

Starting a Business for Teaching Basic Survival Skills

Handout from TheCityEdition.com Mega-Disaster Planner

Be advised that The City Edition takes no responsibility in the success or failure of any business launched as a result of this handout or any email communication. No CPA, accountant or trained business manager participated in the development of this handout. However, we would appreciate hearing any feedback or suggestions for improvement.

Good luck!

Contents:	Page
Introduction: The Context	1
What it Takes to Become a Basic Survival Skills Trainer	3
Step 1 – Learn the Craft	4
Step 2 – Learn Computer, E-Commerce and Audio-Visual Skills	5
Step 3 - Develop a Business Plan	6
Step 4 – Deal with the Bureaucracy of Starting Your Business	17
Step 5 – Design Your Survival Training Classes	18
Step 6 – Develop a Website and Ecommerce	22
Step 7 – Interview other Survival Instructors	25

Copyright © 2010-2011 The City Edition
All rights reserved.

Introduction: Right Time, Right Place

Peruse the web listings of various survival schools and you'll notice that nationwide, just about every one of them is prospering. The price to attend these trainings isn't cheap, either. Tuition can run upwards to \$1,600 for 4-5 nights in the backcountry. For a shorter course, the cost is typically \$300 for an overnight camping trip and \$200 for a single day of training.

With the fear factor in society higher than any time since the Cold War, it makes sense that people are willing to spend their shrinking incomes on safety and self-sufficiency. It also doesn't take a rocket scientist to figure out that the frequency of natural disasters is on the rise. The peak of the next sunspot cycle, for instance, is due between 2012 and 2013, and scientists seem generally worried about it. No matter how many satellites NASA launches (like the new Solar Dynamics Observatory that went up in 2010), modern technology can't stop a corona mass ejection from belting the planet head on. In 2009, a study from the National Academy of Sciences warned that power grids and telecommunications could go down for months. Evidently we'll be needing more than three days worth of supplies to meet that emergency.

No wonder TV programs like *Man Versus Wild* have become so popular. Moreover, two years that one show spun off several new series, including *Man – Woman – Wild* and *Dual Survival*. Both follow the same scenario of getting marooned in the middle of nowhere for 3 or 4 days. Discovery Channel is also responsible for *I Shouldn't Be Alive* and *Worse Case Scenario*, and in 2010 launched a more apocalyptic series called *The Colony*.

Not to be left behind, the History Channel premiered two documentaries earlier that year, *After Armageddon*, and *Earth 2100*, both operating on a similar doomsday scenario. The Sci-Fi Channel, meanwhile, presented *Super Comet – After the Impact*, a spine-tingling drama about what would happen to the planet if a large object from space struck the Yucatan peninsula today.

In her counter-culture bestseller, *The Shock Doctrine*, Naomi Klein describes how entire industries have been springing up around the country to address the exigencies of one catastrophe after another. It's possible now to hire private firefighting firm to protect your home in the event of a blaze, flood or other emergency. In 2009, we learned that underground military bunkers in the desert were being converted into living quarters stocked with a year's worth of gas, food, medicine and other supplies. The price of admission: \$50,000 per adult and \$25,000 per child. Klein refers to these ventures as "disaster capitalism".

On a more practical note, the sporting goods giant R.E.I. recently ramped up its evening seminars that teach compass reading, climbing, self-rescue, first aid and other skills. One two-hour class, "Fundamentals of Map & Compass Class", costs \$50 per student. Think about it. With 20 students enrolled, that's a potential \$1,000 in revenue for one night of chit-chat and demos. Traditionally, community colleges offered courses in survival and other outdoor skills, but budget reductions have now put a crimp on those course offerings. In any case, such classes fill up quickly, so most students get turned away.

In short, there has probably never been such a perfect storm of opportunity for teaching basic survival skills. By presenting a basic skills curriculum, you'll not only be performing a public

service, you can earn a good income and spend time in the wilderness on someone else's dime. In the coming years the demand for this expertise will likely grow and grow and grow, obviously keeping stride with the increase in mega-disasters rocking the world.

What it takes to become a Basic Survival Skills Trainer

You don't have to be a frontiersman or former SAS commando to train others in outdoor emergency techniques. Reading a compass and topographical maps, building a fire without matches, constructing a lean-to shelter for warmth and protection, locating and disinfecting water sources... these are things everyone should know how to do. Even without the natural disasters to contend with, few hikers and campers today have a clue about what to do if they get lost. That's where your survival classes will come in handy.

What's required on your part is an interest and motivation, public speaking skills and a personable nature, reasonably good health, the ability to organize a small business, a little operating capital, and of course, an acquired proficiency in teaching survival skills if you don't already know how. A dependable vehicle, teaching props, and a cell phone are also essential. (You can always rent a car for a field trip, but don't forget to include the cost in your budget.)

In addition, you should evaluate the pros and cons of taking on a partner. One person alone cannot lead a camping trip. Even in the case of a local event, you might get sick the day before - too late to reschedule. While there's the alternative of hiring an assistant to help you, this option's less reliable, since paid employees often quit without notice. They likewise won't share your commitment in the business or lose any sleep if they leave you in the lurch.

You can always try to limit the scope of your training in order to avoid the second pair of hands. Hold your classes in town. Have a couple substitute teachers on call to fill in at the last moment. Partnerships can be a tricky business at any rate, so don't be in a rush to sