of what to bring to an interview include:

- Several extra resumes
- An updated list of personal references
- Any letters of recommendation
- Copies of certificates or transcripts
- Copies of any career-related awards you may have received
- A dozen or more personal business cards

- Your daytimer or PDA (but make sure your iPhone, BlackBerry, cell phone, or anything else that can ring is turned off during the interview)
- Some basic writing supplies (two new black or blue ink pens, a sharpened pencil or two, and one each of memo and legal-size notepads)
- A tin of Altoids or other mints (to use before, not during the interview, to ensure the interviewer can't tell what you had for lunch)
- A bottle of water to make sure you're well hydrated before the interview and don't come down with a case of dry mouth (not to be taken into the actual interview)

Organize all of these documents and supplies in some manner of a hard or soft shell briefcase in black, brown, or some other neutral color. Be sure to know where everything is for easy, fumble-free access before you arrive.

Your Attitude

Your attitude and ability to get along with people are being judged from the moment you first walk into the place where you will be interviewed – or even earlier, when you first speak on the telephone with anyone from the company. Anyone you encounter in the lobby, the elevator, the washroom, or the reception area may have input into whether or not you are hired.

One of the editors of this guide has conducted hundreds of employment interviews, and routinely asks the receptionist about the person who had just been interviewed to find out if the applicant treated the receptionist with friendliness and respect.

During the interview itself, try to be as outgoing and enthusiastic as possible. Of course this isn't always easy because interviews can make people nervous, and nervous people tend to smile less, and act more stiff and formal than they normally would. However, the employer wants to see that you are comfortable even in a potentially uncomfortable interpersonal situation such as an interview. It is equally important not to go too far in the other direction. Some people respond to nerves

by talking or laughing too much or too loudly, or being too informal with the interviewer.

If you tend to be stiff and uncomfortable during an interview, it is time to perform. Act how you would if you did not feel nervous. This may feel unnatural at first, but behaving as if you are not nervous can actually make you start to feel more confident. It can also be very helpful to do some role plays (practice interviews) with a friend before you go to the interview.

As well as being enthusiastic, be positive. Avoid saying anything negative, especially about former employers. Focus on what value you would bring to the company as an employee, and not on what you want to get from the job. For example, don't discuss how much vacation time you want or bring up salary until the employer does.

Also avoid saying anything negative about yourself, which some applicants do by sounding as if they are desperate for a job. Before the interview remind yourself how much you have to offer an employer, and that there are many opportunities for you. Believe that if this particular job doesn't work out, there is something better out there for you. You want the interviewer and the other people you meet to think: "What a nice person! It would be great to have someone like that working with us."

4.4.2 Interview Questions

Much has been written elsewhere on the best way to approach interview questions. The scope of this section is not to attempt to provide an exhaustive list of all possible questions and answers, but rather to put you in the frame of mind where you can easily identify or tailor the nature of the question or answer to serve both your concerns and the concerns of the employer.

Types of Questions

During the interview, questions will likely primarily focus on your background. The interview may include a review of your resume, a brief overview of your personal and work experience, and a line of questions geared towards getting a better sense of who you are as a per-

son and a potential employee. In addition to traditional questions such as “Tell me about yourself,” or “Why do you want to work for our company?”, you are likely to be asked “behavioral questions” about specific past behaviors. The purpose of behavioral questions is so the employer can attempt to predict how you are likely to behave in the future.

“Tell me about a time when you experienced conflict at work,” is an example of a behavioral question. The interviewer will not be satisfied with a hypothetical answer about what you “would” do in a conflict situation. They want to hear about an actual time you experienced conflict. The purpose is not to see if you have ever had a conflict (they expect you have); the purpose is to see how well you resolve difficult situations and, if something did not work out in the past, what you learned from it.

For virtual assistance or administrative telecommute positions, you can expect to hear behavioral questions such as: “Describe a situation where you had to work with a difficult or demanding client. What did you do to make it a success?” and “Describe a project you worked on where something went wrong. How did you solve the problem?” When confronted with these types of questions, describe the situation, say what you did, relate the outcome, and finish with what you learned from it.

Sample Questions and Answers

Interviewing for a virtual assistance or administrative telecommute position can be somewhat different than interviewing for a non-virtual job. In addition to wanting to know about you and your qualifications, a potential employer (or client) is likely to want to know the details of your home office set-up and what types of hardware and software you have access to.

Anyone who hires you for subcontract work, be it a solo entrepreneur or staffing agency, is also likely to ask whether you are willing to sign a non-disclosure and non-compete agreement.

The following list will help to prepare you for the types of questions that might come your way as a VA: www.docstoc.com/docs/17530759/Virtual-Assistant-Final-Interview-Questions.

What Experience Do You Have With _____?

Depending on the company, they may want to know your experience with designing brochures and logos, event planning, bookkeeping, customer service, working in teams, juggling many projects at once, etc. Give specific examples from your experience. Include any work experience, volunteer work, internship, or education that demonstrates your skills in a particular area. For example, if you haven't done much budgeting for real events, but earned an A in an accounting class where you had to prepare budgets – tell the interviewer. This is your opportunity to show that you know your stuff.

What Is Your Greatest Strength?

Think about the duties and responsibilities of the job and what the employer is most likely to value, and answer accordingly. For instance, "My ability to come in under budget is my greatest strength."

How to Answer "What Is Your Biggest Weakness?"

If you think a good answer is you're "a perfectionist who won't quit until the job's done right," think again. The interviewer has probably heard the same thing from countless other applicants and doesn't believe it's a weakness any more than you do.

According to Vicky Oliver, author of [*301 Smart Answers to Tough Interview Questions*](#), the worst thing you can do is give your interviewer a "canned" answer, such as saying you are a workaholic. Applicants who give such a typical answer may be perceived as dishonest or unoriginal. Oliver is one of 40 career experts and hiring managers who gave one of the authors of this book their best tips for handling the weakness question. So what is a good answer? "Confessing that you're 'impatient' is a small weakness that often goes hand in hand with high performance," says Oliver.

But present it with a positive spin. Carole Martin, author of [*Boost Your Interview I.Q.*](#), offers this possible answer: "I know I could improve my patience when working with people who don't work at the same pace as I do. What I have found is that by helping members of the team who are having problems, I can move things forward instead of being frustrated and doing nothing." You can find more advice to help you answer this question at www.FabJob.com/tips211.html.

Do You Have Any Questions For Us?

“Yes” is the appropriate answer here. Having researched the company, you can ask specific questions which show that you’ve done your homework, that you know who they are and what they do, and that you are ready to join the fold. For example, you might ask a question such as:

“I noticed on your website that your company is planning to begin offering expanded availability of services. Will there be an opportunity to take on special project work outside of traditional business hours?”

Finally, ask questions to get a good sense of your specific duties. Make sure that while you’re busy proving that you’re a good fit for the company, you’re also satisfying yourself that the company is a good fit for you.

For example, you might ask:

- What would your expectations for me be during the first six months on the job?
- How many subcontractors do you currently work with?
- What are you looking for in a subcontractor?

Other Questions

You can expect interviewers to ask a variety of questions based on the position and their personal preferences about what they want in an employee.

If you are asked something you haven’t prepared for, try to answer honestly. This will help ensure the position is a good fit for what you are looking for. Plus, interviewers say they are turned off by applicants who tell them what they think the interviewer wants to hear.

Resources for Answering Interview Questions

If you haven’t been on a job interview for a while, or if you could use some assistance with answering questions during an interview, the following resources offer good sample questions and answers:

- *Job Hunting Advice: Interview Resources*
www.fabjob.com/advice.html#interviews
- *Job Interview Questions and Answers*
<http://jobsearch.about.com/od/interviewquestionsanswers/a/interviewquest.htm>
- *Job Interview Questions Database*
www.quintcareers.com/interview_question_database
- *Job Interview Resources at Monster.com*
<http://career-advice.monster.com/job-interview/careers.aspx>
- *Ten Tough Interview Questions and Ten Great Answers*
www.collegegrad.com/jobsearch/16-14.shtml

4.4.3 Following Up

Following up after an interview can be almost as important as the interview itself. A survey of 650 hiring managers by CareerBuilder.com found that nearly 15 percent of hiring managers say they would not hire someone who failed to send a thank-you letter after the interview, while 32 percent say they would still consider the candidate, but would think less of him or her.

So make sure you send a thank you. Within 24 hours after the interview, write a thank-you letter to the person who interviewed you and anyone else who may have been helpful to you, such as the interviewer's assistant. You can send a thank-you letter by email, but if you really want to stand out, follow-up the email with a hard copy, either hand-written or typed.

Rosemary Haefner, Vice President of Human Resources at CareerBuilder recommends that your letter have three paragraphs. "In the first paragraph, thank the interviewer for the opportunity. Use the second to sell yourself by reminding the hiring manager of your qualifications. In the third paragraph, reiterate your interest in the position."

A sample thank-you note appears on the next page.

Sample Thank-You Note

Ms. Jane Doe
Director, Event Planning Division
ABC Company

Dear Ms. Doe:

I just wanted to thank you for taking time from your busy schedule to meet with me today to discuss my candidacy for virtual assistant with ABC Company and to let you know that I'd be delighted to work with you. I feel my experience and career goals are an excellent match with your virtual assistance needs.

During our discussion you mentioned that ABC has a goal to decrease budget spending by five percent by the end of your current fiscal year. My expertise in budget management would greatly assist in achieving that goal.

If you require any additional information, please do not hesitate to contact me by either phone or email.

Thank you again for the opportunity to meet with you. I look forward to hearing from you at your convenience.

Best,
Valerie Virtual-Assistant

4.5 The Job Offer

You've been offered the job. Take a moment to congratulate yourself on how your efforts have paid off, then focus on the final stage in accepting a subcontracting VA job: ensuring that their offer meets with both your current needs and future goals.

4.5.1 Salary

If an employer is interested in hiring you for an administrative telecommute position, they will bring up the issue of salary. (You should avoid

being the first one to bring up salary because it can create the impression that you are more interested in the pay than the position.)

To maximize your salary, try to get the employer to state a figure first. If you are the first one to mention a specific salary figure, and it's lower than the one the employer had in mind, you risk getting hired for less than they might have been willing to pay you. Therefore, if they ask your salary expectations, try turning the question back to them by saying something like "It depends on exactly what I would be doing. What is the salary range for this position?"

What if their proposed salary offer falls short of your expectations? A 2005 survey by CareerBuilder.com found that 58% of the executives surveyed leave room for negotiations when proposing a new hire's salary. Of course, in order to negotiate for more, you'll have to present a strong case for why your particular set of skills and experience might warrant a higher salary than what's currently on the table.

In terms of being hired as a subcontractor, remember, you are being paid a percentage of what the client is paying the staffing agency, so take a look at their rates and keep the profit margin in mind. Your skills may very well be worth \$100 an hour, but if the agency hiring you only charges their clients \$50 an hour you will need to be comfortable with making less than that.

If this is your first foray into virtual assistance, remember that what the position might lack in a hefty paycheck, it will make up for in valuable experience working in the field and you'll be in a much better position to raise your rates in the near future.

If you really want unlimited potential for income, then you should consider being self-employed. In the next chapter you will learn how to start your own VA business.

4.5.2 Deciding Whether to Take the Job

No amount of money or prestige will make it any easier to get your work done when you have grave reservations about the job or concerns about the company or individual you are working for. Subcontracting

also has its pitfalls so you should go into this arrangement (both as a subcontractor and in hiring subcontractors) with your eyes wide open:

“Disadvantages of this arrangement can include the VA being restricted from possible contact with the client or even being given credit for a job well-done. All the control rests with the VA who has hired the subcontractor and occasionally on either side the experience can be a negative one. I have heard of subcontracting VAs who have stolen clients despite signing non-competition agreements and have also heard of VAs who fail to pay their subcontractors.”

— *Kate Kerans,*
Kerans Virtual Assistance

Above and beyond the general nervousness and unease associated with the big interview, ask yourself:

- Did you feel comfortable with the person you would be dealing with?
- Did the interviewer appear stressed or impatient?
- Will you likely be overwhelmed by the workload, or perhaps underwhelmed?
- How will the hours affect commitments to your family, social life, or important hobbies?
- Will there be room for advancement on the scale that you'd like to see your career progress?

Answers to questions such as these can help you decide if the job is worth taking and keeping. For some additional questions you can ask yourself when considering a job offer check out this article: www.mrnetwork.com/articles_candidates/weigh_the_offer.htm.



5. Starting Your Own Business

As a self-employed virtual assistant, you can enjoy freedom and the potential for much higher income than you might earn as an employee. If you dream of having your own VA business, the information in this chapter will help you get started.

Starting Full-Time or Part-Time

According to the Virtual Assistant Networking Association's 2007 survey of VAs, nearly 59% of respondents operate their business full-time, while 41% are part-time. Of those who currently operate their business on a part-time basis, over 70% indicated that they intend to move toward full-time operation. So, as you can see, you have a great deal of flexibility in the number of hours you choose to devote to your business. If you are currently employed, some of the questions you may need to consider are:

- Should I quit my job and start my virtual assisting business on a full-time basis?
- Should I remain at my current job and start a VA business on the side?

- Would my employer let me keep my job on a part-time basis so I could be available to meet with clients during business hours and have a secure source of income while I'm getting my business off the ground?
- If I leave my job to start my own VA business can I rely on my current employer to become one of my clients?

While some of your choices will depend on external factors such as whether or not your employer allows employees to moonlight, other choices will be yours to make.

Other Start-Up Decisions

Whether or not you are currently employed, there are many other decisions you will face when starting your virtual assistance business. For example:

- Should I have a specialization or offer general administrative services?
- Should I incorporate?
- Should I work with one or more partners?
- Where should I set up my office?
- What should I name my company?
- What systems do I need to set up (e.g. for invoicing)?
- How much should I invest in start-up costs?
- Should I hire support staff?
- What types of insurance should I get?
- What fees should I charge?

This chapter is designed to help you make these and other decisions you will face in starting your business. (The next chapter will help you decide how to market your business to attract clients.) It begins with creating a business plan and continues with an overview of other factors you'll need to consider in starting your own business. Chapters 5

and 6 also offer strategies, tips, and advice for increasing your chances of success in the early stages, and insight into how to make your business successful in the long-term.

Throughout the chapter you will also find many helpful resources for further information. If you could use more help with all areas of starting a business, the following are excellent sources of information:

Small Business Administration

The SBA offers help with business start-ups and has a variety of programs and services for the small business owner. There is at least one SBA office in every state in the United States. Call the Answer Desk at 1-800-U-ASK-SBA (827-5722) or visit www.sbaonline.sba.gov.

SCORE

A nonprofit organization, SCORE has over 12,000 volunteers who provide counseling and mentoring to new business start-ups. They also offer business tips on their website. Call 1-800-634-0245 or visit www.score.org.

Canada Business Services for Entrepreneurs

You will find a wide range of information at this site, including a step-by-step guide to walk you through starting your new business. Visit www.canadabusiness.ca.

Nolo.com

Nolo is a publisher of plain English legal information. Their website also offers free advice on a variety of other small business matters. Visit their website at www.nolo.com and click on the “Business, LLCs & Corporations” tab.

U.S. Chamber of Commerce Small Business Center

The U.S. Chamber of Commerce website offers free information on preparing a business plan, incorporating, choosing your office location, and other aspects of starting and running a business. Phone (800) 638-6582 or visit their website at www.uschamber.com/sb/learn/sbtoolkit.htm.

5.1 Getting Started

5.1.1 Creating a Business Plan

Business planning involves putting in writing all the plans you have for your business. If you will be seeking financing for your business, the lender will expect to see a business plan that shows you have a viable business idea with an excellent chance for success. Even if you don't need financing (most virtual assistance businesses do not), putting ideas on paper will give you the "road map" of where you want to go with your business and how you are going to get there.

A business plan can also help you avoid costly surprises. If you are considering whether to leave a secure job to start your own VA business, a business plan can help you determine the resources you will need to start your business and decide when the timing is best to get started. It will help you determine if you have enough funds set aside to support yourself while you get the business up and running.

If you make the effort to draw up a good plan now, you can be confident that it will pay off in the future. You may find over the course of your research that your thoughts change about how you will set up your business. For example, you may decide to start by subcontracting work from a more established VA, eliminating the expense of conducting your own marketing campaign.

After reading this chapter, and the next one on finding clients, you will be able to start creating your own business plan. It is a document you will probably read repeatedly as you start to operate your business. In the meantime, this section will give you an introduction to business planning, walk you through key components of a business plan, and conclude with a variety of resources to help you create your own business plan, including links to further information, business planning software, and business plan templates.

TIP: If your business plan is going to be shown to anyone, such as potential investors, make sure you proofread it carefully.

While the format of a business plan can vary, one good approach is to divide the body of your business plan into the following sections:

- A description of your business
- Your marketing plan
- Your financial plan
- Your management plan

In addition, your plan should include the following items:

- A cover sheet
- A table of contents
- An executive summary
- Financial projections
- Supporting documents

Description of Your Business

A description of your business is just that—a description of the business you plan to start and operate. The key is to include information about your business so that everyone who reads your business plan will know you're on to something viable.

You'll need to state in this section that, as a virtual assistant, you'll be operating a service business. Get specific about the services you'll provide. If you will have an area of specialization, state that in your description.

The description of your business should also explain the legal structure of your business. Will you have a sole proprietorship, for instance, or incorporate? You'll find more information about legal structures in section 5.1.2.

In this section you can also discuss the virtual assistance field generally, touch on points you will address in other parts of the business plan, and include details about how your business will operate. For example, you could describe your business hours. Do you plan to be available during regular business hours? If you are working at another full-time or part-time job, when will you be available to meet with clients? You could also identify the planned location of your business, and why it's appropriate for your business.

You can conclude the description of your business by clearly identifying your goals and objectives, such as sales targets. Support them with information you've acquired about being a virtual assistant. It's here that you're explaining exactly why you're starting this business and what you hope to accomplish with it.

Your own company description will be unique to your VA business. You'll find business plan models you can follow in the resources listed at the end of this section.

Should You Specialize?

Most professionals market themselves as specialists. For example, unless a doctor is a general practitioner, he or she will specialize as a pediatrician, cardiologist, plastic surgeon, etc. Similarly, lawyers specialize in criminal law, intellectual property, immigration, etc. Likewise, most virtual assistants choose to specialize.

Many virtual assistants feel it is easier to get started in the business as a specialist rather than a generalist because you have narrowed down the options of who your potential clients may be and these potential clients will perceive you as an expert in that area.

However, depending on your particular business, it may be better for you to be the equivalent of a general practitioner. For example, if you aren't yet sure what types of clients you want to work with or what services you most enjoy providing.

You can find information about specializations in section 2.1. When choosing a specialization, in addition to considering which areas you have experience in and are most enthusiastic about, you will need to consider which areas are most in demand.

Also watch for emerging trends which can help you recognize opportunities for your VA business. The resources in section 3.5 can help you keep on top of trends in the virtual assistance industry.

Your Marketing Plan

Following are key elements of a typical marketing plan. You will find additional information to help you plan your marketing in Chapter 6 of this book.

Your Clients

The most important elements of a good marketing plan are defining your market and knowing your customers. Knowing your customers is important because it allows you to tailor your services to accommodate those clients.

You don't want to limit yourself to a market that is too narrow—that can limit the scope of your business once it's underway. For example, you could decide to focus your marketing on “life coaches and career coaches”, but broadening the scope to “professional service providers” would expand your market significantly. Quantify your market and use your marketing plan to paint a picture of a wide and ready market that needs your VA services.

Competition

All businesses compete for customers, market share, and publicity. So it's smart to know who your competitors are and exactly what they're doing. To provide services that are different and better than those of your rivals, you need to evaluate your competitors' services, how they're promoting them, who is buying them, and other information.

Pricing

You'll learn more about setting fees later in this chapter, but know that you should address this issue, at least briefly, in your business plan. This section should consider factors such as competitive pricing, costs of labor and materials, and overhead.

Your Market Strategy

You'll need to think about how you'll advertise and promote your business. Have a budget in mind, or at least set percentages of your income that you'll invest back into marketing the business.

Your Financial Plan

Financial management is crucial to running a successful business. Your business plan should describe both your start-up costs and your operating costs. The start-up budget includes all the costs necessary to get your business up and running. Operating costs are ongoing expenses, such as advertising, utilities, rent and so forth.

Remember to include the following items in your budgets. Notice that some expenses overlap on the start-up and operating budgets. More information about expenses is provided in section 5.2.1.

Start-up Budget

Legal and professional fees, licenses, equipment, supplies, stationery, marketing expenses.

Operating Budget

Make a budget for your first three to six months of operation, including expenses such as: personnel (even if it's only your own salary), rent, insurance, marketing expenses, legal and accounting fees, supplies, utilities, printing, postage and courier, membership dues, subscriptions, and taxes.

Your financial management plan also should address the accounting system you plan to use. Many small business owners conduct their own accounting, using software such as Quicken (<http://quicken.intuit.com>) or QuickBooks (www.quickbooks.com), while others hire someone to set up a system.

Your Management Plan

No matter how large your business is, managing it requires organization and leadership. Your management plan will therefore address issues such as:

- Your background and business experience, and how they will be beneficial to your VA business
- The members of your management team (even if you'll be the only member)

- Assistance you expect to receive (financial help, advice, or other forms of aid)
- Plans for hiring employees or seeking partners or subcontractors, either now or in the future
- The duties for which you and any employees or subcontractors will be responsible
- A general overview of how your business will be run

The Extras

In addition to these major areas, your business plan should include the extras mentioned earlier:

A Cover Sheet

This identifies your business and explains the purpose of the business plan. Be sure to include your name, the name of the business, and the name of any partners, if applicable. Also include your address, phone number, email address, and other relevant information.

Table of Contents

This goes just under your cover sheet and tells what's included in your business plan. Use major headings and subheadings to identify the contents.

Executive Summary

Basically, this is a summary of your business plan. It should summarize everything you've included in the main body of the plan.

Financial Projections

This is an estimate of how much money you'll need to start your business, and how much you expect to earn. Remember to support your projections with explanations.

Supporting Documents

If you will be seeking start-up funding, you'll be expected to include financial information. This may include your personal (and business,

if applicable) tax returns for the past three years, a personal financial statement (get a form from your bank) and a copy of a lease agreement if you will rent office space.

Resources

There are a number of excellent resources available to help you write your business plan. The following are among the best:

SCORE

Offers an outstanding free business plan template, available in Word or PDF formats. They also offer an online workshop on how to “Develop a Business Plan” and many other resources. Visit the home page at www.score.org and click on “Business Tools” or go directly to www.score.org/business_toolbox.html.

Small Business Administration: Write a Business Plan

The Small Business Administration has links to sample business plans, a business plan workshop, an interactive business planner and more. Go to www.sba.gov/smallbusinessplanner. Under #1, click on “Write a Business Plan.”

RBC Royal Bank Business Resources (Canada)

At www.rbcroyalbank.com/sme/index.html, under #3, Create the Plan, click on “Business Plans.” You’ll find advice and tips for writing your business plan, as well as several sample business plans.

Canada Business Services for Entrepreneurs

Canada Business offers detailed information about writing a business plan, as well as links to templates and samples. Go to www.canadabusiness.ca/eng/86. Other business plan templates and advice are available at www.bdc.ca/en/business_tools/business_plan/default.htm.

Business Plan Pro Software

If you want help creating a professional business plan, another option is to buy business planning software from PaloAlto Software. The standard version of Business Plan Pro is available for \$99.95; the premier

version is \$199.95. Both are available at www.paloalto.com/business_plan_software. Business Plan Pro offers a step-by-step guide to creating a business plan, as well as over 500 samples.

To see a free sample of a business plan for a virtual assistance business, go directly to www.bplans.com/administrative_service_business_plan/executive_summary_fc.cfm.

5.1.2 Choosing a Business Legal Structure

Like all entrepreneurs, virtual assistants are faced with the decision of how to legally structure their business. You may be familiar with the different forms of legal structures—sole proprietorship, partnership, corporation or limited liability company—but it's worthwhile to review them briefly so that you can consider your options. In this section we will look at the advantages and disadvantages of each for businesses.

Sole Proprietorship

A sole proprietorship is any business operated by one single individual without any formal structure or registration requirements. A sole proprietorship is the simplest and least expensive business legal structure when you are starting out. It is also the easiest because it requires less paperwork and you can report your business income on your personal tax return. One drawback to this type of business is that you are personally liable for any debts of the business.

Without going through any formal processes, you can begin your VA business simply by getting the word out that you're in business. With this said, however, there are usually business licenses and permits required by local municipalities in order for you to conduct business. The costs of these licenses are usually minimal, but be sure to check with your local municipal licensing office.

Business Licensing

Your city hall should be able to tell you if you need a license to work from home (may be known as a home occupation license) and, if so, where to get it. In many communities, to obtain a license to work at home you will need to fill out a form, provide your business name and phone number, and give some details about the nature of your busi-

ness. Most questions on the form are designed to detect and deter people who will be a nuisance or a risk to their neighbors, and will not apply to you. This license should cost you about \$100, and will be valid for one year.

You may also be required to have a county or state license so be sure to check with regulatory agencies in your area to determine what you'll need. The U.S. Small Business Administration has helpful information about state and federal licensing requirements. Visit www.sba.gov/smallbusinessplanner. Under #2, click on "Get Licenses and Permits." For a list of links to state business license office websites, visit www.business.gov/register/licenses-and-permits.

For information on business licensing in Canada, see the Canadian Government's Canada Business Services for Entrepreneurs website at www.canadabusiness.ca. Click on "English," then under "Main Topics" choose "Regulations, Licenses and Permits."

Here are some of the advantages and disadvantages of starting your VA business under the sole proprietorship model.

Advantages

- Easy to start
- Low start-up costs
- Flexible and informal
- Business losses can often be deducted from personal income for tax purposes

Disadvantages

- Unlimited personal liability: the sole proprietor can be held personally responsible for debts and judgments placed against the business. This means that all personal income and assets, not just those of the business, can be seized to recoup losses or pay damages.
- All business income earned must be reported and is taxed as personal income.
- More difficult to raise capital for the business

Incorporation

Incorporation of a business means that a separate, legal corporate entity has been created for the purpose of conducting business. Like an individual, corporations can be taxed, sued, can enter contractual agreements and are liable for their debts. Corporations are characterized by shareholders, a board of directors and various company officers. As such, ownership interests can be freely transferred.

Creating a corporation requires filing of numerous documents to legalize your virtual assistance business, as well as formally naming a president, shareholders, and director(s), all of whom can be a single person as set out in the company charter. As the rules and forms required for incorporation vary from state to state and province to province, it's best to consult your local business licensing office or a local lawyer specializing in incorporation.

While it is probably best to seek legal expertise when incorporating, if you have the expertise and knowledge, you can incorporate your own business or use one of the many online resources that specialize in these matters. Here are a few websites offering such services, often for only a couple hundred dollars:

- *BizFilings*
www.bizfilings.com
- *The Company Corporation*
www.corporate.com
- *Companies Incorporated*
www.companiesinc.com
- *Intuit — My Corporation.com*
www.mycorporation.com
- *Form-A-Corp, Inc.*
www.form-a-corp.com

Here is a list of some of the advantages and disadvantages to incorporating your VA business.

Advantages

- Protect personal assets and income from liability by separating your business income and assets from your personal
- Corporations get greater tax breaks and incentives
- Ownership can be sold or transferred if the owner wishes to retire or leave the business
- Banks and other lending institutions tend to have more faith in incorporated businesses so raising capital is easier

Disadvantages

- Increased start-up costs
- Substantial increase in paperwork
- Business losses cannot be offset against your personal income
- Corporations are more closely regulated

An S Corporation is similar to the corporation in most ways, but with some tax advantages. The corporation can pass its earnings and profits on as dividends to the shareholder(s). However, as an employee of the corporation you do have to pay yourself a wage that meets the government's reasonable standards of compensation just as if you were paying someone else to do your job.

Partnerships

Another business structure that some virtual assistants choose over sole proprietorship or incorporation is the partnership. A partnership is precisely as its name implies, a business venture entered into by two or more people with the intent to carry on business and earn profits. Partnerships can be beneficial for virtual assistants as the workload and finances can be shared, and partners with differing areas of expertise can increase business opportunities.

You must register your partnership with a corporate registry. This does not mean that you must incorporate, only that you are making a formal declaration of entering into business with another person or persons.

Be sure to consult your local business registry and a lawyer specializing in business registry. The primary purpose for doing this is for each partner to protect himself or herself concerning issues such as sharing profits, liability and dissolving the partnership equitably. Below are some of the potential advantages and disadvantages to partnerships:

Advantages

- More equity for start-up costs
- Broader areas of expertise can lead to increased opportunities
- Lower start-up costs than incorporation
- Some tax advantages

Disadvantages

- All partners are equally liable for the other's mistakes with the same liability as a sole proprietorship
- Profits and losses must be shared
- The business must be dissolved and reorganized when a partner leaves

Beyond any legal issues, before going into business with a partner you should spend many hours talking about how you will work together, including:

- What each of you will be responsible for
- How you will make decisions on a day-to-day basis
- What percentage of the business each of you will own
- How you see the business developing in the future
- What you expect from each other

During your discussions you can learn if there are any areas where you need to compromise. For example, one of you may want to start your business as a part-time job, while the other wants to work full-time and eventually build a business that will employ more people. You can avoid future misunderstandings by putting the points you have agreed

on into a written “partnership agreement” that covers any possibility you can think of (including one of you leaving the business at some point in the future).

Limited Liability Company (LLC)

A Limited Liability Company is a newer type of business legal structure in the U.S. It is a combination of a sole proprietorship (where there is only one member of the LLC) or partnership and a corporation, and is considered to have some of the best attributes of each, including limited personal liability.

An LLC business structure gives you the benefits of a partnership or S corporation while providing personal asset protection like a corporation. Similar to incorporating, there will be substantial paperwork involved in establishing this business structure. LLCs have flexible tax options, but are usually taxed like a partnership. Here are some of the advantages and disadvantages of LLCs:

Advantages

- Limited liability similar to a corporation
- Tax advantages similar to a corporation
- Can be started with one (except in Massachusetts) or more members like a sole proprietorship or partnership

Disadvantages

- More costly to start than a sole proprietorship or partnership
- Consensus among members may become an issue
- LLC dissolves if any member leaves

In the end, choosing a business legal structure for your VA business is a personal choice, and the advantages and disadvantages should be considered thoroughly. Many virtual assistants begin their independent venture as a sole proprietorship because of the low costs, and incorporate as the business grows and the engagements become larger and more complex. For more information about business structures take a

look at the resources available at FindLaw.com. The direct link is <http://smallbusiness.findlaw.com/business-structures>.

For some additional government resources to help you decide which structure to choose in the U.S., try the Small Business Administration. Visit www.sba.gov/smallbusinessplanner and click on “Choose a Structure.” In Canada, visit the Canada Business Services for Entrepreneurs site at www.canadabusiness.ca. Click on “English” then on “Starting a Business,” then on “Choosing a Business Structure.”

5.1.3 Choosing a Business Name

There are a few things to consider when deciding how to name your business. Your business name needs to:

- Describe what you do
- Be easy to pronounce
- Attract customers
- Be unique
- Be available

To choose a name for your VA business, start by taking a look in the phone book or on the Internet to see the names that other virtual assistants have chosen. Notice which names stand out. When you’ve decided on a few names that sound fabulous, let some friends and colleagues know what you’re thinking of calling your business, and ask for their comments and opinions. The decision is still up to you, of course, but the instant reactions of “real people” can be a good indication of whether you are on the right track or not. Here are name samples from the VA business owners we surveyed.

- Monday Morning VA
- Organized Time
- Longer Days Virtual Assistance

In most jurisdictions, once you have chosen your business name you will also have to file a “Doing Business As” (DBA) application, to reg-

ister the fictitious name under which you will conduct your business operations. The DBA allows you to operate under a name other than your own legal name.

Filing a DBA usually takes place at the county level, although some states require that you file at the state level, publish your intent to operate under an assumed business name, and sign an affidavit stating that you have done so. However, in most cases it's usually just a short form to fill out and a small filing fee that you pay to your state or provincial government. You can find links at the Business.gov website to the appropriate government departments where you can file your business name at www.business.gov/register/business-name/dba.html.

It's important that your business name not resemble the name of another similar business offering similar services. For one thing, prospective clients may confuse the other business with yours and go with your competitor's services instead of yours. In addition, if you do use a name too similar to another business that was in business first they will have grounds for legal action against you.

Before officially registering your business name, you must conduct formal fictitious names and trademark searches. (The fictitious names database is where non-trademarked business names are listed.) A trademark database lists all registered and trademarked business names. In the U.S., the essential place to start is with the U.S. Patent and Trademark Office. You can hire a company to do a name search for you, or conduct a free search yourself at the PTO's website at www.uspto.gov/main/trademarks.htm.

In Canada, the default database for name searches is the Newly Upgraded Automated Name Search (NUANS) at www.nuans.com. There is a \$20 charge for each NUANS search. You can also hire a company such as Arvic Search Services (www.arvic.com) or www.biznamesearch.com to help you with name searches, trademarks and incorporating your business for a fee. Check online for "corporate registry services" to find other companies.

If you would like to learn more about this subject, you can read an in-depth article about naming your business entitled "How to Name Your Business" at the Entrepreneur.com website. This article includes tips on how to brainstorm ideas for naming your business, as well as establish-

ing trademarks and how to file a DBA. A related article, “8 Mistakes to Avoid When Naming Your Business” offers tips on avoiding some typical business naming mistakes. You can find both of these articles at www.entrepreneur.com/startingabusiness/startupbasics/index144024.html (click on “Naming Your Business” in the “Browse by Topic” section).

5.1.4 Franchising

After reading the previous sections, you may be wondering if there’s an easier way to get your business started than to do it yourself. If you are eager to start your own business, but are concerned about the many facets involved in getting everything set up, you may want to consider franchising.

Franchising is a business model which allows someone (you) to run a local business using an established regional or national company or corporation name, logo, products, services, marketing and business systems. The original company is known as the “franchisor” and the company that is granted the right to run its business the same way as the franchisor is known as the “franchisee.”

You have probably bought products and services from many franchises. McDonald’s, Burger King, Wendy’s and many other fast-food outlets are franchises, as are many other types of businesses. Recent figures from industry analysts estimate that franchising companies and their franchisees accounted for more than \$2 trillion in annual U.S. retail sales from 900,000 franchised small businesses. So, clearly, franchises can be successful business models.

Pros and Cons of Franchising

Often, people who choose to franchise do so because they want to minimize their risk. By working with an established system, franchisees hope to avoid costly mistakes and make a profit more quickly, especially since the business probably already has name recognition, products and marketing concepts that are popular among the public.

Franchising offers some unique advantages. Buying a ready-made business means you do not have to agonize over the minute details of a business plan, you do not have to create a logo and letterhead, and the

organization of your store is already done. Plus, there is less risk with a ready-made business with a proven track record.

Franchises are good for people who want support running their businesses. The franchisee may receive assistance with everything from obtaining supplies to setting up record keeping systems. Many franchisors are continuously working to develop better systems and products and you can take advantage of those developments. Franchisors typically provide a complete business plan for managing and operating the establishment. The plan provides step-by-step procedures for major aspects of the business and provides a complete matrix for the management decisions confronted by its franchisees.

If you choose to franchise, remember that although you own the store you do not own any of the trademarks or business systems. A franchisee must run their business according to the terms of their agreement with the franchisor. In exchange for the security, training, and marketing power of the franchise trademark, you must be willing to give up some of your independence. If you are a person who likes to make most decisions on your own or to chart the course of your business alone, a franchise may not be right for you.

Since someone else is ultimately “in charge,” you may be wondering how having a franchise is different than being an employee. In fact, there are significant differences. You have more freedom than an employee; for example, you might choose your own working hours. And you could ultimately earn a lot more money than an employee.

On the other hand, franchisees must pay thousands of dollars up front for the opportunity to work with the business. In addition, you will be required to cover your own operating costs (including the cost of staffing your store to the levels required by the franchisor), pay a franchise fee and a percentage of total sales.

Costs

Entrepreneur Magazine describes a franchise fee as a one-time charge paid to the franchisor “for the privilege of using the business concept, attending their training program, and learning the entire business.” Other start-up costs may include the products and services you will actually need to run the business, such as supplies, store fixtures, com-

puter equipment, advertising, etc. The fees for operation will vary from franchise to franchise, and may rely heavily on location, but expect the franchise fee to be somewhere between \$15,000-\$25,000, with additional start-up costs.

There are a variety of factors involved in determining the initial investment. For example, if you are interested in operating a virtual assistance franchise, the average investment will cost anywhere between \$29,000 and \$70,750 depending on the geographic location and the size of the store. (These investment figures are higher in Canada, for example.) Most franchise owners obtain financing for their business by providing approximately 35% of the total capital, and then arrange a business loan from a local bank for the balance of the total investment required. (See section 5.2.2 for more information on start-up funding.)

In addition to your initial investment, you can expect to pay the franchisor ongoing royalties, generally on a monthly basis. These royalties are usually calculated as a percentage of your gross monthly sales, and typically range from 2 percent to as much as 10 percent; the exact amount will depend on the company you franchise with. This is the corporation's cut for providing you with their business model and good name.

Choosing a Virtual Assistance Franchise

It is important to do your homework on the company you are interested in franchising with — gather all the information you need to make an informed decision. Get some professional opinions on any franchise opportunity you're interested in. Work with an attorney who understands the laws associated with franchising. Also, you may want to work with an accountant to examine your anticipated expenses, your financing needs, and your prospects for achieving your desired level of profitability before you sign any agreement. Speak with other people who have invested in the company you are investigating and have an attorney examine the franchisor's contract.

Key points to research:

- The type of experience required in the franchised business
- Hours and personal commitment necessary to run the business
- Background of the franchisor or corporation

- Success rate of other franchisees in the same system
- Franchising fees to open the franchise
- Initial total investment required to open the franchise
- Cost of operation to continue the right to operate the business as a franchisee
- Any additional fees, products or services, such as advertising, that you must buy from the franchisor and how they are supplied

For excellent advice on franchising, visit the following websites:

- *Canadian Franchise Association*
www.cfa.ca
- *Entrepreneur's Franchise Zone*
www.entrepreneur.com/franchises/index.html
- *Small Business Administration: Buy a Franchise*
www.sba.gov/smallbusinessplanner/start/buyafanchise/

As of the writing of this book, there is only one widely known firm offering franchise opportunities in the virtual assistance market. Their information is presented below. However, as the field represents enormous growth it is likely that others will emerge. Please note that this list does not represent our endorsement of this organization or recommendation of franchising. It is provided for information purposes only. Only you know if franchising is right for you.

Cybertary

Cybertary is a U.S.-based company offering on-demand administrative, creative, and technical virtual assistance support services to entrepreneurs and small businesses. They offer “turnkey” virtual assistance franchises in the U.S. and Canada.

Address: 10016 Foothills Blvd., #110
Roseville, CA 95747

Phone: (888) 292-8279

Fax: (877) 292-8279

<i>Contact:</i>	franchise@cybertary.com
<i>Website:</i>	www.cybertaryfranchise.com
<i>Franchise Fee:</i>	\$37,500+ (depending on market area), \$400 per-month royalty fee, \$100/month technology fee, 1% gross sales paid quarterly for National Ad Fee
<i>Total Investment:</i>	\$40,000 - \$78,000
<i>Qualifications:</i>	\$80,000 net worth, \$40,000 cash liquidity, minimum 5 years corporate experience

5.1.5 Choosing Your Location

Before you can decide where to locate your business, you have to determine what functions you need your work space to serve. Take into consideration the services you provide and what tasks you will need to do in your office. Consider whether you will meet with clients at your office. Most virtual assistants don't, and communicate with clients only by phone, email, or web conferencing (hence the "virtual" in virtual assistant!). You will also need to consider if you have enough space to store documents and other materials, and space for future employees or partners to work if you decide to expand.

Much like choosing a business name, your choice of office location may depend on client perception. However, if you don't intend to invite clients to your office, then a home office is the most economical place for you to establish your business. Many virtual assistants choose to keep their office in their home for the long-term.

Working from Home

For many people, the biggest benefit of working from home is the end of the commuter lifestyle, greater freedom, and the ability to spend time with family. Another benefit for eligible businesses is that you can deduct from your income taxes a percent of your mortgage payment and property taxes (or rent) and a share of utilities and maintenance costs.

Another benefit for eligible businesses is that you can deduct from your income taxes a percentage of your mortgage payment and property taxes (or rent) and a share of utilities and maintenance costs. There are various methods to make those calculations, but by far the easiest – and

most acceptable to the IRS – is to use an entire room, and to use it for no other purpose. In the U.S., IRS Publication 587 has information on how to compute the calculation and file the deduction. You can download this information by visiting the IRS website and searching for the publication numbers from the search engine on the front page. At the time of publication of this guide it was available online at www.irs.gov/pub/irs-pdf/p587.pdf.

The other thing you should check before deciding on an office at home is local zoning. Most places won't have a problem with a home-based business that adds only a few cars a day to the automobile load on your street. Most will, however, prohibit you from posting a sign in your front yard, which is okay anyway, as you will not get any clients from drive-by traffic. To find out the rules in your area, look up "zoning" or "planning" in the local government section of your phone book.

In addition to any legalities, working from home requires some planning with family members. Set regular office hours that you will insist on, both for your own focus and to keep family members from intruding when you need to work. It will be tempting for the family to interrupt you. So make it clear you are at work unless it's an emergency. (The garage on fire is an emergency; needing to know where the cookies are is not.)

Office Space

While a home office works well for many virtual assistants, others prefer to rent a separate space. If you find it challenging to stay motivated, or tend to get easily distracted when you're at home, an office may be just what you need to help you focus on business. A separate space also creates a better impression if you plan to have people visit you. If you want a place to meet with clients, or work with employees, you might want to consider getting an office outside your home.

If you decide to rent space, start by determining what your requirements are. Look for a place that is convenient to get to from your home, and that gives you quick access to any services you may need. You can use the checklist below as a starting point.

If you want the appearance of a professional office space, but cost is an issue, consider shared office space in a business center or executive

suite. These facilities are typically furnished offices that provide you with receptionist and mail services. They may also offer photocopiers, fax machines, Internet access, and conference rooms that you can use for client meetings. Check the Yellow Pages under “office space” or do a Google search for your city and “shared office space,” “business center” or “executive suite.”

Office Space Checklist

- ☐ Will this be an easy commute for me? (You don’t want to have to battle traffic to and from work every day if you can avoid it.)
- ☐ Is the neighborhood or district safe? (You want to feel comfortable in your office and you want this for your clients as well.)
- ☐ Is the parking area lit well? (Drive by at night and look at the lighting. You don’t want to have to walk to your car in the dark.)
- ☐ Is the parking convenient for my clients, employees, and me? (Even if you don’t mind a long hike, your clients will expect convenience.)
- ☐ Is there space for growth? (You don’t want to have to move to a bigger office next year.)
- ☐ Can I afford it? (You’ll want to read your lease agreement carefully, and crunch some numbers in your budget before you agree.)

5.2 Financial Matters

5.2.1 Start-up and Operating Expenses

Although your clients will reimburse you for expenses that can be directly attributed to the projects you do for them (see section 5.2.6), you will have a number of business expenses that you won’t be able to bill to your clients. Fortunately, a VA business is a relatively inexpensive business to start, especially if you will be working from home and are running a solo operation. Still, every business has expenses and it’s important to budget for these before you start calculating your fees.

Use the following to estimate your start-up expenses and your monthly operating expenses. Note that even if an item is listed below, that doesn't mean you have to budget for it. You may not need it, or you may already have it. You should also consider if there are expenses not on this list that will apply to you.

Start-Up Expenses		
Item	Low	High
Office furniture (see checklist later in this section)	_____	_____
Computer (desktop and/or laptop with wireless router)	_____	_____
Headset	_____	_____
Color printer/copier/fax/scanner (separate or all-in-one)	_____	_____
Office software	_____	_____
Business phone line installation fee	_____	_____
Webcam (for video conferences)	_____	_____
BlackBerry, iPhone, or other mobile device	_____	_____
Telephone	_____	_____
Office supplies	_____	_____
Stationery	_____	_____
Business cards	_____	_____
Printing (brochures or other marketing materials)	_____	_____
Website set-up costs (design, domain name, etc.)	_____	_____
Business licenses/fees	_____	_____
Professional consulting (lawyer, accountant)	_____	_____
Other	_____	_____
TOTAL:	_____	_____

Monthly Operating Expenses

Your monthly operating expenses include both fixed and variable costs. Fixed costs remain the same from month to month regardless of the amount of work you do (examples include rent and membership dues), while variable costs may vary from month to month (examples include travel and taxes). To estimate monthly variable costs, start by estimating a yearly total than divide that by 12 for a monthly average.

Item	Low	High
Salaries	_____	_____
Benefits	_____	_____
Rent (or portion of mortgage)	_____	_____
Office supplies (see checklist later in this section)	_____	_____
Telephone	_____	_____
High-speed Internet service	_____	_____
Postage and courier	_____	_____
Travel expenses including mileage	_____	_____
Insurance costs	_____	_____
Membership dues	_____	_____
Printing materials	_____	_____
Marketing expenses	_____	_____
Web hosting	_____	_____
Magazine subscriptions/professional literature	_____	_____
Training and conferences	_____	_____
Legal and accounting services	_____	_____
Banking expenses	_____	_____
Entertainment	_____	_____
Taxes	_____	_____
Other	_____	_____
TOTAL:	_____	_____

Creating a monthly budget will help you plan for your first year in business. After the first year, you can then build a budget for year two based on what you actually spent during your first year. Your monthly budget will also help you determine what costs you need to cover before you start making a profit.

Your own costs may vary widely from those of other virtual assistants, depending on what you currently have and what you plan to do with your business. For example, your rent might range from \$0 if you have a home office to \$1,000 per month for leased office space.

Following are checklists of typical office equipment and supplies required for a VA business. Keep in mind, however, that many virtual assistants are now going green and limiting the amount of paper supplies they use. This is not only good for the environment, but also for your wallet. Keeping as much of your business electronic as possible also means less space required for storage. For details about the specific tools and supplies you'll need to do many of the tasks required by your clients, and where to get them, see section 2.2. Most of the large retail office supply chains can set you up with everything you need for your office at a reasonable price.

- *Staples*
www.staples.com
- *Office Depot*
www.officedepot.com
- *OfficeMax*
www.officemax.com

There are also many free and low-cost software programs available online to get you started with some common tasks like web design and creating PDF documents (see section 2.2 for a list of useful budget-conscious tools). You may find that these are sufficient for your needs, at least initially as you explore new skill sets. Once you determine what you enjoy most and what services you'd like to specialize in, then you might consider investing in some of the professional software packages that provide all the bells and whistles.

Office Furniture and Equipment Checklist

- ☐ Bookcases for reference material
- ☐ Chair(s)
- ☐ Computer and software
- ☐ Printer/fax/copier/scanner
- ☐ Desk (one or more)
- ☐ Filing cabinet
- ☐ Lamps and lighting
- ☐ Storage shelves
- ☐ Work table

Supplies and Small Equipment

- ☐ Accordion files
- ☐ Binders
- ☐ Brochures
- ☐ Business cards
- ☐ Business stationery
- ☐ Calculator
- ☐ Cell phone
- ☐ Day planner or PDA
- ☐ Envelopes (all sizes)
- ☐ File folders
- ☐ File labels
- ☐ Index cards
- ☐ Mailing labels
- ☐ Mailing envelopes

- ☐ Paper
- ☐ Paper clips
- ☐ Paper cutter (for trimming brochures, postcards, etc.)
- ☐ Pens, pencils, markers, and erasers
- ☐ Post-it notes
- ☐ Postage stamps
- ☐ Rubber bands
- ☐ Ruler
- ☐ Stapler and staples
- ☐ Tape

Keeping Track of Your Finances

Here are some tactics to use to keep track of your business income and expenses. First, open a business account at a bank, trust company or credit union, even if you are using only your own name to do business. Use this only for paying the bills of the company and your own salary, which you then deposit in your personal account.

Get a style of business check that requires you to record checks you've written. You want to create a paper trail for your business account so you are able to:

- Prove your deductions at tax time
- See at a glance where your money has gone
- Create balance sheets that your vendors or other financial institutions may request from time to time

Also, keep track of your accounts receivable, accounts payable, and so on in a ledger book, which you can get at any office supply store. Or else use an electronic bookkeeping package. The most popular bookkeeping software for small businesses is Quicken (<http://quicken.intuit.com>). For under a hundred dollars, Quicken's Home and Business program will help you prepare invoices, manage your accounts, and generate reports from your records.

Finally, keep two additional ledgers – small enough to carry in your purse or briefcase – so you can log (1) mileage (or other travel expenses), and (2) everything you spend during the day (remember to keep personal and business expenses separate).

Also carry an envelope so you can keep receipts for everything you buy. The cup of coffee you buy for a prospective customer, the latest issue of a business magazine, the mileage you travel to a client's office, the pack of paper you pick up at the office supply store, the admission charge for a trade fair — these and many other expenses should be accounted for so you can minimize your taxes. And, of course, knowing exactly where your money is going will help you plan better and cut back on any unnecessary expenses. So make it a habit to ask for a receipt for every expense related to business.

Be sure to re-file these at night in the appropriate files in your file cabinet. The business receipts should be stapled to the order form for each purchase/service for a client. No matter how you design a system, make sure it works for you and that you can find receipts for anything at any time.

5.2.2 Start-up Financing

Although the start-up costs for virtual assistance businesses are minimal, you may want to secure a loan or investment to get through the early months, purchase some office equipment, or lease office space.

In business, there are two basic kinds of financing: equity financing and debt financing. The decision to choose debt or equity financing usually will be based on your personal financial position and how much additional money you need in order to get your business started. Essentially, equity financing is when you agree to give someone a share in your business in exchange for an agreed amount of investment capital from that person.

Debt financing is any form of borrowing money, including a loan, lease, line of credit or other debt on which you must pay interest in order to finance the original principal amount. Sources for this kind of financing include banks, credit unions, credit card companies, suppliers, and so on. If you buy a computer system for your company and pay for it in monthly installments over a couple of years, that is a form of debt

financing since you will pay interest on the amount you finance. Consider all your options carefully and, especially before you enter into any kind of long-term debt arrangement, speak with an accountant and a lawyer first.

Only you can decide which financing sources will be the best ones for your business and your personal situation. The most important thing is to make sure you agree to loan repayment terms that you can live with and that are realistic for you. In the following sections we'll look at some of the sources of each type of financing and the advantages and disadvantages to each. Additional advice on all aspects of financing your business can be found at the SBA's Small Business Planner website at www.sba.gov (under "Start Your Business", click on "Finance Start-Up" then choose "Financing Basics"). In Canada, visit www.canada-business.ca/eng/125/142.

TIP: Many financial consultants recommend having a nest egg to live on while you are starting up your business. Some suggest at least six months' of living expense money — that is, all the money you will need monthly to pay all your personal living expenses, bills, and debts, so you can focus on your new business without stress. This is apart from any start-up capital you might need for the business itself.

Commercial Loans

Commercial loans are loans that you can get from a financial institution. These include traditional banks, credit unions, savings and loans and commercial finance companies. The terms of your loan will depend upon several things, including your credit score, your collateral, and your ability to pay back a loan. Be sure to compare interest rates and terms of lending to see which institution offers the best deals.

When you are starting your business, financial institutions will likely lend the money to you personally rather than to your business. As a result, they are much more interested in your personal financial status than your business plan. A business just starting up won't count as collateral, so you'll probably need to guarantee the loan with personal assets like your house or your car.

They will look at how much money you need every month to pay your bills, what kind of resources or assets you have, what kind of debt you are in, and how you will repay this debt.

Once your business is established, if you want a commercial loan in order to expand – for example to open VA offices in other cities – the financial institution may be willing to lend the money to your business rather than to you personally.

In that case, the lending institution will insist on seeing a formal business plan that demonstrates clearly-defined financial and business goals. (If you haven't read it already, see section 5.1.1 for advice on creating a business plan.) You will also need to prepare a loan proposal, which includes a credit application, and provide information about your business including the following:

- The type of loan you're applying for
- Amount you are requesting
- What you will use for collateral
- How the money will be used
- Information about your business, its name, legal structure, tax numbers, existing loans, taxes owed, assets
- Details about the business owners or principals: name, mortgages, source of other income

Family and Friends

One of the greatest resources for your start-up money will always be the people you know who believe in you and your ideas—your family and friends. Very often they will help you with money when all other resources fail you. They usually will agree to payback terms that aren't as strict as commercial lenders, and they are usually pulling for you, too. As with any other kind of loan, it is important to make sure that you and the other parties completely understand and agree to the terms of the loan. Make sure you have a written document which states when and how you will pay the loan back.

Another possibility is to ask a family member to co-sign a commercial loan for you. Co-signing means that this person agrees to take on the financial responsibility of the loan if you should fail. Family members are often willing to help you out this way. Make sure, before friends or family members help you out by co-signing a loan, that they are really comfortable doing so.

Partners

One of the simplest forms of equity financing is taking on a partner. Having a partner in your business brings additional skill sets, business contacts and resources to the venture. Most importantly, a partner can bring money to help pay for start-up costs and assist with ongoing operations. You'll need to decide whether your partner will be active in the running of the company or just a silent partner who invests the money, receives income from the business, but has no say in how things are run. (You can read more about Partnerships as a form of business legal structure in section 5.1.2.)

You as an Investor

Never forget that you might be your own best source of funding. One nice thing about using your own money is that you aren't obligated to anyone else or any other organization—it is yours to invest. This can be an excellent solution for individuals with some credit problems.

To raise your own capital, you can:

- Cash out stocks, bonds, life insurance, an IRA, RRSP, or other retirement account
- Increase your credit on charge cards (remember that you will pay high interest rates on these)
- Use personal savings
- Take out a second mortgage or home equity loan on your house or other property
- Sell something valuable, like a car, jewelry, real estate, or art

Government Programs

Small Business Administration Loans

The Small Business Administration (SBA) doesn't actually lend you money. However, they have a program called the "7(a) Loan Program" in which they work with banks to provide loan services to small business owners. The SBA guarantees a percentage of the loan that a commercial lender will give you, so that if you default on your payments, the bank will still get back the amount guaranteed by the SBA. As the borrower, you are still responsible for the full amount of the loan. When you apply for a small business loan, you will actually apply at your local bank. The bank then decides whether they will make the loan internally or use the SBA program.

The SBA also provides a pre-qualification program that assists business start-ups in putting together a viable funding request package for submission to lenders. They will work with you to help you apply for a loan up to a maximum amount of \$250,000. Once the loan package has been submitted, studied, and approved by the SBA, they will issue a commitment letter on your behalf that you can submit to lenders for consideration. They provide the extra assurance that many lenders need to get entrepreneurs the financing they need. You can read more about the process at www.sba.gov (click on "Services" then on "Financial Assistance").

Another program offered by the SBA is a "Micro-Loans" program, which offers loans to start-up and newly established businesses through nonprofit entities at the local level up to a maximum of \$35,000. The average loan is about \$13,000. Interest rates for these small loans vary between about 8 to 13 percent. You can find out more about these loans at the SBA website.

Government Programs in Canada

If you are planning to open a retail business in Canada, you might be interested in the Business Development Bank of Canada (BDC) or the Canada Small Business Financing Program (CSBF). The BDC is a financial institution owned by the federal government that offers consulting and financing services to help get small businesses started. They also have a financing program aimed specifically at women entrepreneurs.

You can learn more about the Business Development Bank of Canada (BDC) and its financing resources at www.bdc.ca.

The Canada Small Business Financing Program is much like the SBA 7(a) Loan Program mentioned earlier in this section. The maximum amount you can borrow is \$500,000, and no more than \$350,000 can be used for purchasing leasehold improvements, improving leased property or purchasing or improving new or used equipment. The CSBFP works with lenders across the country to offer loans at 3% above the lender's prime lending rate. To find out more, visit www.ic.gc.ca/eic/site/csbfp-pfpec.nsf/eng/h_1a02855.html.

5.2.3 Taxes

If you are properly informed and prepared you won't have to face your tax responsibility with a feeling of dread. In fact, once you are organized and you have enlisted the help of a good tax professional, taxes become just another regular business task.

Get Informed First

The best thing you can do to be sure of your personal and business tax obligations is to find the information you need before you start your new business. The Internal Revenue Service (IRS) has a number of informative documents online that you can look at today to learn the basics about everything you need to prepare for your taxes as a small business owner. If you read these documents and understand them, you will have no surprises at tax time.

One helpful document is the Tax Guide for Small Business that outlines your rights and responsibilities as a small business owner. It tells you how to file your taxes, and provides an overview of the tax system for small businesses. You can find this document at www.irs.gov/pub/irs-pdf/p334.pdf. For more general information for small business owners from the IRS visit their website at www.irs.gov/businesses/small.

For Canadian residents, the Canada Revenue Agency also provides basic tax information for new business owners. This includes information about the GST, how to file your taxes, allowable expenses and so on. You can find this information and more helpful documents at www.cra-arc.gc.ca/tx/bsnss/menu-eng.html.

It is also important to be informed about your tax obligations on a state and local level. Tax laws and requirements vary on a state-by-state basis and locally, too. Make sure that you find out exactly what you are responsible for in your state and city. In addition, it is important to find out about sales tax in your area. The Tax Foundation provides information on a state-by-state basis for personal, sales and other taxes at www.taxfoundation.org/taxdata. The Canada Revenue Agency has a linked directory of government websites at www.cra-arc.gc.ca/tx/bsnss/prv lnks-eng.html where you can find tax information on a province-by-province basis.

Getting Assistance

If you decide you would prefer a qualified tax professional to help you handle your taxes, you will find you are in good company. Many small business owners decide to have a professional handle their taxes. An accountant can point out deductions you might otherwise miss and save you a lot of money.

One resource that may assist you in choosing an accountant is the article “Finding an Accountant” by Kevin McDonald. It offers helpful advice for finding an accounting professional whose expertise matches your needs. The article is available at www.bankrate.com/brm/news/advice/19990609c.asp. Once you’ve determined what your accounting needs are you may be able to find a professional accountant at the Accountant Finder website (www.accountant-finder.com). This site offers a clickable map of the United States with links to accountants in cities across the country. Alternatively, the Yellow Pages directory for your city is a good place to find listings for accountants.

You will also need to understand payroll taxes if you plan on hiring employees. Each new employee needs to fill out paperwork prior to their first paycheck being issued. In the U.S. this will be a W-4 and an I-9 form. In Canada, the employee will have to complete a T-4 and fill out a Canada Pension form. Both the W-4 and the T-4 are legal documents verifying the tax deductions a new employee has. The amount of tax you will withhold as an employer varies and is based on the required deductions an employee has as specified by the federal government. Make sure you retain the forms in a folder labeled with their name and store them in a readily accessible place such as a filing cabinet in your office.

Check with your state or province's labor office to make sure you are clear about all the forms employees must fill out in order to work for you. The sites below give more information on legal paperwork, including where to get blank copies of the forms your employees will need to fill out.

- *MyLawyer.com*
(Sells employee forms online)
www.mylawyer.com
- *GovDocs Employee Records and Personnel Forms*
(Click on "Employee Records")
www.hrdocs.com/Posters/hrproducts
- *Canada Revenue Agency*
(Download the forms you need.)
www.cra-arc.gc.ca/forms

Taxes on Product Sales

In most jurisdictions, if you buy items or services at wholesale prices and then resell them to your clients for a higher price, you will need to collect sales tax and turn it over to the appropriate city, county, state, and/or country. In order to collect sales tax, you must have a resale number. Also known as a tax number, a resale permit, or a sales tax permit, you are required to show this number on a certificate when you want to shop wholesale. You will not pay sales tax at the point of purchase, but will file your purchases with the state or county and mail them a check.

Wholesalers generally do not sell to the general public, and so they need to know that you are in fact running a business and making purchases for that business. In many cases, wholesalers will want your business license number to keep on file (see section 5.1.2 for more about obtaining a business license) in addition to your resale number. This helps them prove to tax authorities that purchases you are making are legitimately tax exempt.

Keep in mind that, in the U.S., a tax ID number doesn't always automatically grant a retailer sales tax exemption for purchasing inventory. In some states, you'll have to apply for a tax exemption certificate. In

order to get one of these, you'll need the tax ID number to prove you are a registered business with the state revenue agency. In other states, you may not need to formally apply for a tax exemption certificate. Some states allow you to complete a form that the state tax agency supplies or to simply create your own statement of tax exempt purchasing that includes your tax ID number. In these states, you don't need to submit the form or statement to the revenue agency but do need to keep it on file for tax purposes in case the revenue agency wants to look at it.

To find your state's revenue agency, visit the Federal Tax Administrators' website at www.taxadmin.org/fta/link, where you will find a clickable map of the United States. Look for a "Businesses" or "Small Business" link on your state's revenue agency website and then a "Sales or Other Use Taxes" link (or something similar). Some websites also provide an obvious "Sales Tax Exemptions" link or something similar.

In Canada, the process is a bit different. Canadian provinces (with the exception of Alberta) have a provincial sales tax (PST) that must be collected along with the Goods and Services Tax (GST) by retailers when customers make purchases. Several provinces have a Harmonized Sales Tax (HST), which is a blended sales tax including both PST and GST. In most provinces, retailers must pay the GST on wholesale purchases and then these amounts are subtracted from GST payments made to the federal government.

In provinces with a sales tax separate from the GST, you will need to apply for a purchase exemption certificate and a PST registration number. You will have to provide them with your business ID number (obtained when you apply to the Canada Revenue Agency to collect GST) and they will send you the certificate. In provinces with the blended HST, you will pay the HST on all goods you purchase for your business, just as retailers in other provinces pay the GST on wholesale purchases. To learn more, visit your province's revenue ministry website. The Canada Revenue Agency provides links to all the provincial revenue ministries at www.cra-arc.gc.ca/tx/bsnss/prv lnks-eng.html.

TIP: If you are able to do business entirely by using your clients' credit accounts, or if they reimburse you for anything you buy for them, you may not need a sales tax license.

5.2.4 Insurance

Insurance can help protect the investment you make in your company from unforeseen circumstances or disaster. Types of insurance for the small business owner are listed in this section. Contact your insurance broker to determine whether these or other types of coverage are right for you.

You may also want to check out the National Association for the Self-Employed (www.nase.org) which offers reasonably priced insurance plans for self-employed people. State Farm has a program available specifically for home-based businesses which you can learn about at www.statefarm.com/insurance/business/homebus.asp.

Liability Insurance

This insurance (also known as Errors and Omissions Insurance) protects you against loss if you are sued for alleged negligence. It could pay judgments against you (up to the policy limits) along with any legal fees you incur defending yourself. For example, if you mistakenly book the wrong flight for a client, and he misses an important meeting which causes him to lose an account (and money), you may find this type of insurance valuable.

TIP: For some small businesses, getting a Business Owner's policy is a good place to start. These policies are designed for small business owners with under one hundred employees and revenue of under one million dollars. These policies combine liability and property insurance together. Small business owners like these policies because of their convenience and affordable premiums. You can find out more about these policies at the Insurance Information Institute (www.iii.org/commerciallines/whatitdoes/types).

Property Insurance

This insurance covers losses to your personal property from damage or theft. If your business will be located in your home, you're most likely already covered with homeowner's insurance. However, it's a good idea to update your plan to provide coverage for office equipment and other items that aren't included in a standard plan.

If your business will be located in a building other than your home, you may need an additional policy. If you rent space, you'll need property insurance only on the equipment you have in your office — the owner of the building normally would pay for insurance on the property.

Life and Disability Insurance

If you provide a portion of your family's income, then you need to carry life insurance and disability insurance to make certain they are cared for if something happens to you. If you become sick or otherwise disabled for an extended period, your business could be in jeopardy. Disability insurance would provide at least a portion of your income while you're not able to work.

Business Interruption Insurance

This insurance covers your bills and lost profit while you are out of operation for a covered loss, such as a fire. Just because the business is shut down doesn't mean the bills stop coming. This type of insurance covers ongoing expenses such as rent or taxes until your business gets up and running again.

Car Insurance

Be sure to ask your broker about your auto insurance if you'll be using your personal vehicle on company business.

Health Insurance

If you live in the United States, will not be maintaining another job that provides coverage, and aren't covered under a spouse or domestic partner's health plan, you'll need to consider your health insurance options. You can compare health insurance quotes at www.ehealthinsurance.com which offers plans from over 180 insurance companies nationwide.

TIP: Some insurance companies offer discount pricing for members of particular organizations. When you are looking for organizations to join, whether your local Chamber of Commerce or a national association, check to see if discounted health insurance is one of the member benefits.

Canadians have most of their health care expenses covered by the Canadian government. For expenses that are not covered (such as dental care, eyeglasses, prescription drugs, etc.) self-employed professionals may get tax benefits from setting up their own private health care plan. Puhl Employee Benefits (www.puhlemployeebenefits.com) is an example of the type of financial planning company that can help you set up your own private health care plan.

More Information

The Small Business Administration has an excellent insurance and risk management guide for small businesses available online at www.sba.gov/tools/resourcelibrary/publications/serv_pub_mplan.html (scroll down to #17).

5.2.5 Setting Your Fees

One of the biggest challenges for novice virtual assistants is determining how much to charge clients and how to present the bill. Part of the confusion lies in the fact that there is such an enormous disparity in the fees charged by many virtual assistants for the same services. It is also tempting for beginning virtual assistants to set lower fees in an attempt to compete with overseas firms in countries such as India where wages are considerably lower (perhaps as little as \$4 an hour!).

The range of fees is also related to the wide variety of services virtual assistants may provide, as well as their level of expertise and training. Typically a VA offering a very specialized or in-demand service will earn more than a VA that offers only basic office support, though this is also highly variable depending on the clients you work with and the reputation you build. Most virtual assistants use a basic hourly rate as a starting point. However, it is also common practice for VAs to work on a monthly retainer basis for ongoing clients, and to offer additional per project rates as well.

In a November 2006 article at Forbes.com, journalist Mary Crane wrote: "New entrepreneur consultants tend to undercharge for their services. This mistake is understandable. ... it's difficult to know the going rate because most consultants vigilantly guard their prices." However, through the research and interviews conducted in the process of writing this book, we found a number of virtual assistants willing to share

their fees and the process used for setting those fees. We have distilled their advice into a step-by-step formula you can use for setting fees. This section also offers insights on factors you may want to consider in setting your own fees.

As mentioned in the introduction, virtual assistants typically earn \$25 to \$60 or more per hour. Factors affecting the fees you may charge include:

- Your income requirements (this includes how much you want to be paid, your business expenses, and how much profit you want your company to earn)
- Your reputation and level of experience
- Your specialization
- Your client and their budget
- Your relationship with the client
- Your competitors' fees

As you can see, some of these factors involve market conditions, while others, such as your income requirements, are entirely under your control.

Virtual assistants structure their fees in a number of different ways. You may choose one way that works for you to simplify your billing system, or more likely, a combination of these methods based on the types of assignments you get and your clients' needs. The most common ways of charging are:

- Hourly/pay-as-you-go
- Per project/flat fee
- Monthly retainer

Hourly and Pay-as-you-go

One fee option for virtual assistants is to charge an hourly or pay-as-you-go rate. Pay-as-you-go works best when dealing with clients with minimal support needs, such as a client that requires only a few hours

per month or assistance with small projects on an occasional basis. Clients pay only for the hours they use, so those who have never used a VA before might find this suits their needs best, at least initially.

It is not uncommon to require an initial deposit (such as 50%) from new clients who choose the pay-as-you-go plan. Once you have an established relationship with a client, however, this is not always necessary. You may decide to bill on a weekly or bi-weekly basis for hourly or pay-as-you-go clients so that you're not providing a full month's worth of work before payment. Whatever structure you and your client agree to, make sure the terms are clearly spelled out in the contract.

Calculating Your Hourly Fee

Whether you offer a pay-as-you go plan or not, it's a good idea to calculate your hourly rate anyway to help you estimate project and retainer rates.

Some virtual assistants charge as little as \$10 an hour, while others charge more than \$100 an hour – quite a range! More typically, rates range from \$25 to \$60 per hour. So how do you determine your hourly rate? While you could simply pick an hourly rate you would like to charge (such as \$50 per hour), or an annual salary you would like to earn (such as \$50,000) divided by the number of working hours in a year to determine your hourly rate, most virtual assistants take a more systematic approach in setting their fees.

To ensure that your costs are covered and that your business can prosper, it's recommended that you do some number-crunching using the formula below. Try it with different figures (such as different annual incomes) to help you settle on an appropriate hourly fee to charge.

1. Decide on the annual salary you would like to earn.
2. Estimate your number of working hours per year.
3. Estimate how many of those hours will generate revenue.
4. Determine your overhead costs.
5. Decide how much profit you want to earn.
6. Calculate your hourly rate.

Step 1: Decide Your Annual Salary

First, choose a figure you would like to earn as your annual salary. For the purpose of illustrating how this formula works, we'll assume you want to earn an annual salary of \$50,000.

Step 2: Estimate How Many Hours You'll Work

While you may be planning to work "full-time," that means different things to different virtual assistants. Some consider full-time to be eight hours a day, five days a week, with two weeks off for vacation. If so, you will work:

$$40 \text{ hours per week} \times 50 \text{ weeks} = 2,000 \text{ hours per year}$$

Your own hours per year will likely vary from this amount. If you are like many entrepreneurs, you may find yourself working more than 40 hours per week. For example, you may work 10 hours per day or six days per week. On the other hand, you may want more vacation time or you may want to start your VA business on a part-time basis. Plug your own estimated hours into this formula.

Step 3: Estimate Your Paid Hours

The next step is to estimate the percentage of your working time that will be spent on revenue-generating activities. This is a key consideration that is sometimes overlooked by entrepreneurs. However, the reality is that you will not be spending 100% of your working hours on revenue-generating activities. Instead, you will need to assume that some of your time will be spent on other activities.

Here are a few examples:

- Administrative work
- Attending networking events
- Preliminary consultations (most VAs provide this to prospective clients for free)
- Other marketing activities
- Submitting proposals that don't result in work

- Learning (reading, taking courses to enhance your skills, etc.)
- Down time (sick days or time off)

Because your first year in business is likely to involve additional work to get the business off the ground, it's wise to estimate a higher percentage of time spent on such tasks in your first year than you might estimate for subsequent years. For the purpose of our example, we will assume that 40% of your time will be spent on tasks that don't generate revenue, so 60% of your hours will be paid.

$$60\% \text{ of } 2,000 \text{ hours} = 1,200 \text{ paid hours per year}$$

Step 4: Determine Your Overhead Costs

Overhead is all the non-labor expenses needed to run your business. Some examples include: rent, utilities, insurance, office equipment, and membership fees. Generally a VA business has relatively low overhead if you choose to work from your home. You probably already own certain items you will need, such as a computer. However, you still need to account for additional expenditures in your calculation.

Use the total amount that you came up with in section 5.2.1. For example, if you estimated that your monthly operating costs will be \$2,000:

$$\$2,000 \text{ per month} = \$24,000 \text{ per year}$$

Step 5: Decide How Much Profit You Want

Profit is generally expressed as a percentage of your total costs (your salary plus expenses). How much profit would you like your virtual assistant business to earn? Unless you want to start a nonprofit organization, the answer should certainly be more than 0%. Exactly how much more is entirely up to you.

There's no standard for how much profit you should be earning. Most recommendations we found ranged from 10% to 25% annual profit. Because you may have higher costs in your first year, you may want to aim lower than you might in subsequent years. So for the purpose of our example, we'll assume you want to earn a profit of 10%. Here's how you would calculate that based on our previous figures:

$$\$50,000 \text{ salary} + \$24,000 \text{ expenses} = \$74,000 \text{ total costs}$$

$$\$74,000 \times .10 = \$7,400 \text{ profit}$$

Step 6: Calculate Your Hourly Rate

Once you have figured out the other numbers, you can easily come up with an estimated hourly rate which you would then round up or down to come up with a fee that appears professional. Here's the hourly rate calculated from the numbers used throughout this example:

$$\$50,000 \text{ salary} + \$24,000 \text{ expenses} + \$7,400 \text{ profit} = \$81,400$$

$$\begin{aligned} \$81,400 \text{ divided by } 1,200 \text{ hours} &= \$67.83 \text{ per hour} \\ (\text{which you might round to } \$68 \text{ per hour}) \end{aligned}$$

To see what you would need to charge in order to earn a larger salary, work fewer hours, spend more on overhead, or make a larger profit, you can plug other numbers into the formula.

If the figure you come up with doesn't seem reasonable for your market (e.g. you don't think you can generate the number of clients, especially your first year in business, that would be required) and you are willing to work more hours, earn a lower annual income, spend less on overhead, or make a smaller profit, you can plug in figures that will reduce your hourly rate.

According to a 2008 survey by the Virtual Assistance Chamber of Commerce, nearly 32% of respondents charge a base hourly rate of between \$30 and \$39 per hour. A 2007 report from Brenner Information Group supports this, putting the average at \$33.95 per hour. While you will find some virtual assistants bidding extremely low on sites such as guru.com or elance.com, don't be disheartened! Remind clients that they will get what they pay for in terms of quality, expertise, and reliability.

Another factor to consider when setting your rates is how many clients you want to work with at one time and how many you can reasonably handle. You may not be able to provide your best to each client if you stretch yourself too thin. According to the 2008 Virtual Assistant Industry Survey by the Virtual Assistance Chamber of Commerce, ap-

proximately 43% of respondents had between 2 and 4 clients. However, there were also VAs at both ends of the spectrum with some reporting only 1 client, and others more than 11. Only you can decide what works best for you.

Keeping Track of Your Hours

Below is a sample showing how you can keep track of your hours so you can bill your clients accordingly. You will find additional time tracking suggestions in Chapter 2.

Sample Time Tracking Record			
Task	Date	Time	Hours
Website maintenance	03/02/10	09:00-10:30	1.5
Preparation of presentation	03/7/10	15:00-17:00	2.0
Transcription	03/15/10	09:30-12:00	2.5
Database contact management	03/20/10	19:00-23:00	4.0

You'll probably want to consider one of the many electronic time tracking software options to help keep your business organized. Some time tracking programs are also combined with billing and invoicing systems. The following are available online for free, and you will find others listed throughout this guide:

- *myHours.com*
www.myhours.com
- *BillQuick Lite*
www.bqe.com/ProductOverview.asp?prodId=BQL

Per Project

Virtual assistants also have the option of charging a per project fee (may also be referred to as a fixed fee or flat rate). Many clients like per

project fees because they know the maximum amount they will pay for a particular project. This fee structure may also work well with clients who balk at what they consider to be a high hourly fee. Clients who resist paying a VA \$50 per hour may happily pay \$1,000 dollars for a project that solves a problem for them.

This fee structure is best used for one-time projects, or projects that recur on an irregular basis, such as designing a website or organizing a mailing. To come up with a fee for a particular project you can either base it on how many hours it would take you to complete the project or you could base it on the value of the project to the client. For example, if your hourly rate is \$50, but it only takes you 15 hours to do a particular project, you could charge more than \$750.

Another option is to calculate a fee based on each particular project. In that case, you would consult with the client and calculate the number of hours it would take you to complete the project. You could then multiply the estimated number of hours by your hourly rate to come up with a total project fee, or else give the client a discount off your hourly rate. For example, if you calculate that it would take you 50 hours to complete the project and your fee is \$50 per hour, your project fee might be \$2,500 or a discounted amount such as \$2,200.

TIP: As an alternative to giving an exact fee, you can provide a range that the fee will fall within.

This structure works best for virtual assistants who are experienced enough in a particular task to be able to accurately estimate the amount of time the project will take. For less experienced VAs, the difficulty with per project fees is estimating how long it will take you to complete a project. Beginning virtual assistants may underestimate the number of hours a project will take, or they may neglect to include in the contract everything the client is required to provide. For example, if you require current market data in order to carry out the project and are expecting the client to provide that data to you, make sure that is stated in your contract (see section 6.5 for a sample contract). If they aren't able to provide the data and you haven't stated in your contract that market research is not included in the project fee, you may have to carry out the research yourself for no additional fee.

TIP: Unless you are confident in your ability to calculate how much time each project will take, you may want to avoid a per project fee until you have more experience with that type of project.

If the project scope hasn't changed, it is unprofessional to try to renegotiate the project fee after the project has started because you neglected to account for all aspects of the project or miscalculated how many hours it would take you. Not only are clients unlikely to comply, they may question your expertise and it could keep them from hiring you for future projects. Instead, it may be better to chalk it up as a learning experience, work overtime if necessary to do the job as promised, and revise your fee for the next project.

However, if the project involves scope creep, where it expands beyond what was originally agreed upon, then it is reasonable to expect the client to pay a higher project fee. Make sure you have a clause in your contract to address what happens if the project expands beyond what was agreed upon. Then as soon as you are asked to do additional work or it becomes apparent that additional work will be necessary, arrange a consultation with your client to inform them about the situation and let them know the additional cost if they decide to proceed with the additional work.

In order to quote an accurate project fee you'll need to know the exact scope of the project. That's where it becomes essential to do a needs analysis as described in section 2.3. Many consultants offer a free initial consultation. However, unless the project is a small one, that initial meeting will not be sufficient to gather all the information you need to accurately quote a project fee.

TIP: Many consultants invest hours of unpaid time preparing proposals, however, you do not have to do so. Instead, you might charge a project fee to prepare a proposal. (See section 6.4.3 for advice on preparing proposals.)

Monthly Retainer

A monthly retainer is a fee that clients pay you on a monthly basis. In return, you agree to be available for a particular number of hours of

work each month. You are paid the retainer to be accessible to the client for those hours whether or not the client needs you for the full number or not. If you work more than the agreed number of hours you can bill for a higher fee. Monthly retainers work best for ongoing clients that require regular support services and want to be able to budget ahead of time exactly how much they will spend. You can set a minimum number of hours per month, or offer packages in increments (such as 5 hours per month, 10 hours per month, etc.).

Steady work like this is a triumph for a virtual assistant, as it is income that can be relied upon every month. It is also good for the client, because it ensures they have an expert who knows their company available to them every month on an ongoing basis, usually for a lower cost than it would cost the company to hire a full-time employee.

A retainer arrangement may be made for any period of time acceptable to both the client and the consultant. For example, you might work on retainer for a period of three months, six months, a year, or longer. If a retainer arrangement is renewed, it might be for the same fee or you might renegotiate the fee or number of hours.

To calculate the fee you can multiply your hourly rate by the number of hours you agree to be available to the client. However, many consultants will offer a discount, such as 10% off their hourly rate, to encourage clients to agree to a retainer. You might even consider offering incremental discounts based on the number of hours the client commits to (for example, a 5% discount for 5 hours per month, 10% discount for 10 hours or more per month).

5.2.6 Getting Paid

Whatever type or combination of fees you decide is best for your company to offer, make sure you and your client agree to it in writing. A sample contract appears in the next chapter, but you will need to revise it according to the specifics of your arrangement with your client.

You can even automate the billing process on your website, which is particularly convenient since many of your clients won't be local. Setting up an automated electronic system of payment helps you avoid having to deal with issues such as bounced checks, manual invoicing,

and the time-consuming and sometimes uncomfortable task of repeatedly contacting clients to collect payment. This allows you to spend less time on business and more time doing billable tasks for your clients.

You have a variety of options for getting paid by your clients.

Accepting Credit Cards

Accepting credit cards is one of the most efficient methods for getting paid. It allows you quick access to your funds, adds to the credibility of your business, and generally makes life easier for your clients as well since many people prefer to use credit cards for the majority of their purchases.

American Express and Discover cards set up merchant accounts nationally and internationally. MasterCard and Visa are local. To become a merchant directly accepting MasterCard and Visa, you will have to get accepted by a local acquirer (a financial institution like a bank licensed by the credit card company). Because yours is a new business, you may have to shop around to find one that gives you good rates (you may be charged between 1.5 and 3 percent per transaction for the service, and often an initial setup fee and perhaps ongoing fees for phone calls, postage, statements, and so on).

You might also have to provide evidence of a good personal financial record to set up an advantageous rate, at least until you've become established in your business and have a good track record for them to look at. Remember, the bank is granting you credit in this instance, "banking" on the fact that your customers will not want refunds or that you won't try to keep the money if they do.

These days, although the acquiring bank will be a local bank somewhere, it need not be in your hometown. Numerous services are available online to help you set up a merchant account. MasterCard and Visa accounts, as well as American Express and Discover, can all be set up through your local bank or by going to the websites of each of these companies.

TIP: Another option is to use PayPal (www.paypal.com) to accept all types of credit card payments, although you may pay higher fees.

- *MasterCard Merchant*
www.mastercard.com/us/merchant
www.mastercard.com/ca/merchant/en
- *Visa*
http://usa.visa.com/merchants/merchant_resources/
www.visa.ca/en/merchant/
- *American Express*
https://home.americanexpress.com/homepage/merchant_ne.shtml?
www.americanexpress.com/canada/en/merchants/1-0_merchant_home.shtml
- *Discover*
www.discovernetwork.com/discovernetwork/howitworks/howitworks.html

Another way to enable your clients to pay by credit card is to use QuickBooks software or open a QuickBooks online merchant account. This is a great way to streamline your billing process since you can also use it to create invoices and keep track of your business finances all in one central location. QuickBooks online is available for free, but the credit card feature is a paid add-on. No additional hardware or software is required for your computer, but there is a \$59.95 set-up fee, monthly fee of \$19.95, and per transaction processing fee of \$.23 (prices current as of the writing of this guide). You can read more about QuickBooks online at <http://oe.quickbooks.com> (click on “Products and Pricing” for an at-a-glance chart comparing their available products).

Practice Pay Solutions also offers a low-cost credit card merchant account, and gives you a variety of options in terms of levels of service. Their Basic Payment Processing Solution has no set-up fee, and a monthly account fee of \$16. There is a monthly minimum of \$10 for processing fees. Per transaction fees vary based on the type of card used. They also offer automated billing with a monthly account fee of \$18.50. This is an extremely user-friendly set-up and they offer many additional useful tools such as eLearning and eCommerce plans, that will allow you to centralize and organize many aspects of your business. Many of Practice Pay’s clients are coaches and counselors, but their services are available to all professionals. You can learn more about their services and pricing at www.practicepaysolutions.com.

Accepting Payment Online

If you have a website you can accept payments online through services such as PayPal (www.paypal.com). Typically, these services charge a greater “discount rate,” which is what the 1.5 to 3 percent the banks and credit card companies hold from your payments is called. And the purchase must be made online. This provides another timely and simple process for payment for your non-local clients. Also, it provides a safe route for conveying financial information over the Internet.

Another option to make online payment easier is to add an online store to your website. This will be especially useful if you are planning to sell products, such as e-books you have written or recorded teleclasses and workshops. There are many services that offer ecommerce solutions, though some of them may charge high initial set-up fees (often several hundred dollars).

Practice Pay Solutions offers a 30-day free trial of their eCommerce package, which includes delivery of scheduled e-newsletters, automated replies to inquiries, registrations, and purchases, as well as the ability to send special promotional offers. Initial set-up is free and monthly fees range from \$34 (or \$349 annually) for the starter package to \$99 (\$999 annually) for the professional package.

Another popular provider of similar services is www.1shoppingcart.com (their monthly and annual fees were the same as listed above as of the writing of this guide). You will find free shopping cart options in section 2.2 of this guide as well. Keep in mind that many of the tools you will find helpful in starting and running your business you’ll also be able to set up for your clients.

Accepting Checks

When you accept checks, especially for large amounts, you may want to have a back-up system for getting paid if the client has insufficient funds in their checking account. One option is to ask the client for a credit card number which will be charged if the check does not clear.

You can accept checks from clients with greater assurance by using a check payment service such as TeleCheck. TeleCheck compares checks you receive with a database of over 51 million bad check records, al-

lowing you to decide whether to accept a check from a particular client. The company also provides electronic payment services, from telephone debit card processing to electronic checks. You can find out more about TeleCheck at www.firstdata.com/en_us/products/merchants/pos-payments.

Invoicing

Most corporate clients will expect you to submit invoices in order to be paid. The easiest way to handle invoicing is to use an online invoicing service such as FreshBooks (www.freshbooks.com) or QuickBooks (<http://oe.quickbooks.com>). At the time of publication, FreshBooks offers several different packages depending on the number of clients per month you need to invoice. The monthly fee for up to 25 clients per month is \$19 and you can try the service free for 30 days. QuickBooks online offers free invoicing, which is a great budget-wise option if their standard template suits your needs. If you want something customizable, they offer an Online Plus version for \$34.95 per month (this includes automated online banking and other additional features that the free version does not).

For your retainer-based clients, you will typically invoice them monthly in advance. For hourly/pay-as-you-go clients, an advance deposit is often required and billing may be done more frequently (weekly or bi-weekly). This can vary based on your relationship with the client (whether they are new or long-term) and the type of services you are providing, as discussed earlier in this chapter. The exact terms for payment should be specified in contract form at the outset of your relationship, including the level of detail the client expects in the invoice. Invoices are generally sent to the accounting or human resources department if you are working with a larger corporate client, and to an individual for smaller businesses. Check with the client up front to determine where to address invoices and if they prefer to receive them electronically.

If you choose to create invoices manually instead of using one of the automated systems, the invoice should be on your letterhead and include the following (see the end of this section for a sample).

- The client name and contact information
- The date of the invoice

- A purchase order number (if the client gave you one)
- Services you provided
- Any taxes payable as required by law
- Any expenses you have paid (also known as disbursements)
- The total amount due
- Terms of payment (e.g. “Payable upon receipt” or “Payable within 14 days”)

Following Up on an Invoice

If a client doesn't pay within the time requested on the invoice, you can send another invoice, noting that payment is expected within a shorter time, perhaps five or ten days. This gives your client a reminder to quickly make the overdue payment.

If a bill is not paid within a reasonable time frame, such as 60 days, you will need to contact the client again. You can do this by phoning or writing. If you send a letter, you can make arrangements with the courier or post office to get confirmation that your client actually received it. If you're dealing with a corporate client that is slow to pay, you may have to make more than one phone call. If you work with that client again, you may want to consider requiring a larger deposit or interim payments before proceeding with work.

See Chapter 2 for more advice on talking to your clients about money and dealing with non-payment issues.

5.3 Working with Support Staff

You may be working on your own when you first start your business, but at some point you could decide to hire people to work with you. For example, you might hire your own virtual assistant or someone to help market your company. You might hire these people as employees, or you might sign them on as contractors. Note that this section deals with staff or contractors hired to help you with the tasks of running your business, as opposed to subcontracting out your virtual assistance work for clients, as covered in Chapter 4.

Sample Invoice

(On Your Letterhead)

Invoice #: 040110-1*

Date: April 1, 2010

Client: Cosmo Client
XYZ Life Coaching
123 Main Street
Sunnyday, CA 12345
555-123-4567

Federal Tax #: 54321

*(*You can use the date as part of the invoice number to help keep track)*

Re: Design and Online Media Services
(as per contract of March 1, 2010)

SERVICES AND EXPENSES

ITEM	PRICE
Fees for Initial Blog Set-up and Maintenance	\$100.00
Fees for Logo Design	\$50.00
TOTAL	\$150.00
<i>Less: Deposit</i>	<i>(\$50.00)</i>
BALANCE DUE	\$100.00

Terms:

Due Upon Receipt.

Please make checks payable to Valerie Virtual Assistant.

Payment Information (by credit):

Type (circle one): Visa / MC / Amex

Card Number: _____

Name: _____

Expires: _____

Thank you for your business.

5.3.1 Employees versus Contractors

Legally, if you hire an employee, you will have to pay payroll taxes on that employee, and probably make unemployment and workers' compensation contributions to the appropriate government agency. On the other hand, you can train those employees the way you like, and you can require them to do their work at certain hours and at places you choose.

If you hire contractors, those people will have learned their job skills elsewhere. They can choose how and when to do the work. You mutually agree on what product will be delivered or what services will be performed, as well as where and when they will be performed. But you cannot require them to be at your office or anywhere else for a certain number of hours daily. It is often best to spell out what you expect and what the contractor is to do or deliver in an agreement.

Other differences between an employee and a contractor, which also apply to you as a consultant, are:

- Employees work only for you. Contractors may have other clients as well as you, and can work for any and all of them.
- Employees are paid on a regular basis. Contractors are paid per project.
- Employees work for a certain number of hours. Contractors set their own hours, as long as they get the job done. That can be great for them if they are really fast, or not so great for them if they are really slow. As long as the project is finished on time to specs, it's great for you. (On the other hand, if an employee is slow, you may end up paying more salary to get the job done in overtime, or even hiring temporary help to get things finished.)
- Employees can be fired or quit. Contractors can't be fired in the usual way while they are working under contract. You may decide to have them stop working on a project, but you will be obliged to pay them according to your contractual agreement unless you are able to renegotiate the contract or successfully sue them if you are unhappy with their work. (Of course that would only be in extreme cases; it is best to avoid lawsuits altogether!)

Even though you are not writing paychecks to contractors, but rather checks for contracting fees, there are still tax considerations. For more information about employment taxes, contact the IRS or Canada Revenue Agency.

For More Information

Before you hire, check with your local department of labor to find out all the rules and regulations required as an employer. There may be other state and federal rules and regulations that may apply to you, including: health and safety regulations, Workers' Compensation, minimum wage and unemployment insurance. Before you hire someone as an employee, it's a good idea to get some additional information concerning regulations, taxes and so forth.

In addition to your local department of labor, visit the sites below for more information:

- *Canada Business Services for Entrepreneurs*
www.canadabusiness.ca/eng/85/
- *U.S. Internal Revenue Service*
(Search for "employees and contractors")
www.irs.gov
- *U.S. Department of Labor*
www.dol.gov/opa/aboutdol/lawsprog.htm

5.3.2 Finding Support Staff

So, how do you find staff when you need help? There are several routes you can take, including running an ad in the classified section of your area newspaper, working with an employment service, or seeking help on an online job site such as those mentioned in Chapter 4. You will find additional details on working with subcontractors, a more common need for virtual assistants than traditional support staff, in Chapter 4.

However, the first place to start is by using word-of-mouth to get the word out that you are looking to hire someone. Ask friends, family, and

acquaintances if they know anyone who might be a good candidate to work with your business. You can also spread the word through organizations that you belong to. You can find out more about networking in section 6.3.4.

If you need help for just a limited time, you might consider contacting a temporary employee service. These services provide employees on a temporary basis. You pay the service, and the service pays the employee. It also provides benefits to the employee and takes care of payroll, taxes and so forth. You'll likely need to pay more to the service than you'd pay to a permanent employee, but if you only need help for a limited amount of time, it may be worth it.

The selection process starts with the prospective employee sending you a resume. Here are some other things to look out for when prospective employees come in to interview or drop off a resume:

- Are they dressed nicely? Well-groomed?
- Are they polite, professional, and well-spoken?
- What does your gut instinct tell you?

5.3.3 The Interview Process

The purpose of an interview is to get to know potential applicants as much as you can in a short period of time. It is therefore important that most of that time be spent getting the applicants to talk about themselves. Most employers with limited interviewing experience spend too much time talking about the job or their business. And while that is certainly important, it won't help you figure out to whom you are talking and if that person is a good match for your store. A good rule of thumb to follow is that the applicant should do 80% of the talking.

To make the best use of your time, have a list of questions prepared in advance. This will keep the process consistent between applicants. You can always add questions that pop up based on their answers as you go along. You can find a list of questions in section 4.4.2.

To get a sense of how an employee will actually behave on the job, it is also a good idea to ask "behavioral questions." Behavioral questions ask applicants to give answers based on their past behavior. An example

is “Tell me about a time you had to deal with a difficult customer. What was the situation and how did you handle it?” Instead of giving hypothetical answers of what someone would do in a particular situation, the applicant must give examples of what they actually have done. While people’s behavior can change, past performance is a better indicator of someone’s future behavior than hypothetical answers.

You can also ask questions that communicate your company policies to discover if the applicant will have any issues in these areas. Some examples are:

- When you are working, I expect your full attention to be on my business. I do not allow private phone calls unless it is an emergency. Is that a problem?
- It is important that we open on time. I expect my workers to be punctual. Is there anything that could keep you from being on time regularly?

By being clear on specifics and details in the interview, you can hash out any potential problems right then and there or agree to go your own ways because it is not going to work.

What You Can and Can’t Ask

You should be aware that there are some things you simply cannot ask about during a job interview. Some are illegal and others are insulting and open the door to charges of discrimination. They include questions about:

- Age
- Race
- Religion
- Marital status
- Family status or pregnancy
- Disability
- Workers Compensation claims

- Injury
- Medical condition
- Sexual orientation

5.3.4 References

Once you have found an applicant who appears to be a good fit, you can learn more by checking their references. The best references are former employers. (Former co-workers may be friends who will give glowing references no matter how well the employee performed.)

Many companies will not give you detailed information about a past employee. They are only required to give you employment dates and sometimes they will confirm salary. But many times you will be able to learn a lot about a potential applicant from a reference phone call. A good employee is often remembered fondly and even asked about by a former employer. An employer may not be able to tell you much about a bad employee for liability reasons, but they can answer the question “Is this employee eligible to be rehired?” If the employer can give you more information, begin with open-ended questions to gather as much information as possible.

- How do you know (name of applicant)?
- What did they do in that job?
- How did they do?
- Why did they leave the job?

Then move into questions related to the skills they will need to work for you. For example, you might ask “How productive were they?” or “Were they willing to work overtime?” Here are some other questions from Tom Hennessy, author of the [*FabJob Guide to Become a Coffee House Owner*](#):

- How well did they get along with everyone? (This will give you information about team skills.)
- Did they take direction well? (This is another way of asking, “Did they do their job?”)

- Could they work independently? (Or did they sit around waiting to be told what to do next?)
- How did they handle stressful situations? (This is important, especially if you are busy.)

To see if the applicant is a fit for your business, you can also ask “What were their strengths?” and “What were their weaknesses?” Because many employers hesitate to discuss a past employee’s weaknesses, you might reword the question to say: “Every employee has areas they could improve. What would you say were areas this employee needed to develop?” You can also ask behavioral questions such as “Tell me about a time the applicant had to deal with a difficult customer. What happened?”

Finally, conclude with the question “Would you rehire this person?” The response should be an enthusiastic “yes!” If the reference hesitates or gives a response such as “I can’t answer that because we don’t have that position currently available in our company” chances are that person is telling you “No, I would not rehire this person.”

You can try to probe further by saying: “Hypothetically, if you did have the same position available, would you rehire *[name of applicant]* to do the job?” If the reference gives a non-answer such as “Well, I’d have to check with human resources...”, “I can’t answer a hypothetical question...”, etc., this person is not giving a good reference for the applicant. It’s possible the reference is just being cautious, but if other references are similarly “cautious,” the applicant probably did not leave a good impression with previous employers.

When gathering references, it’s important to read between the lines and watch for what references are not saying. While it’s pretty clear when a past employer says “This is one of the best employees I have ever worked with, and I would rehire him without hesitation,” most references will not be as clear about bad employees. Instead, when you ask about the employee’s strengths you may hear a pause as they try to search for something positive to say, followed by a lukewarm response such as “he was punctual” or “she kept her work area tidy.” If the references are weak, it means at least that the applicant had poor judgment in choosing references.



6. Getting Clients

“Lately I feel like there just aren’t enough hours in the day to get all of my work done. I spend so much time on paperwork and responding to emails that I have less and less time to work with my clients.”

“I know what you mean. When I started my business I felt completely overwhelmed! I was used to working in an office where we had lots of support staff and really took it for granted how much they did. I found this great virtual assistant though, and she’s saved me so much time and money, not to mention stress.”

“Wow, that sounds great! I can’t afford to hire a full-time staff, but a virtual assistant sounds like the perfect solution. Sounds like you’re very happy with the person you’re using. Do you know if she’s accepting new clients? I’d love her number.”

This is an example of the way many virtual assistants find clients — through word-of-mouth. As you probably know from personal experi-

ence, a recommendation from a friend is perhaps the most powerful form of advertising that exists. As you gain more experience and network with others in the field, you will also likely get many referrals from other virtual assistants who have more clients than they can handle, or who don't have expertise in the area a particular client needs.

But don't despair if you are just starting out, or if you want to sell your virtual assistance services to a market you have no previous experience with. In this chapter you will find a variety of ideas to help you attract clients. And once you have done a great job for those first few clients, you can start attracting more through word-of-mouth.

6.1 Choose Your Target Markets

Before you start trying to sell your services to prospective clients, you should decide which types of clients you want to work with. These are your "target" markets.

It can be tempting for a new virtual assistant to say something like "I want to provide virtual assistance services for anyone who'll pay me!" Avoid the temptation. It is costly and time-consuming to try to market your business to "everyone" and the truth is that some people will be more interested than others in the services you have to offer. In fact, people are more likely to hire you if they see you as an "expert" who specializes in what they need.

When you are just starting out, of course you might take whatever business comes your way. However, you can focus your marketing efforts on the target markets you most want to work with. Once you start getting more business, you may be able to give up work you find less rewarding, and spend your time on clients and projects you find most rewarding.

Your target market will depend on any specialization you identified in section 2.1. Your specialization might include working with clients in a particular industry in which you have experience, knowledge, or training. For example:

- If you want to use your specialized knowledge and skills as a legal secretary, think about marketing your services through professional associations and publications that appeal to lawyers.

- If your specialty is website design and maintenance, think about targeting clients that might be less technologically adept or just more interested in people-related tasks than computers, such as therapists, counselors, or coaches.
- If you have a background in research or have a great eye for proofreading, you might consider targeting journalists or authors who might be able to use your services to free them up to spend more time on writing.

Following are several questions to ask yourself to help determine and evaluate your potential target markets:

- What skills do I have that others would be willing to pay for?
- In what industries do I have experience and/or know people who could use my professional assistance? (Remember, this doesn't necessarily have to be paid experience – include areas where you may have done volunteer work).
- What new skills do I want to, or would I be willing to, learn to continue my professional growth and expand my market potential?
- What skills do I currently enjoy using most?
- What skills do I least enjoy using? Just because you're good at something doesn't always mean you enjoy it!
- What types of people do I most enjoy working with?
- What types of people do I least enjoy working with?

Once you have decided who your target markets are, you can prepare materials and plan marketing activities that will most appeal to those groups. As you gain more experience and gauge the results of your initial marketing efforts, you may choose to branch out to different markets or fine-tune the focus of your marketing approach. Don't be afraid to try different methods and get as much feedback from clients as you can as to what attracted them to your business. However, starting with some specific target markets in mind can help you focus your marketing efforts most efficiently – saving you both time and money.

6.2 Marketing Tools

6.2.1 Printed Materials

Your printed materials include business cards, stationery (such as letterhead, envelopes, and mailing labels), and other marketing materials such as brochures.

If you have a computer with a high quality laser or ink jet printer, you may be able to inexpensively print professional looking materials from your own computer. Free templates for the print materials you are likely to need in your business can be found online.

HP offers templates for a variety of programs online at www.hp.com/sbso/productivity/office. For example, you can create a matching set of stationery (business cards, letterhead, envelopes) in Microsoft Word or a presentation in PowerPoint. The site includes free online classes and how-to guides to help you design your own marketing materials. Another excellent resource is the Microsoft Office Online Templates Homepage at <http://office.microsoft.com/en-us/templates>. At this site you can search a database to find templates for:

- Business stationery (envelopes, faxes, labels, letters, memos, etc.)
- Marketing materials (brochures, flyers, newsletters, postcards, etc.)
- Other business documents (expense reports, invoices, receipts, time sheets, etc.)

As an alternative to printing materials yourself, and for materials that won't fit through your printer (such as folders), consider using a company that provides printing services. Beautiful stationery can convey to prospective clients that you have a good eye and a high standard of excellence. Your printed materials can be easily designed, paid for and delivered without leaving the house.

Here are links to some companies that provide printing services for small businesses:

- *FedEx Office*
www.fedex.com/us/office/copyprint/online/

- *Acecomp Plus – Printing Solutions*
www.acecomp.com/printing.asp
- *The Paper Mill Store*
www.thepapermillstore.com
- *Vistaprint*
www.vistaprint.com

While the resources listed above can help with all your printing needs, here is some advice about two types of materials that are particularly important for marketing purposes – business cards and brochures.

Business Cards

The first thing on your list of marketing tools is your business cards. This is one item that you can't do without as a virtual assistant. A business card gives clients the essential contact information for your business, and every time you hand one out you should think of it as a mini advertisement.

The basic information to list on your business cards includes:

- Your name (include any certifications you've earned, e.g. "Your Name, MVA")
- Your title or what you do (Virtual Assistant or Virtual Administrative Professional)
- Your company name
- Your contact information (phone numbers, email address, fax number)
- Your web address

In addition, consider including the following items to promote you and your consulting services.

- Professional memberships and certifications (e.g. Member, International Virtual Assistants Association)
- Your specializations and services offered

- Company logo
- Your mailing address

Keep business cards the standard size, 2 x 3 ½ inches, and if possible, invest in a sturdy card that has a good weight and feel to it. The cost of business cards can vary depending on how much or how little of the work you do creating them. You can make your own business cards inexpensively if you own or have access to a computer. Office supply stores sell sheets of cards that can go through any type of printer.

You can also hire a graphic artist to design a logo, do the layout and even arrange for printing. Most print shops have a design specialist on staff to help with these matters as well. There are also websites, such as www.gotlogos.com, that will provide you with an inexpensive customized logo (the charge was \$25 as of the writing of this book). Be sure to check with your printer of choice first to determine in what file type they will need the logo to transfer to business cards. Whichever way you decide to go, make sure your business card is a reflection of you and your virtual assistant business. For example, you might want to use a two-sided card with a clever tag line or quote on the back (perhaps something related to the value of time -- which you will be saving your client a lot of!). Incorporate color, or a design that represents your specialization. Avoid the temptation to choose something “cute” or to use overly fancy fonts that can be hard to read. The goal should be a professional and uncluttered appearance.

When ordering your cards from a printer, the more you order the less expensive they are. When you order 500 cards, for example, the cost is minimal, starting around \$50 depending on how many colors you have on your card and the card stock you use. Shop around to see where you can get the best deal.

Another alternative when you’re just starting out is to use free business cards from Vistaprint.com. You can order 250 cards from them, using a variety of contemporary designs, and you only pay for shipping. The only catch is that they print their company logo on the back. If you don’t mind having their logo on the back of your business cards, this is very economical. If you prefer not to have another company’s name printed on the back of your business cards you can order 250 cards for about \$20 plus shipping from Vistaprint without their logo.

Once your cards are printed, always keep some on hand, as you never know who you might run into. Keeping your business cards in a case is more professional than keeping them scattered across the bottom of your briefcase or bag. It will also ensure that you only hand out pristine cards, and not a worn or stained card.

Brochures

You will have many opportunities to give out your business card. But there are also times to give out brochures. For example, when you give a presentation at a networking meeting (see section 6.3.5) or when people seem particularly interested in your services. You should also provide some to the companies with whom you do a lot of business in case someone asks them if they know a virtual assistant they could recommend.

Brochures give prospective clients an overview of what your business is about. Some virtual assistants choose to develop very detailed brochures while others prefer a clean look with less detail. If you decide to create a brochure for your business, it should of course contain your company name and contact information, including your web address.

It can also include information such as:

- Information about the services you provide
- A description of your professional qualifications
- Benefits of hiring a virtual assistant
- A photograph of you
- Testimonial quotes from satisfied clients

You can purchase low-cost photos (a few dollars each) through websites such as www.istockphoto.com or www.dreamstime.com. If you want to publish photos of your own clients, whether on your website or in print, be sure you have them sign a release form that gives you permission to use the images in any of your promotional materials without compensation. Most people are happy to have their images used in such a positive way but there may be exceptions. Here is a sample of a release form you can use.

Sample Release Form

I hereby give (insert your name) permission to use my photograph taken of me on (insert date) at (insert location) for promotional, on-line or commercial purposes. I am of legal age.

(Print Name)

(Date)

(Signature)

If you are printing only a few copies of your brochure, you may be able to find nice paper at your local office supply store or one of the websites listed earlier in this section, which you can run through your printer. You can use software such as Microsoft Publisher to design and print your own brochures, or you could try a free online template where you download the template and create the design and print using your printer. You can find brochure templates at the Microsoft Office and Hewlett-Packard websites mentioned at the beginning of this section.

For a professional look you can use a service such as Vistaprint (www.vistaprint.com) or a printer in your area to do it for you. Look online or in the Yellow Pages under "Printers." The cost starts at around \$50 at Vistaprint, and can go much higher for other printing companies printing with color and glossy paper.

Many printers will have an in-house design department who can do the artwork for you, but make sure you have a hand in developing the text. You are the best-qualified person to describe what your business is all about. Also, check for any typos in your phone number, email address or other contact information or you will be paying the printer to fix 1,000 brochures or doing it by hand.

6.2.2 Your Portfolio

A portfolio shows examples of your work and may include any or all of the following items based on your skills and target market:

- Samples of any printed materials you have produced for clients, such as newsletters or brochures that show off your writing, editing, desktop publishing, and graphic design skills.
- Sample databases you've designed to show your data management, analysis, and organization skills.
- Collateral materials from presentations and workshops you have given (e.g. flyers, brochures, posters, news releases, etc.)
- Testimonials or letters of recommendation from clients.
- Media clippings about your business.
- Clippings of newspaper and magazine articles where you have been quoted as an expert and a listing of other media where you have been quoted, been a guest, or had your work reviewed (i.e. websites, books, radio, or TV).

A portfolio offers a prospective client proof that you have the skills and creativity to do the job. A portfolio can be taken with you to meetings to show potential clients in person, and can be presented in electronic form on your website. You should also be prepared to provide a list of references. Read on to find out how to get items for your portfolio and how to put it together.

Letters of Recommendation

The best letters of recommendation are those written by your happy, satisfied clients. However, you can also include letters of recommendation from past employers, particularly if you are specializing in the same industry where your employer's name will carry a certain amount of weight. Be sure to ask your former employer to highlight any job responsibilities that are particularly relevant to the focus of your virtual assisting practice, and to avoid mentioning those you aren't particularly interested in pursuing further.

Get in the habit when you do a project for someone that utilizes the skills you will be using as a virtual assistant — even on a volunteer basis for a friend or family member — of asking for a letter of recommendation. When you ask for a letter, keep in mind that many people are busy, so they are more likely to do what you ask if you can make it as

easy as possible. When you ask for the letter, provide some guidelines as to what you would like them to include. For example, you can ask that they address some specific questions, such as:

- How has your business improved?
- What would you tell someone who was hesitant about using a virtual assistant for the first time?
- How much time have you saved and what do you now spend this on?

If you feel your relative or friend will not write a great letter – even if you specifically suggest what to include – you can offer to compose the letter yourself, if you feel comfortable doing this, and have them simply supply the signature. You should have a couple of different letters written specifically for this purpose and propose one of them as an alternative.

Here is a sample reference letter:

Sample Recommendation Letter

Dear Valerie Virtual Assistant,

I wanted to take the opportunity to let you know how thrilled I am with your services! Not only do you manage to keep my practice running smoothly and anticipate my needs, but you do it all with such a positive attitude and good humor. You continue to show a thorough understanding of my client base and are always up-to-date on the latest marketing trends.

I have already gotten several new clients as well now that you've gotten the word out about my business on Twitter.

I will definitely recommend your services to other small business owners who want to spend more time on what they do best and leave the rest to a real expert!

Sincerely,
Catie Coach

TIP: A recommendation letter should preferably not mention that you worked for free. You want to give the impression that your work has value, and a customer may assume the reason you received such a glowing recommendation is because you didn't charge anything. Remember, good work is good work no matter how much you were paid for it.

What Else to Include

Writing is also a great way to impress potential clients. If you have written your own newsletter or blog, include a sample of your work. If people see that you are able to market yourself well, they will have confidence that you can help to market their business to potential clients.

Putting It All Together

For those clients who are not local, you will not be able to display your full portfolio in hard copy. Be sure to include select materials from your portfolio on your website, and have additional items ready in electronic format to email to potential clients upon request. For in-person meetings with potential clients, there are several different options for displaying the materials in your portfolio. One possibility is to put everything into a professional-looking three-ring binder with plastic sheet covers to protect the pages. All of these supplies are available from any office supply store.

Another possibility is to use a portfolio case, which you can buy at an art supply store (check the Yellow Pages). Portfolio or presentation cases come in a variety of sizes (e.g. 11" x 14", 14" x 17", 17" x 22") and cost from about \$15 to \$150-plus, depending on the size, material, and how fancy you want it to be. Simple and inexpensive are just fine, so long as it looks professional. Potential clients will be more interested in the contents than the case itself. The following websites have some examples: www.dickblick.com (do a search for portfolio) and www.keysan.com//ksu0601.htm.

6.2.3 Your Website

Your website can be an important tool for marketing your services. It gives prospective clients an opportunity to learn more about you and

your services at their convenience any time of day. It may also introduce you to new clients you might otherwise not encounter through other marketing activities.

“Without a professional website, you won’t have much success using any marketing tool. It may not pull in business, but the absence of a professional website will push business away. When you have a great website, potential clients will pre-qualify themselves before calling you.”

--- Kathy Goughenour, *Expert VA Training*

What to Include on Your Website

Any information you would include in a brochure (described in section 6.2.1) can also be included on your website. You should also visit websites of other successful virtual assistants to get ideas for your own site. Here are some ideas of what to include on your website to get you started:

- Home page with links to navigate through your site.
- “About Us” page so that your potential clients can learn more about you and your company. This should include your bio with any relevant experience, academic degrees, virtual assisting credentials, and a photograph of you.
- The name and/or logo of any professional business or virtual assisting associations to which you belong (use of association logos are generally part of the membership benefits).
- A way to contact you, including at least your company name, telephone number and email address. This should ideally be on every page, but you can also have a “Contact Us” page with your business mailing address, fax number and other contact information.
- Information about your services and the benefits you offer to potential clients, your rates (or if you choose not to list them, whether you charge per hour, per project, or work on retainer), any discounts available, and types of payment accepted.
- A Frequently Asked Questions page defining what virtual assisting is and is not, and explaining how you work with your clients.

- Testimonial quotes from satisfied clients and a list of any relevant entrepreneurial awards you have won.
- Helpful information you have written such as virtual assisting-related articles, checklists, advice, e-books, and other content that shows your expertise. Adding new content on a regular basis can keep people returning to your site.
- A blog and/or link to your Facebook or Twitter page.
- An information/contact page for virtual assistants who may be interested in working for you (if you are looking to hire staff).
- A page with links to recommended affiliates and strategic partners.
- A media page with any press releases you have written and a list of publications where you have been quoted as an expert.
- To build up a contact list, you could offer a free email newsletter, and include a place at your website where visitors can subscribe. Your newsletter could include articles about the types of services you offer and information about holiday specials, events, and other news. Your newsletters can also be posted online.

TIP: You can send out email newsletters inexpensively through a company such as Constant Contact at www.constantcontact.com. The cost starts at \$15 per month for a list of up to 500 people, and a free trial is available.

Getting Online

Designing Your Website

This is one of your most important marketing tools because it will likely be the first impression that many clients have of you. Clients will judge the quality of your business and services by what they see on your site. If you don't have the time or expertise to design a polished website yourself, you can have a professional web developer build and maintain your site. There is no shortage of web designers, so consult your local phone directory or search online for one in your area. You may also have a friend or relative who has expertise in this area and is willing to design your site in exchange for your virtual assisting services.

If you decide to hire someone else to design your website for you, be sure that you clearly express to them the image you want to project. You want your website to be a reflection of who you are and the type of individuals you want to attract, as well as the services you want to provide. Are you particularly interested in creative projects and design? Then your website should be a showcase for your creativity. If you are focusing on clients in a more conservative industry, such as finance, your website content's tone and style should reflect that. Prospective clients are looking for someone they feel that they can relate to. Again, think about your niche.

If you have limited computer skills and are on a budget, a great option for designing your own website can be found at www.weebly.com. Weebly enables you to create your own website using simple drag and drop technology – no programming knowledge required. They have a variety of professional designs to choose from, and you can even add features like a blog, shopping cart, forms, and multimedia. Other features include password protected pages if you want to make certain areas of the site accessible only to clients. You can build the site for free and Weebly will also host it for free. Or, for a minimal fee, you can upgrade to the pro account with additional features, or have them register your own domain name for you.

If you are already experienced at creating web pages, or learn quickly, you can design your website yourself using a program such as Adobe Dreamweaver or a free program like SeaMonkey (available at www.seamonkey-project.org). You may also use the website development tools offered by domain and hosting companies, described below.

Getting a Domain Name

To present a professional image and make your web address easier for clients to remember, consider getting your own domain name, such as www.yourbusinessname.com. There are a number of sites where you can search for and register a domain name. One web host we have found that provides good service for a low cost is www.godaddy.com. Microsoft also offers a quick search for domain name availability using their sign-up feature at <http://smallbusiness.officelive.com>. (They'll also help you to set up a free website for your business.)

If your preferred domain name is available, but you're not yet ready with your website, you can also "park" your domain. This means that you register the domain so that someone else does not take it before you're up and running with your business website. You then park the domain with your web host.

Finding a Host

Once you register your domain, you will need to find a place to "host" it. You can host it with the same company where you've registered the name. For example, if you register a domain name through GoDaddy, you might use their hosting services to put your website online.

You may also be able to put up free web pages through your Internet Service Provider (the company that gives you access to the Internet). However, if you want to use your own domain name, you'll likely need to pay for hosting. Yahoo! also offers a popular low-cost web hosting service at <http://smallbusiness.yahoo.com/webhosting>. You can find a wide variety of other companies that provide hosting services by doing an online search. Before choosing a web host, read the article about web hosting scams at www.loriswebs.com/internethostingcams.html to help you avoid hosting problems.

Promoting Your Site

No matter how much you spend on creating your website, if people don't know it exists, it won't help your business. Make certain you list your site on all your business forms, cards, and brochures. Encourage people to visit your site by mentioning it as often as you can, for example, whenever you write an article, give a presentation, or are interviewed by the media.

Make sure people can find your website by getting it into the search engines and listing it with industry websites. Start thinking about search engine optimization while you are designing your website rather than afterward – this way you can be sure to incorporate appropriate keywords that will make it easier for people to find you. While some sites and search engines charge a fee to guarantee that your website will be included in their directory, you can submit your website for free to

Google at www.google.com/intl/en/submit_content.html. Once you're on Google, your site is likely to be found by other search engines as well.

Your web hosting company may offer a search engine submission service for an additional fee. You can find information about "optimizing" your website, to help it rank higher on search engines, at the Search Engine Watch website at <http://searchenginewatch.com> and at Google's Webmaster Help Center at www.google.com/support/webmasters. You can also find a free tutorial on search engine optimization and other related resources at www.seo-guy.com/tutorial.html, and many additional helpful SEO tips at The Marketing Blog (<http://marketing-expert.blogspot.com>).

Marketing firms that specialize in search engine optimization can also do this for you. However, many of these firms charge set-up fees, in addition to monthly fees, so it can be an expensive proposition. Make sure you know what you're getting for your money and that results are guaranteed.

In addition to the free search engine listings, you can advertise on the search engines. See section 6.3.2 for more information.

6.2.4 Your Elevator Pitch

Imagine you have stepped onto an elevator with someone who has just asked what you do. During that elevator ride, you'll have about 60 seconds to give a brief explanation of your business and services. Because this person – like most other people you meet – may be someone else who could become a client or otherwise help your business, you want to say something to get the listener immediately interested in you and your business.

What you would say in this situation is your "elevator pitch." And while most occasions to tell people about your business won't happen while you're riding an elevator, a well-crafted elevator pitch may be the single most effective, and least expensive business development tool you can have. Your elevator pitch, like your business card, is a basic business marketing tool. But it can be particularly powerful in helping you generate sales. Here is advice on creating an elevator pitch from

Marg Archibald, co-author of the [*FabJob Guide to Become a Business Consultant*](#):

Whether you are speaking to a group or to a single person, the principles of a good pitch are the same. It needs to be simple and memorable, and because we store memories based on the emotions attached to them, a pitch that generates feelings is going to be remembered. In business consulting, saying something memorable that offers proof you can help someone get the results they want at an affordable cost is the strongest card you can play.

“Start identifying the top 10 tasks you thoroughly enjoy in addition to the ones you never want to do again. Use marketing savvy—flyer, business card, email, brochure, social media, etc.—that clearly list the services you want to provide and be prepared to state your elevator speech on the fly. Wrap a story around how your employer or co-workers have benefited from these tasks and why you’re a hero. This will help to build a database or a following to further communicate with. Believe it or not, there’s a higher chance of someone local utilizing your services if they’ve met you face-to-face.”

— Tya Bolton, *Exceptional Business Solutions, LLC*

An effective elevator pitch provides people with memorable words they can tell others and creates positive impressions that could lead to more word-of-mouth business for you. Your elevator pitch is always targeted, as closely as possible, to your audience. When you’re pitching to a group you focus on what is common to the group. Your elevator pitch is a chance to make the group sit up and pay attention because you connect with what matters to them.

When you are speaking to one individual, two things change. You can tailor your pitch very specifically to that person, plus you can turn the speech into a dialogue in less than one minute since you already have the person’s attention. Note that the core elevator pitch is the same, but how you fit it into a conversation changes.

Group Elevator Pitch

You have 60 seconds to connect with the group and their priorities. You open with your name, title and company name. You briefly describe

your business and an overview of your services. The key here is to be brief. You sketch out the things you do that would most interest this particular group. You outline the kinds of clients you serve (ideally clients just like them), and tell a story proving how effective you are. This may include a quote from a happy client. You express interest in working for them or receiving referrals. You close with a memorable phrase, repeating your name and company. This is perfect when it is your turn to stand up at a luncheon and introduce yourself, although it is a bit too long in a one-on-one situation.

One-On-One Elevator Pitch

People can tune you out in 10 seconds or less. An engaging, interactive, one-on-one elevator pitch gets the same information across that you would present to a group but involves the listener in dialogue sooner.

First, you need to find out more about the person you're speaking with. Use every bit of information you can glean about the person you're speaking to in order to make your pitch relevant. Your observations are providing you information from the time you approach each other. Keep the focus on the other person.

- Where might you have met before?
- Is he or she wearing a name tag? Does it list his or her company? Is that company one you could work with?
- What is his or her title?
- Who has he or she just been talking to? Have you picked up any additional information from that observation?
- How does the other person react to your name tag?
- How confident does he or she appear to be in this group?

When you initiate the conversation, you can open with:

"Hello. I'm (your first and last name) with (your company name). I don't think we've met."

Then pause to get the other person's name and if possible any other info on what he or she does.

When the other person asks what you do, you can follow simple steps:

Step 1 - Connection

- “I work with people like you.”
- “I work with businesses like yours.”
- “I work in your industry.”

If you know absolutely nothing about the other person, you can say, “I work with (types of people/businesses).”

Step 2 - Promise

“I enable/improve/ maximize/organize/design/optimize (whatever you do, very simply).”

Step 3 - Proof

“Clients say/my last client said/most people who use my services say...”

Step 4 - Probe

Connect the proof back to the other person and the time and expense of handling administrative tasks and managing staff, or how much trouble the other person has with a particular issue: “Is that an issue for you? Do you have that problem?/How do you handle that problem?”

Step 5 - Close

If this is a strong prospect, you probe further and gently work toward trying to set up a meeting. (See the sample on the next page for an example of how to do this.)

If this is a weak prospect, you can ask if he or she knows of anyone that might be interested in your services. Consider that every single person you meet is a conduit to people that will be helpful even if they are not actual prospects.

Sample One-On-One Elevator Pitch

Connection

"I work with many individuals who feel as if there just isn't enough time in the day to get everything done."

Promise

"I handle all the day-to-day aspects of keeping a business running smoothly and provide marketing expertise so that business owners can focus on the aspects that are most rewarding to them. It's also a huge cost savings not having to pay salaries and benefits for staff."

Proof

"I recently started a blog for a client of mine who was hesitant about using online media and didn't have the time to invest in learning about it. Now I update it weekly for her and she's been amazed at how many new clients the exposure has brought in."

Probe

"What tasks take up more of your day than you'd like?"

Close

(Strong Prospect) "Let's discuss your specific goals for your business further. I have an opening on Tuesday for a phone consultation."

(Weak Prospect) "I'm interested in helping entrepreneurs streamline and grow their businesses at a significant cost savings." Insert some chatting about the number of hours the average small business owner spends on tasks that could be handled by someone else, and about the potential monetary savings and flexibility. Feel your way to gradually asking: "Do you know anyone who is looking to outsource some of their business tasks? Could you suggest anyone in this room you think I should meet?"

Practice Your Pitch

Armed with an elevator pitch that you have practiced until it sounds and feels natural, you can practice on friends, family, colleagues and acquaintances. Ask for honest feedback. Pay attention to their suggestions and make any changes necessary to create a more effective pitch. Once you are comfortable with your elevator pitch, you'll be able to use it to market your business. Your pitch does not have to take a "hard sell" approach, particularly if this goes against your nature. Remember, virtual assistants are in the business of connecting with people, anticipating the needs of others, and communicating effectively. Use these strengths to your advantage during your pitch. By all means, be yourself. Just be yourself prepared to present what you have to offer in a concise and effective way.

6.3 Marketing Techniques

In this section we'll look at a variety of marketing techniques, including advertising, free publicity, networking, and promotional events. Consider as many of these techniques as possible to help you get the word out about who you are and what you do. Generating clients from marketing is not formulaic and not every strategy works for every VA with the same success. The key is to determine what combination works best for you. If you are more introverted, you might want to begin with writing-related marketing techniques. If you are an extrovert, you might enjoy networking events where you can interact with large groups or use your public speaking skills.

6.3.1 Freelance Marketplaces

Freelance marketplaces are websites that connect freelancers with employers. While a few simply list freelance jobs, others require you to compete against other freelancers by "bidding" for work (submitting a proposal to do the work for a particular fee). Many also allow you to post information about yourself and your services, so you may be contacted by employers who are interested in your services. There are thousands of freelance opportunities offered at these sites every month, including many administrative and virtual assistance projects.

In order to bid on freelance projects, freelancers pay a fee (a typical fee is \$10 to \$25 per month), and may also pay a commission for any work generated through the site. At many of the sites, payment is through PayPal, so you'll need an account with them in order to receive your payment. Visit www.paypal.com to set up an account.

Each site offers information on how to use their services and bid for projects. If you decide to use a freelance marketplace to market your services, take advantage of any tips they offer for successfully bidding on projects (some of the advice is useful with other clients as well). For example, Guru.com has an article on "Writing a Killer Proposal" at www.guru.com/resources/pro/killer_proposal.cfm.

TIP: If you want your bid to stand out, make sure you customize it. Many freelancers submit the same generic proposal to every client, not even bothering to include the client company's name. You will make a better impression if your proposal addresses the specific points the client has mentioned in their posting.

- *Elance*

You can view some information contained in job postings without a membership, but you need to be a member to make a bid on the job.

www.elance.com/p/landing/provider.html

- *FlexJobs.com*

FlexJobs lists many virtual assistant contracts that are not available through sites where freelancers bid for work.

www.flexjobs.com

- *Freelance.com*

Subscription based service with opportunities for virtual assistant jobs. Similar to Guru and Elance in how it operates.

www.getafreelancer.com

- *Guru*

You can sign up for free to see job listings, but you need to be a paid member to respond to the job offer. You will then bid on the job you want.

www.guru.com/pro/

- *iFreelance*

This is basically a posting board for freelancers and those offering projects. Payments for any project you undertake are up to you to collect.

www.ifreelance.com

- *oDesk*

Register for a free account with oDesk, and you'll be able to bid on and apply for hourly and fixed-price jobs. oDesk guarantees and handles all payments (no invoicing hassles).

www.odesk.com

Just be cautious, whatever source you decide to use. Be sure to google the name of the company you're considering working for, and check forums and message boards for comments about that company. Some freelancers have been less than satisfied with some of the online companies offering freelance opportunities.

You can also find opportunities through almost all of the virtual assistant professional associations such as the International Virtual Assistants Association (www.ivaa.org). The Virtual Assistant Forums provides a list of RFPs to which you can respond (www.virtualassistantforums.com/jobs.php). You must be registered with the Forum to access this information, but registration is free.

6.3.2 Advertising

Advertising involves paying to promote your business. There are many places businesses can advertise – from bus benches to high school yearbooks to television commercials. This section will focus on the forms of advertising that are most often used by new virtual assistants and include some tips that may assist you in considering other types of advertising in the future.

When deciding where to advertise, you'll want to know how much a particular advertisement costs, how long it will last, and most importantly, what consumers it will reach. You can find this information by contacting local media outlets and asking them to send you a rate card (also known as a media kit). Rate cards list the advertising options offered by the media outlet, and often include other useful information

such as demographic statistics (age, gender, income level, etc.) about the target audience — the viewers, listeners, or readers the outlet reaches.

Yellow Pages

You have probably used the Yellow Pages many times. But before you buy an ad for your own business, you should carefully investigate the costs compared to the potential return. Many new business owners find a Yellow Pages ad does not make the phone ring off the hook with buyers. If someone does respond to your ad, they may be “shopping around,” so you must be prepared to invest time as well as advertising dollars if you use this method of advertising.

If you decide to try an ad in the Yellow Pages, you may want to consider something business card-sized. Also, look around for a Yellow Pages alternative, since many areas have competing telephone directories and these can offer similar ad space for less money. Be sure to check into the alternative publication’s circulation or you might waste money on an ad that doesn’t reach very many people.

You can design the ad yourself, hire a designer, have the Yellow Pages design it for you, or simply have them print the contents of your business card. Take a look at the ads in the employment contractors or employment service-employee leasing category in the Yellow Pages to get ideas for your own ad. If you are interested in advertising, contact your local Yellow Pages to speak with a sales rep. Check your phone book or online for contact information. Check the print version of your phone book for contact information. To find the Yellow Pages online, go to www.yellowpages.com (U.S.) or www.yellowpages.ca (Canada).

Online Advertising

In addition to or instead of an online Yellow Pages ad, you can look into other companies that specialize in online listings. One such service is Superpages.com. They offer a free business listing service as well as an enhanced version for a fee. Check their website at www.superpages.com for details.

Many businesses also use “pay-per-click” advertising to attract prospective clients. This involves paying for every visitor that a search engine sends to your website. You can find information about using pay-per-

click advertising on Google, including how to target Internet users in your city, at <https://adwords.google.com>. Other sites you can advertise on include Yahoo!, MSN.com, and Ask.com.

If you choose specific search terms that few other advertisers have bid on, you may be able to attract some visitors to your website for as little as five cents each. However, pay-per-click costs can add up quickly and some of the people clicking on your ads may simply be curious (for example, students doing research) and not serious prospects for your business. So you should set a maximum dollar amount per day and monitor your results to determine if this type of advertising is effective for you.

Newspapers and Magazines

Magazine and newspaper advertising can be expensive, and may not create enough business to cover the cost, particularly with the decline in readership of traditional print publications due to the growth of Internet news sources. You could spend thousands of dollars on an “advertorial” (an advertisement written as an article) and not get a single new client as a result.

If you choose to buy advertising, it will likely be most cost-effective to place ads in local magazines that focus on the industry or clientele you are specializing in, local daily newspapers, or free weekly newspapers that are frequently distributed to local companies and businesses. If you want to market to potential clients outside of your local area, and ensure that your ad has an online presence in addition to print, you can find a list of thousands of online newspapers around the world at www.onlinenewspapers.com. You can also find a list of magazines by subject or region at [http://dir.yahoo.com/News and Media/Magazines](http://dir.yahoo.com/News_and_Media/Magazines). Read a magazine or newspaper carefully to see if an advertisement for your business would fit with the theme of the paper, the articles, and the other ads. As mentioned, you can also ask for a rate card or media kit to obtain information about their readership. This can help you determine if their readers are the sort of customers you are looking for and if it is the right publication for your ad.

Some publications will design your ad for free, while others will design it for an additional cost and give you a copy of the ad that you can then run in other publications if you wish.

Below are a few tips for effective advertising. For additional tips read the article entitled “How to Run Effective Advertisements” at www.usatoday.com/small/ask/2001-07-30-ask-ad.htm.

- Rather than just listing your services, explain how clients can benefit from your services.
- Tell readers what you want them to do and give them a reason to call (e.g. “Call now for a free initial consultation”).
- Make sure you’re available for people who respond to your ad. If someone keeps getting your voice mail, they may give up.

One of the most effective ways to get people to call – and to test the effectiveness of each ad – is with some sort of incentive. An incentive can be anything from a discount coupon to a free gift or even a free initial consultation. To measure advertising effectiveness with coupons, it’s a good idea to put a time limit or expiration date on it. Make sure this date is clearly printed on the coupon. It should allow customers enough time to contact you if they pick up the publication after it’s published – maybe a week or two – but not so much time that they forget about the coupon, thinking they can use it well into the future. Tie the coupon to a date that’s easy to remember, such as the end of the month.

It has been estimated that people need to see an advertisement three to seven times before buying, so most businesses need to do repeat advertising for best results. A small ad that you run every week for a couple of months can generate more business than a single full page ad. But even your first ad in a publication should generate some inquiries. If you don’t get enough business from your first ad in a particular publication to at least cover the cost of the ad, try something else.

Before buying advertising in print publications, you can test a variety of ads relatively inexpensively, by buying local ads on Google at <http://adwords.google.com>. Try different offers and wording to see which ones are most effective. You can set a maximum daily spending limit which keeps your costs down if lots of people click on your ad without buying. The offers that result in sales online may also be effective in your print advertising.

While advertising helps many businesses to attract clients, you may have much better results if you can get free publicity.

6.3.3 Free Media Publicity

One of the best ways to market — with potentially excellent results for minimal cost — is to get free publicity in the media (magazines, newspapers, radio, television, and online). While you don't have the final say over what gets reported, the exposure can give a boost to your business. This section describes a variety of ways virtual assistants can get publicity.

TIP: Subscribe to Help a Reporter Out at www.helpareporter.com to receive a free email newsletter containing requests from reporters who are seeking experts to interview.

Newspaper and Magazine Publicity

One way to get a story written about your business is to send a press release (also called a “news release”) to a writer, magazine editor, or the editor of the appropriate section of the newspaper. The ideal press release is a single page and should be written so that it could be published “as is.” Read the magazine or section of the paper where you would like to be published and use a similar writing style for your own news release.

In order to get published, your press release should read like a story, not an advertisement. A press release that simply announces you have started your business is not likely to get published, unless there is something unusual about your business. Instead, consider issuing press releases to announce events or community activities that your business is involved with (see section 6.3.5 for information about promotional events).

Here is a quick list of tips for writing a press release. For additional tips on writing news releases visit www.publicityinsider.com/release.asp and www.xpresspress.com/PRnotes.html.

- Make sure the press release is newsworthy. A community event is newsworthy. A new business is not, unless there is something particularly interesting about the business.
- Give your press release a strong lead paragraph that answers the six main questions: who, what, where, when, why, and how.

- Keep it short. Aim for a maximum of 500 words.
- Include contact information at the end of the press release so that reporters can get more information.

The sample press release below is an example of the format and type of content that is appropriate for a press release:

Sample Press Release

Contact: Valerie Virtual-Assistant
Company: Found Time Virtual Assistance
123 Savings Lane
Anytown, USA 12345
Phone: (555) 555-1212
Email: valerie@FoundTimeVA.com
Website: www.FoundTimeVA.com

For Immediate Release
March 1, 2010

Virtual Assistant Helps Local Businesses Thrive During Recession

Valerie Virtual-Assistant, President of Found Time Virtual Assistance, today announced a county-wide program designed to help give local small business owners a boost during these difficult economic times. This month, Found Time Virtual Assistance will offer a discount of 15% off regular rates for website design, social networking assistance, and selected other services for all Great county businesses.

“Many local businesses have closed their doors and others have had to lay off workers. Others don’t have the time or expertise to spend on crucial marketing tools like social media to bring in new business. I felt that as a resident I needed to do something to contribute, not only by offering discounted services, but by introducing business owners to the long-term savings and benefits available to them through virtual assistance,” said Virtual-Assistant.

Ms. Virtual-Assistant has more than 15 years of administrative and marketing experience and began her successful virtual assisting firm, Found Time, in 2007. Her company provides clients across the country in many different industries with independent contractors who work off-site, providing administrative and marketing services at a fraction of what it would cost companies to hire regular staff. Virtual-Assistant is a member of the International Virtual Assistants Association.

The special recession rates will take effect this week. For more information, call Found Time Virtual Assistance at (555) 555-1212.

#

If you're still feeling unsure about your press release, the following link also provides a free online form that walks you through the press release writing process and does all the formatting work for you: www.ducttapemarketing.com/IPR.html.

Most magazines and newspapers publish contact information for their editors. If the editor's name is not published in the paper, you can call and ask the receptionist. Newspapers may have dozens of editors, so make sure you send your submission to the appropriate one (for example, the Lifestyle Editor).

As an alternative to writing a press release, you could find out who the editor is, and either phone or send a brief "pitch letter" by email, fax or mail to suggest an idea for a story. In your pitch, remember to focus on something that will be interesting to readers. For example, you might suggest a story on a new poll or research study relating to the economy and growth of outsourcing, or on using new technology to grow business. Do some brainstorming or consider a story based on the most common kinds of questions clients ask you.

While it is not necessary to submit photographs to a daily newspaper editor (most newspapers have their own photographers), photographs may help attract the editor's attention. They might also be published in a smaller magazine, newspaper or newsletter that doesn't have a photographer on staff.

If you send photos (remember to make sure you have permission from the people in the photos as well as the photographer), put them in an attractive two-pocket folder with your business card and a cover letter. Then follow up a week later with a phone call.

Another option is to use a service to distribute your press releases for you. PR Log (www.prlog.org) offers free press release distribution and allows you to manage all of your press releases from one central account. PRZOOM-Newswire offers a free distribution service as well (www.przoom.com). Their premium services include logo placement and a real-time statistics tracker. You can also pay for a press release distribution service if you want more bells and whistles and wider distribution. One popular site is www.prweb.com. Depending on your goals and budget, they offer packages ranging in price from \$80 to \$360 per news release. The lower priced package includes distribution to more than 250,000 subscribers.

For press releases of local interest only, such as a discount for community businesses or presentation at the town library, submitting press releases yourself to local publications is your best bet. However, if you want to promote your services nationally or internationally, a distribution service can save you quite a bit of time and help you gain access to some markets you might not reach on your own.

Television and Radio Talk Shows

Phone local radio and TV shows to let them know you are available to provide expert advice to their viewers or listeners on how to start, organize, or streamline their businesses to save time and money, how virtual assistants are good for business, or something more specific based on your chosen niche. Shows that might be appropriate include morning shows and afternoon talk shows. The person to contact is the producer of each show.

When you contact them, be sure to emphasize how much the show's audience will benefit from an interview with you. Keep in mind that they are not interested in giving you free advertising – their ultimate goal is to improve their ratings, so anyone they interview should be dynamic and interesting.

Also, keep in mind that many station employees are overworked and underpaid. If you can make their job easier you are much more likely to land an interview. The best way to make their job easier is to include a list of “frequently asked questions” with the letter or news release you send them. This is a list of questions that you think listeners might like the answers to. Chances are, whatever you find people asking your advice about are questions that an audience would be interested in, as well.

If you really enjoy this format and think you have a flair for on-air chat, you can even create and host your own radio show for free. Blog-TalkRadio provides a home for thousands of internet radio talk shows on all subjects and even provides tips on marketing your show. Visit their website at www.blogtalkradio.com for more details.

Write an Article or Column

One of the best ways to establish yourself as an expert is to write articles or a column for a newspaper, magazine, newsletter, or websites. While it can be tough to break into large daily newspapers, there may be an opportunity to write for smaller newspapers or local magazines. Anything you write can be submitted online as well.

You could write on any topic related to organizing a small business or propose an “Ask the Virtual Assistant” column where you would answer questions from readers. The length and frequency of your column will depend on the publication. You might produce a weekly 500-word column for a local newspaper, or a monthly 1,000-word column for a newsletter or magazine.

Make sure your article or column provides valuable information to the publication’s readers. As with press releases, articles that sound like an ad for your services are not likely to get published. Write about something in your area of expertise; for example, if you specialize in search engine optimization, blogging, or utilizing social media, write about how entrepreneurs and small business owners can use these to build their business. As with your pitch and your website, anything you write should reflect who you are and what you have to offer your target audience. The goal in writing an article is not to “sell,” but to “connect.”

If you are hoping to get published in a newspaper or magazine, phone the editor after you have written your first column or article to ask if they would be interested in seeing it. If so, they will probably ask you to email it. If they want to publish it, they may offer to pay you. However, even if they don't pay, you should consider letting them publish it in return for including a brief bio and your contact information and web address at the end of the article or column.

Online Networking and Publicity

As well as offering articles to print publications, consider offering them to online publications. A popular site you can use to distribute your articles is EzineArticles at www.ezinearticles.com. Once your articles are posted at EzineArticles, they may be published at a variety of websites and ezines (email newsletters).

You could publish your own blog, using a site such as Blogger (www.blogger.com) or WordPress.com (www.wordpress.com). However, it can take a while to build up an audience for a blog, and ongoing work to make regular updates. If you don't have time to devote to maintaining your own blog while doing everything else required to build your business, you may be able to get articles you write into other people's blogs by distributing them through EzineArticles.

If you do have a good chunk of time to devote to online marketing, you can also use social networking sites such as FaceBook (www.facebook.com) and LinkedIn (www.linkedin.com), do micro-blogging (brief updates) at Twitter (www.twitter.com), create videos to post at YouTube (www.youtube.com), and create pages for sites such as Squidoo (www.squidoo.com), among other online marketing activities. While it can be time consuming, most of the successful virtual assistants we interviewed for this guide were quick to sing the praises of online social and professional networking as a valuable and free tool for finding clients. Virtual assistant Suzanne Roy estimates that she receives an average of 6-10 new contract requests per week through Facebook networking. Many entrepreneurs find the number of online "social media" sites overwhelming. If you want to learn more about how to use them, consider subscribing to the free Publicity Hound newsletter at www.publicityhound.com.

“By far, the most effective marketing tool for generating new business has been Twitter. Knowing how to use it correctly is a huge advantage. I not only use Twitter as a means of reaching my target market by way of information and quotes but I also search the Twitter stream for keywords that let me know that someone is looking for a virtual assistant, or someone who may benefit from my services.”

— Dawn Martinello, Monday Morning VA

Even if you decide not to use online social media, you can nevertheless market your business online using methods discussed earlier in this chapter, such as building a website, doing online advertising, and publishing an email newsletter.

6.3.4 Networking

Networking may be a little intimidating at first but is a valuable marketing tool and one that gets easier every time you use it. It is also a tool you will be encouraging many of your clients to make use of as you partner with them to help grow their business, which makes it that much more important that you master the art yourself. The people you network with can either be prospective clients, or anyone who could refer you to clients.

So what exactly is networking? Simply put, it is interacting, formally (such as at an organized networking event) or informally (with your fellow season ticket holders at local sporting events, for example) for mutual benefit. It is not just about what the other person can do for you, nor is it a simple quid pro quo trade-off. Networking is not something you should fear because at its heart it is really about building relationships, something you are probably already good at. Focusing on how you can help the other person instead of on yourself also helps take some of the pressure off for those who are anxious about networking.

While your immediate goal may be to get clients, you should think of networking as a long-term investment. Use your listening skills and take a sincere interest in the other person. Use your organizational skills to create a system for keeping track of contacts (make notes about your conversation on the back of any business cards you receive, for example). Take the time to email someone you met at a networking event an

article that is relevant to their business, client leads or referrals, or just send a holiday e-card or congratulatory note on a promotion or publication. People tend to remember small gestures of kindness like this, because most people don't take the time or interest. These are especially helpful networking techniques for people who are introverted and dislike large group events.

Friends and Family

The first people you should network with about your business are people who already know you. This includes your friends, family members, neighbors, former co-workers, members of organizations you belong to, and anyone else that you have a relationship with. These are people who are likely to be interested in hearing about your new business because they are interested in you.

You can tell these people in person that you have started a new business, but it can be even more effective to mail a personal letter letting them know that you have started a virtual assistance business. Include a few business cards in the envelope and encourage the recipient to pass them on to people they know who may need a virtual assistant in the future.

While people who know you may send some business your way, you can greatly increase the number of potential clients you can reach by meeting and networking with new people.

Networking Clubs

Networking clubs typically include one member each from a variety of industries (e.g. insurance, financial planning, law, real estate, etc.). Meetings may include a meal, an opportunity to network, and presentations by speakers. In some clubs, each member is expected to bring a certain number of leads to the group each week or month.

To become a member you are either recommended to the group by an existing member or you might approach the group and ask to sit in as an observer for a couple of meetings then apply for membership if you find the group is a good fit for you. You may be asked to give a short presentation about your own business and what you can bring to the group. The types of activities will vary with different groups, so don't

settle on the first one you visit if they don't seem to offer what you're looking for. Make sure the members represent the kind of people you're trying to connect with for clients, or who might know others who would benefit from your services.

One way to find a networking club is through word-of-mouth. Ask people you know who are in sales, such as financial planners. You can also look for networking groups online. Business Network International (www.bni.com) has more than 2,300 chapters around the world. Also consider joining a local Meetup group for entrepreneurs. Search for a local group at www.meetup.com.

Connecting at a Networking Event

To help you strike up a conversation at a networking event, business consultant Marg Archibald recommends using an elevator pitch and developing a tag line that you can use to quickly identify yourself and what you do. If your tag line is interesting or intriguing people will naturally ask you for more information. You could try something like:

"I'm Valerie Virtual-Assistant and I partner with entrepreneurs to help them accomplish more and spend less."

Once you start talking about your business, ask others about theirs and show an honest interest in what they do; don't start scanning the room for your next prospect. For the next few minutes at least, the person in front of you is the most important person in the room. Meeting people and getting to know them a little better is the first step toward effective networking.

Membership Organizations

Another excellent way to network is by joining associations that prospective clients may belong to. While online networking has grown in popularity and can be an efficient way of reaching out to people, you may find it worth your while to establish local roots within your local business community before branching out.

"The fact that people can see you lends credibility and builds trust so they're more comfortable working with you virtually or making referrals. I didn't immediately make this connection when I started out,

but when potential clients religiously stated they wanted to work with someone that was local, I figured I'd give that a shot."

— Tya Bolton,
Exceptional Business Solutions, LLC

Some examples of organizations that provide opportunities for in-person networking include:

- Business organizations such as your Chamber of Commerce or a group for women business owners
- Service clubs such as Rotary Club or Kiwanis Club
- Organizations of any group you are already a member of, such as alumni associations or ethnic groups
- Clubs that attract the wealthy, for example, golf, polo, yachting, and country clubs

Membership fees may vary from \$20 to hundreds or even thousands of dollars (the latter if you want to join an exclusive country club or private golf club). The more expensive clubs usually require current members to introduce you and put you up for membership, so you may have to join some less exclusive clubs in order to meet people who might also belong to the more expensive clubs. Many less exclusive clubs will let you attend a few times for a nominal fee so you can decide if you really want to join.

You can find organizations by asking your friends and colleagues what they are involved with. You can also find them in your local telephone directory or online. Several women's business organizations to look into are:

- *Executive Women International*
www.executivewomen.org
- *National Association for Female Executives*
www.nafe.com
- *National Association of Women Business Owners*
www.nawbo.org
- *Women@Work Network*
www.womenatworknetwork.com

- *The Transition Network*
www.thetransitionnetwork.org

Also check out your local chamber of commerce. To see the directory for the U.S. Chamber of Commerce visit www.uschamber.com/chambers/directory. For the Canadian Chamber of Commerce Directory visit www.chamber.ca/index.php/en/links/C57.

If you simply attend club functions without getting involved, the value of the membership will not be as great as if you truly pitch in. What sorts of things can you do to help out and gain the attention of others whose good will can help your business grow? Choose something you enjoy and that emphasizes your strengths – you are more likely to stick with it, and others will get a chance to see you at your best.

Here are some suggestions:

- Serve on a committee
- Write articles for the association newsletter
- Volunteer to help out with the organization's events
- Run for election to the Executive Committee

TIP: You should also join professional organizations in your industry, such as those listed in section 3.3.4. You might be able to partner with other virtual assistants or an established VA might be able to send work your way. At the very least you'll be able to learn more about the industry.

There are many helpful books on the subject of networking if you need more guidance in this area. [*The Networking Survival Guide: Get the Success You Want by Tapping into the People You Know*](#), by Diane Darling is an excellent resource that provides tips and practice exercises.

6.3.5 Promotional Events

Give a Speech or Seminar

Even if you don't join organizations, you may still be able to connect with their members and get new business by being a speaker. Many

organizations have speakers for breakfast meetings, luncheons, workshops, and annual conventions.

To let people know that you are available to speak, contact membership organizations mentioned in section 6.3.4 and ask friends and acquaintances if they belong to any groups that have presentations from speakers. To prepare a talk that the audience will find interesting, consider what their needs are. For example, if you're speaking to new business owners you might give a presentation on "How to Use Twitter to Find Clients," or those who run service businesses, such as coaches and therapists, might be interested in hearing how online appointment scheduling and billing can save them time and money.

Another approach would be to speak about your experiences as a virtual assistant starting your own business to others who are interested in becoming VAs or entrepreneurs. The benefits of getting your name out there, being seen as an "expert VA," and the potential referrals and relationships to be built by sharing what you know with others far outweigh the competition factor. Just as you will likely find many VAs who are eager to lend you a hand with helpful information and advice as you start your business, it's always good karma to pass that same kindness along to those who will follow you.

While you probably will not be paid for your presentations, it can be an excellent opportunity to promote your business. Your company name may be published in the organization's newsletter, it will be mentioned by the person who introduces you, and you will be able to mingle with attendees before and after your presentation. You may get a free breakfast or lunch too!

Instead of or in addition to speaking for organizations, you could present your own free seminars or workshops. You can hold it at your office, if you have one, or you may be able to rent a meeting room inexpensively at your local Chamber of Commerce or a local hotel or convention center. Libraries are another great place to hold seminars. Most public libraries have a meeting room, and they are usually eager to recruit speakers that will be of interest to the local community. To help you market your event you could set up a Meetup group at www.meetup.com. Although you can ask people to pre-register, you may get some last minute attendees if you accept registrations at the door.

To get people to attend, or call in for a teleclass, make sure it is a topic that people are interested in, and present it at a time that is convenient for your audience. If you are marketing to corporate clients, schedule your event during business hours. If you are marketing to the public, you're likely to have the best turnout on a Tuesday, Wednesday, or Thursday evening. You're likely to get a larger turnout for a shorter event (e.g. an hour) than one that lasts for hours. An added benefit of a teleclass is that you can record it and make it available on your website to be listened to at the convenience of prospective clients. You can even promote it for free by listing it in the seminar database at www.freeseminar.com.

If you give a good talk and offer useful advice, you will be seen as an expert. As long as there are people in the audience who need virtual assistance services, this can be an excellent way to attract clients. On the day that you deliver your speech, be sure you bring plenty of business cards, brochures, and useful handouts such as a list of web links (with your logo and contact information since people are likely to hold on to this information if it's useful) so you can hand them out to everyone who attends. You'll want people to remember you and have your contact information if they decide they might be able to use your services.

If you feel your speaking skills could be better, you can get experience and become more comfortable talking to groups by joining Toastmasters, an international organization that helps people develop their speaking skills. To find a Toastmasters chapter near you, you can check your local phone book, call their world headquarters in California at (949) 858-8255, or visit www.toastmasters.org.

Teach a Class

Teaching a class can be a great way to earn extra money, establish your reputation, and meet prospective clients. You don't have to have a degree to teach adults—just lots of enthusiasm and knowledge of your subject.

The first step is to review the current catalog of continuing education courses offered by local colleges, universities and other organizations that provide adult education classes in your community. Call and ask for a print catalog if they do not have course information at their web-

site. Once you have reviewed their current list of courses, come up with some ideas for new courses. (They already have instructors for any courses that are in their catalog.)

Once you have an idea for a new course in mind, call the college or organization and ask to speak with whoever hires continuing education instructors. They will tell you what you need to do to apply to teach a course.

Trade Shows

A trade show is an event to promote specific types of products and services. If you have ever attended an event such as a “home and garden show” or a “wedding show,” then you have been to a trade show. As a virtual assistant, you may be able to market your services to prospective clients by participating in a local trade show relevant to your target market. In fact, some virtual assistants even provide trade show support as one of their services, so in addition to the attendees, all of your fellow vendors may also be potential clients!

The cost to become an exhibitor (i.e. to get a booth at the show) will vary depending on the particular show, the location, the number of people expected to attend, and the amount of space you require. It may range from as little as \$50 to \$1,000 or more for public shows, or up to thousands of dollars for industry shows. To cut costs, you could partner with another non-competing exhibitor and share a booth space.

However, before investing in a trade show booth, attend the event if possible, or speak to some past exhibitors. While you may find a \$100 booth at a corporate conference is a good investment to market a virtual assistant business, \$1,000 spent on a trade show booth to promote your services could give disappointing results. Find out all the costs involved, what it includes, and what you have to pay extra for (e.g. chairs, carpet, electricity).

You can find out about upcoming shows by contacting your local convention centers, exhibition halls, or chamber of commerce. You can search for events by industry, type of event and location at www.tsnn.com. For most events, you can then click on a link to find out contact information. Many shows now have their own websites and provide registration information as well as site maps and logistical information.

You'll need to provide your own display. Unless you know that you'll be exhibiting at future shows, look for low-cost options for your display such as getting a local printer to blow up a few photos and signs for your booth. You should also bring business cards, your portfolio and your company brochures for display at your booth, and be prepared to schedule appointments with prospective clients.

One way to attract people to your booth is with a promotional gift such as a free week of virtual assistance services. When speaking with prospective clients, mention a few of the ideas you have for streamlining or promoting their business (but don't give away too much for free). If you don't have an assistant or partner, see if you can find a friend or family member to help out at the show and make the rounds to other vendors to drop off your brochure (especially if you offer trade show support). The days can be long and tiring, and you won't want to close down your booth to take breaks.

6.4 Selling Your Services

No matter what marketing techniques you use, you can expect to start getting calls from people interested in using your services. In this section you will find some tips for working with prospective clients and turning them into paying clients.

Many of the techniques already mentioned in this section can help you break into the corporate market. For example, clients may hire you after meeting you at networking events, hearing you give a speech, or reading about you in the newspaper. However, you don't have to wait for clients to call you. Instead, you can take the initiative and contact prospective clients.

6.4.1 Contacting Your Target Market

Your Warm Market

When selling to corporate clients, start with your "warm market" of family, friends, and other people who know you. Chances are, your warm market includes a number of people who are "decision-makers" in an organization that could use your services. In other words, they are in a position where they could hire your company. If not, they may be able to recommend your services to the decision-maker. So, as sug-

gested in the section on networking, get the word out to friends, family, colleagues and acquaintances that you have started a VA business. Tell them what your skills are and how you might be able to help them, and show them the areas in which you can help enhance their business.

Cold Calling

Cold calling involves picking up the telephone and calling people you've never met or talked to before. Although it can be intimidating to make cold calls, this marketing technique can be effective. Martin Wilkins, a consultant interviewed for the FabJob Guide to Become a Business Consultant, says "I make 200 phone calls a week. It's the best way to get your name and business into the minds of the president or CEO of that company."

Before you start dialing, do some assessment. Cold calling requires a significant investment of time, so before undertaking a calling campaign, determine how much time you have to devote to your marketing efforts and whether this is the most effective method for you. One alternative might be to mail a copy of your brochure to local companies detailing your VA services. Include your business card, and perhaps a brief personalized hand-written note showing your knowledge of the specific company's needs and mission and asking to set up a meeting.

Cold calling works best for those who are confident and not too afraid of hearing the word "no," because the reality is that some people will say "no." In fact, probably even most people. Some will hang up on you and not even give you the opportunity to say why you are calling. You may gain a whole new respect for the fortitude of those telemarketers who are always calling you during dinner or your favorite TV program. Or... maybe not.

In addition to the requisite thick skin you will need to develop to make cold calls, it may help to keep in mind that while some companies may be abrupt, it is also a reality that there are others that truly need virtual assisting services and would welcome a call from someone who can offer them a money-saving alternative to hiring more staff. With that in mind, look at each call as an introduction of your services – services that could possibly help this person and organization. If you decide

cold calling is the right approach for you, here are some tips to make your calls more successful.

Deciding Who to Call

Do some research and come up with a list of prospective clients. Section 6.1 offers advice on finding prospects in your target market. If you're considering pitching to a particular company or individual, find out as much as you can about the company or individual, what they do, and how they can benefit from your services.

When making a cold call to a prospective client company, be sure to talk with the executive or manager who will make the decision about whether or not to use your services. In many large organizations, the key decision-maker in each department may have the title of Vice-President, Director, or Department Head. If the company is small, there may be a single individual you should talk to, such as an owner or office manager. The Director of Human Resources is a good person to start with.

If you don't have the name of a decision-maker when you call a company, simply ask the receptionist. You might ask: "Can you tell me the name of the person who handles staffing or outsourcing services for your company?" Or you might ask: "What is the name of the head of your human resources department?" Most busy executives have administrative assistants who field calls for them so they don't have to talk with everyone who calls. A friendly attitude can help you get past these gatekeepers.

Using a Script

Having a script to follow when you make a cold call can make the difference between failure and success. A script is simply an outline of what you want to say during your call. It's a good idea to have scripts for leaving a message on voice mail as well as for your first conversation with a prospective client.

Be prepared for the fact that many decision-makers screen their calls with voice mail. They simply don't have time to speak with everyone

who wants their attention. If you must leave a voice mail message for the decision-maker, consider leaving it after hours so it will be among the first messages the person hears in the morning. Whether or not they return your call depends primarily on how intriguing your message is.

A script shouldn't be followed verbatim, because you'll sound stilted and rehearsed. Instead, use your script to organize your thoughts and to provide you with a guideline so that you don't leave out any vital information. Practice the script several times before making your first call. It will become easier the more you do it, and eventually you won't need the script right in front of you.

Below is a sample script compiled from suggestions from several business consultants. As you can see, there is room to adjust your message according to how the conversation evolves. But having a script will help you to sound professional and keep the conversation on track.

"Good morning (afternoon) Mr. /Ms. Decision-maker.

My name is _____. I'm a virtual assistant located in _____. I specialize in _____.

I've been conducting research with local businesses to determine whether they are aware of the time and cost-saving benefits of working with a virtual assistant. May I inquire if your organization currently outsources any services, and if so, if you are happy with the results? My administrative experience is extensive and our fully-equipped office can handle any small or large tasks from the routine to special projects. We offer a flexible approach that may provide you with a better value than hiring staff or using temporary workers.

I'd like set up a 20 minute meeting with you at your office to discuss your needs and how I can provide you with a cost savings. I have a couple of openings this week. Would Tuesday afternoon or Wednesday morning work better for you?

Thank you and I look forward to our meeting."

As the example above illustrates, you can avoid a mistake many cold callers make of giving the decision-maker a choice between saying "yes" to a meeting or saying "no." Instead, give them a choice between two possible meeting dates. Some experts also suggest setting a time

limit – ideally no more than 30 minutes –because many decision-makers view their time as limited.

TIP: You are much more likely to get your call returned if you say you were referred by someone the decision-maker knows and respects. Ask for referrals from your warm market and, wherever possible, slip “_____ suggested I call you” into the script after your name.

Calling Again

You may not get through to a decision-maker on the first call, and when you do get through, you may not make the sale on the first try. Many sales professionals recommend trying again unless a prospect gives you a definite “yes” or “no.” However, the experts we interviewed had different advice about how often to call. Some felt you should be prepared to call five or more times to set up a meeting with your prospect. Others said if a decision-maker is not interested after two calls, you should move on and invest your time elsewhere.

Assessing Your Results

Don’t worry if your first few calls don’t go as planned. Consider them practice. Once you have been using this approach for a while, it should generate a respectable success rate. Depending on what you are proposing, a good success rate for setting up meetings may be one “yes” out of every ten calls or even one “yes” out of every two calls. It is up to you to determine if making a lot of cold calls is a good use of your time.

If this approach doesn’t work, go back and take a hard look at your script. Are you clearly communicating the benefits of taking the action you suggest to the decision-maker? If you believe you are, ask someone you respect to listen to you make some of your calls. They may discover something in the way you communicate that could be improved.

Having Someone Phone for You

An alternative to phoning yourself is to have someone phone for you. This can give the impression that you are already an established VA firm. Like many of us, clients can be influenced by how things appear,

and may assume you are a successful professional to have people working for you.

One way to have someone call for you is to hire someone you pay on an hourly or commission basis. This person might work for you full-time or part-time, from your office or from their home. You might find the right person through word-of-mouth or from a classified ad. You could post an ad on a website like Craigslist, or in your local college newspaper where you're likely to find students eager for part-time temporary work. Another alternative is to have a friend or relative call on your behalf. Ideally this person should have a different last name from yours, or they should simply introduce themselves by their first name.

Staying Organized

An important part of cold calling is keeping track of everyone you've called. When gathering information for cold calls, the amount of information can be overwhelming. To keep yourself organized and help ensure success, use a spreadsheet to keep track of each contact's name, company, and information about when they were contacted and the results. Below is an example.

Sample Contact Sheet				
Company Name/ Address	First Call	Second Call	Contact Name	Meeting Date

You can also use software like Microsoft Outlook or FileMaker Pro (www.filemaker.com) to create a client contact database, track meeting dates and make notes about your meetings. Or you could use a website such as FreeCRM (www.freecrm.com), which allows you to set up a free account to track detailed client contact information, create company notes, calendars, task lists, and more.

6.4.2 Meeting with a Prospective Client

The fact that a busy person has agreed to meet with you means they are interested in your services. While there is no guarantee that you will land a particular client or project, if they have a need for your services and are meeting with you, you have a good chance of getting their business.

During your initial meeting your goal should be to learn as much as possible about the prospective client and what they want, so you can show them how hiring you will help them achieve their business goals. In addition to arranging to get together with prospects who call your company, you can arrange preliminary consultations with anyone you meet (for example through networking) who mentions that they might need administrative services. You could say something like:

“Let’s get together for coffee to talk about that. I’d be happy to share some ideas with you about how a virtual assistance firm like ours can effectively meet your needs at a lower cost.”

Where to Hold the Meeting

If you are fortunate enough to have an office outside your home and it is a nicely decorated space, by all means have the consultation in your office, especially if you are dealing with someone you know or with a smaller local company. You will be close to all of the materials you’ve gathered during your research and learning stage and will be able to answer questions with pictures as well as words. Likewise, if you have a home office that is nicely decorated and free from interruptions (i.e. no children, barking dogs, etc.) and you are licensed to have a home-based business, you can have the meeting there.

If, on the other hand, you do not have either of these spaces available to you, you should meet at a spot you know will allow you to have a

private and uninterrupted conversation. This could be the client's home or office or a quiet room in a tea house or restaurant.

Preparing for the Meeting

During your initial meeting, the client will be deciding whether or not to hire you. It is therefore important to remember that the client will be making judgments about your professionalism based on how you look and behave. Make sure your clothing and grooming are impeccable, arrive on time or a few minutes early, and make sure you have everything you need.

What you wear to the first meeting should be dictated in part by the type of client you are meeting. For instance, a navy suit that you would wear to a meeting with a large financial corporation may be too formal for a meeting with a life coach or author. When in doubt, wear a two piece suit (pants or skirt with jacket) over a shirt or sweater so you can remove the jacket if necessary. To express your creativity, you can add a funky accessory such as jewelry, a scarf or tie. Remember your mother's advice: You only get one chance to make a first impression. Yours should say professional, organized, and approachable.

Over time you will develop your own checklist of what to bring to an initial consultation. In the meantime, here is a list of items to bring:

- Your business cards
- Your brochure (see section 6.2.1)
- Your portfolio (see section 6.2.2)
- A notepad and two pens
- A calculator
- Optional: a laptop computer
- A client questionnaire (see section 2.3)
- A planning calendar or PDA
- Blank contracts (see section 6.5)

Although this initial consultation may be seen only as an opportunity for the client to assess whether they want to hire you as their VA, it is a good idea to come prepared to write up a contract.

What to Say

As mentioned above, while there is no guarantee that you will land a particular client, if someone has a need for your services and is meeting with you, you have a good chance of getting their business. Your purpose during this meeting is to turn a prospective client into a client. The way to do this is by identifying what your client needs and wants, so you can communicate how your services will benefit them.

This is where your interpersonal communication skills will really pay off (see section 3.1.3 if this is an area you need to improve). You can begin by giving a quick overview of your services, however, during your meeting you should mostly ask and listen. Aim to have your client do about 80% of the talking. Of course, take your cue from the client. If they prefer not to do a lot of talking, don't try to force it.

Instead of simply describing all your services, focus specifically on what the client wants. Be ready to offer several alternative packages with different levels of service and at different price levels, such as hourly rates for one-time projects, or services provided on a monthly retainer. Being willing to share a few innovative ideas for their business will leave the impression that you have many more which you haven't shared.

The issue of money, and if your fees and service are worth the cost, is bound to be raised either on the phone or at the meeting. If you followed our script for the telephone call you have already planted the seed in the prospective client's head that you will save them money and offer them personalized service, and hopefully you won't have to justify your fee during the consultation. If you do get involved in this conversation, remember to focus on the benefits of your services, which include:

- Your local connections and knowledge of local businesses (especially if they raise the point that they can hire an overseas VA for \$4 an hour – remind them that these firms have little, if any, knowledge of your community and cannot refer them business as you can)

- Cost savings – this is a big one – remember, they are saving the cost of health insurance, vacation time, not to mention the expense of conducting a hiring search
- Individual attention and personalized service – emphasize your ability to think outside the box and to be proactive in promoting their business
- Knowledge of their industry, including any specialized technology and awareness of their competitors

Remember to focus on what the client wants. Ask them why they are interested in hiring a VA, and what they think a VA can do for them. They may talk themselves into hiring you!

It is important to keep in mind that not every client will be an ideal fit for you, and you will be evaluating them during this meeting just as they are evaluating you. If you sense that someone is a micromanager or has unrealistic expectations, you might do well to steer clear.

Following Up

After this initial meeting, make sure you follow up with the client. Decisions can take time, especially when there is more than one person involved in deciding whether to hire you. Keeping in touch ensures the client keeps you in mind. After the meeting, you can send the client a proposal letter summarizing the points you addressed in your meeting and thanking them for taking the time to meet with you. Don't be discouraged if you don't get hired right away. Think of it as a long-term investment. If you have made a good impression, the client may keep you in mind for the future or may refer you to someone else who is in need of virtual assistance services.

When you get the good news that a client wants to work with you, you'll be putting other parts of this guide to use, starting with sending out a contract as described in section 6.5.

6.4.3 Preparing a Proposal

A proposal is a written document outlining what you propose to do for a client. In some cases, a proposal can be as simple as a short letter. In

other cases, where a client uses a formal “Request for Proposal” or RFP process as described below, a proposal may be a detailed document that is dozens of pages long.

Why Clients Ask for Proposals

Sometimes the request for a proposal may come unexpectedly from a client you haven’t approached. The beginning virtual assistant typically thinks this is great news! After all, why would they ask for a proposal if they were not interested? Actually, there are a number of reasons organizations ask for proposals:

It May Be Necessary for the Job

In some cases, a proposal is necessary for the job. For example, many government departments require written proposals from several different prospects before a contract is awarded. They will often have formal RFP (request for proposal) guidelines for you to follow. Likewise, some large companies require written proposals that follow strict submission guidelines. Information about RFPs is provided below.

It May Be a “Brush Off”

This scenario may happen when you have approached a prospective client. Some clients find it difficult to say “no” and want to avoid a confrontation. They can delay saying no by having you submit a proposal. The client can then say it is “under review” until you either give up or they finally work up the courage to tell you they are not interested.

It May Be Used to Confirm a Hiring Decision

Some clients ask for proposals because they want to have written comparisons of several consultants. Often, they have a “preferred” VA they want to hire, and the purpose of the written proposal is to help them confirm their decision, or show their supervisor or a committee that they have “shopped around.”

TIP: If you are the preferred VA you will know it. The client will have discussed the project with you in detail, and you will have reached a tentative agreement to do the work. They will explain that their regulations require them to review

written proposals and may even assure you that it will be “just a formality.”

If you are the preferred VA and you want the job, then it is worth your time to put together a proposal confirming the details you have discussed with the client. This can be in the form of a proposal letter or engagement letter (described in section 6.5). Otherwise, your time might be better spent focusing on clients who are seriously interested in you.

Prospects who approach you will not generally start off by asking for a proposal if they are seriously interested in working with you. If they do need more information, they will usually want to discuss it first. If you suspect that a prospective client is not serious, but don't want to miss out on what could potentially be a good opportunity, you might try what some other consultants do when asked for a proposal. They charge a “proposal preparation fee” such as \$150 which is deductible from their fee if they get the job. However, you can't expect to get this fee if you are responding to a formal RFP as described in the next section.

Requests for Proposals (RFPs)

Wikipedia.org defines a Request for Proposal or RFP as “an invitation for suppliers, often through a bidding process, to submit a proposal on a specific ... service.” An RFP process may be used by companies to get written proposals from businesses and consultants that wish to become “suppliers” and get hired to do work for the organization. The companies that submit proposals are known as “bidders.”

An RFP typically has information about the organization that is requesting proposals, some background on the planned project, how and where to submit your proposal, how the proposal should be formatted, and what specific documents and other materials need to be included.

An RFP typically asks bidders to submit a proposal that contains the following:

- A description of your company
- The services you propose to provide
- Evidence of your capability to provide the services

- Details about how you will provide the services
- A proposed timetable
- A fixed price quotation
- Specific resources (including people) that you will assign to the project
- References from organizations you have provided similar services for
- An explanation of how you will measure results

The RFP may also include the project's proposed budget and time frame, eligibility requirements for those wishing to submit a proposal, and information about the client's selection process. The bid process may also require you to make an oral presentation. When pricing your services for a proposal (see section 5.2.5 for advice on setting your prices), keep in mind that the client may not be obligated to award the contract to the lowest-cost bidder. Instead, they may make their decision based on a number of factors, including the bidder's previous experience with similar projects.

TIP: To avoid a costly mistake, your proposal should specify anything that is not included. For example, if you were proposing to plan an event, you might need to mention if your proposal does not include handling registration of attendees.

How to Find RFPs

If your company becomes well known, RFPs may come to you. Just as corporations may contact you to ask you to submit a proposal, you may be contacted directly by departments and agencies that invite you to reply to an RFP. You might consider adding a separate page to your website for potential corporate clients and including an online form they can complete to request a proposal. However, you will first have to make them aware of your services, using some of the techniques described earlier in this chapter.

As a beginning virtual assistant, you are more likely to get RFPs by finding them posted online. The U.S. government offers free access to RFP

information at www.fbo.gov while the Canadian government offers RFP information at www.merx.com and advice on how to do business with the government at <http://contractscanada.gc.ca>. Find RFP (www.findrfp.com) posts RFPs for all levels of government in the U.S. You can try it out free for one week and get a subscription for \$19.95 per month for a regional plan or \$29.95 per month for a national plan.

Submitting a Proposal

When responding to an RFP you should follow the instructions exactly. To improve your chances of getting the job, make sure you emphasize your experience directly related to their needs, and include written references. The description of your company should also include any relevant information about the backgrounds of yourself and other representatives of your company who will be working on the project, including education, experience, professional memberships, and pertinent awards.

The decision-makers who will be reviewing your proposal need evidence that you are ready and able to handle their needs. They want to know that you have the qualifications to successfully carry out the project. This is where it really pays off to have acquired as much relevant experience as possible using the techniques described in section 3.2 of this guide.

TIP: If there are skills or experience that you don't have, consider partnering with someone who has the necessary skills or experience.

Even if you decide not to respond to RFPs, you can prepare proposals for clients you have met with that have indicated they are potentially interested in working with you but require more information. However, while a formal proposal in response to an RFP may be up to 25 pages or more, you can prepare much simpler proposals for most prospective clients. In fact, you can submit your proposal in the form of a letter, such as the following example.

In some cases, a proposal can be as simple as an engagement letter, as discussed in section 6.5. In other words, you describe what services you will provide based on your discussions with the client. The client signs the letter, and you start working for the client.

Proposal Resources

ProposalWriter.com offers many valuable resources with advice on proposal writing and government contracting at www.proposalwriter.com. Onvia is another resource for further information. In addition to a paid subscription to receive RFP leads, they offer excellent free advice which you can find by going to the home page at www.onvia.com (click on “Resource Center”) or directly to www.onvia.com/resourcecenter/fp/proposalwriting.aspx.

A number of companies specialize in writing proposals. You can find them by doing a web search for “writing proposals” and “contract.” Recommended books on proposal writing include *Persuasive Business Proposals: Writing to Win More Customers, Clients, and Contracts*, by Tom Sant, and *Win Government Contracts for Your Small Business*, by John DiGiacomo.

6.5 Client Contracts

A contract is vital. It can help avoid misunderstandings by ensuring you and your client have the same expectations of the work to be done. It may also protect you. For example, if the person who hired you leaves the company, and is replaced by someone who decides your services are no longer needed, having a contract in place can help you get paid.

Your contract or agreement should explain what services you will provide for the client and how you are to be paid. Your contract may include all of the following:

- Your name, company name, address and contact information
- The client’s name, company name (if applicable), address and contact information
- Description of the services being provided
- When the services will be provided
- Any services not being provided
- Fees, including payment terms, deposits, and reimbursement of expenses

- Cancellation policy
- Signature lines for you and the client

On the pages that follow you will find two samples. You can adapt these contracts to fit your needs. The first is a sample engagement letter you might use for a one-time project, limited scale, or short-term assignment with an individual client. You could ask your clients to sign it at your initial meeting, or have them return it to you later.

The second is a services agreement which you could adapt for use with a client for whom you will be providing extensive ongoing services on a retainer basis. It covers a number of additional areas, such as a liability disclaimer.

Some clients may wish to use a separate confidentiality and non-disclosure agreement in addition to the basic contract. This will be somewhat dependent on the nature of the client's work, as well as the nature of the material that you will have access to. A confidentiality and non-disclosure agreement can also provide an added level of protection for your business interests and processes, and is something you should use with any subcontractors you may take on as well. Inc.com, a website for entrepreneurs, offers a free template that you can download at www.inc.com/tools/2000/12/21532.html and adapt for your use.

Before using any contract, make sure you have it reviewed by your lawyer to ensure it protects you and meets your particular needs. For example, even if you will only be working on small projects for individuals, ask your lawyer about including additional clauses in your engagement letter, such as a limitation of liability clause.

Sample Engagement Letter

(On Your Letterhead)

[Insert name of Client]

[Insert address of Client]

[Date]

Dear *[Name of client]*,

As promised, I have set out below a description of the services that *[your name/company]* will provide to you.

I will provide the following services:

[Insert description, and frequency if applicable, of the services, such as consultations with the client, providing proofreading of technical documents, etc.]

My fee for the services performed will be as follows:

[Insert rates, amount of deposit, etc.]

If you agree that the foregoing fairly sets out your understanding of our agreement, please sign a copy of this letter in the space indicated below, and return it to me at *[insert address, fax number or email address]*.

Yours sincerely,

[Name]

Agreed and Accepted:

[Insert name of client]

Date

Sample Services Agreement

THIS AGREEMENT is made this *[date]* day of *[month]*, 20__.

BETWEEN

[insert name of your client] (the “Client”); and *[insert your name or your company’s name]* (the “Consultant”), collectively referred to as the “Parties.”

1.1 Services

The Consultant shall provide the following services (“Services”) to the Client in accordance with the terms and conditions of this Agreement: *[Insert a description of the services here]*.

1.2 Delivery of the Services

- **Start date:** The Consultant shall commence the provision of the Services on *[insert date here]*.
- Ongoing Services will be provided in a timely manner on an “as-needed” basis, unless otherwise agreed upon by both parties.
- **Key dates:** The Consultant agrees to provide the following parts of the Services by the specific dates set out below: *[insert dates here if you have agreed to specific milestones or one-time projects such as designing a website for the Client]*.

1.3 Fees

As consideration for the provision of the Services by the Consultant, the fees for the provision of the Services are *[insert fees here]* (“Fees”). The Client shall pay for the Consultant’s out-of-pocket expenses including *[insert here]* and other expenses as agreed by the Parties.

Additional fees may be incurred for Expedited Services or After Business Hours Support.

1.4 Payment

The Client agrees to pay the Fees to the Consultant on the following dates: *[e.g. 50% deposit payable before work begins; also specify whether the price will be paid in one payment, in installments or upon completion of specific milestones]*.

The Consultant shall invoice the Client for the Services that it has provided to the Client *[monthly/weekly/after the Completion Date]*. The Client shall pay such invoices *[upon receipt/within 14 days of receipt]* from the Consultant.

Any charges payable under this Agreement are exclusive of any applicable taxes or other fees charged by a government body and such shall be payable by the Client to the Consultant in addition to all other charges payable hereunder.

1.5 Warranty

The Consultant represents and warrants that it will perform the Services with reasonable skill and care.

1.6 Limitation of Liability

Subject to the Client's obligation to pay the Fees to the Consultant, either party's liability arising directly out of its obligations under this Agreement and every applicable part of it shall be limited in aggregate to the Fees. The Consultant assumes no liability due to the quality of items or services purchased for the Client.

1.7 Term and Termination

This Agreement shall be effective on the date hereof and shall continue until either party terminates the Agreement by providing a minimum of 14 days notice in writing.

If the Client terminates this agreement for any reason, the Client will reimburse the Consultant for all outstanding fees and out-of-pocket expenses.

1.8 Relationship of the Parties

The Parties acknowledge and agree that the Services performed by the Consultant, its employees, sub-contractors, or agents shall be as an independent contractor and that nothing in this Agreement shall be deemed to constitute a partnership, joint venture, or otherwise between the parties.

1.9 Confidentiality

Neither Party will disclose any information of the other which comes into its possession under or in relation to this Agreement and which is of a confidential or proprietary nature.

This includes:

- Personal Information
- Products
- Costs
- Business Plans
- Expansion Plans
- Client Contact Information
- Data Collected for the Client
- Personal Information

1.10 Return of Records

Upon Agreement termination, the Consultant shall promptly return all documents, data, and any other property belonging to the Client and shall not retain copies of any proprietary information.

1.11 Miscellaneous

The failure of either party to enforce its rights under this Agreement at any time for any period shall not be construed as a waiver of such rights.

If any part, term or provision of this Agreement is held to be illegal or unenforceable neither the validity or enforceability of the remainder of this Agreement shall be affected.

This Agreement constitutes the entire understanding between the Parties and supersedes all prior representations, negotiations or understandings.

Neither Party shall be liable for failure to perform any obligation under this Agreement if the failure is caused by any circumstances beyond its reasonable control, including but not limited to acts of god, war, or industrial dispute.

This Agreement shall be governed by the laws of the jurisdiction in which the Client is located.

Signatures

Agreed by the Parties hereto:

Signed by: _____

On behalf of: _____
[the Client]

Signed by: _____

On behalf of: _____
[the Consultant]



Concluding Thoughts

Now that you have familiarized yourself with the information, expert advice, and resources in the *FabJob Guide to Become a Virtual Assistant*, you are well on your way to a successful new venture! But this is just the beginning of your exciting journey as you make the transition from employee to entrepreneur.

We hope you have found this book helpful, and that you will continue to refer to it often, both for answers to your questions and for inspiration, as you begin to build your VA business and realize your dream career.

Remember, the information and advice in this or any guide is only valuable if you put it to use and take action. There are many small steps suggested throughout that you can take today, even if you're not ready to start a full-time business just yet or have limited financial resources. Any career journey must begin with a process of introspection – you need to be able to envision the career you want before you can achieve it.

In closing, a few thoughts from one of our experts:

“The one thing I wish I had known before I started my virtual assistant business was how amazing being an entrepreneur and a business owner can be. Despite all the hills and valleys, I wish I had done this sooner because it really is a struggle worth making. I never knew what a profound impact it would have on the way I view myself and what I am capable of achieving. It has made me a much stronger, more independent-minded person and allowed me the freedom to choose to do what I want, for who I want, when I want.”

— *Kate Kerans,*
Kerans Virtual Assistance

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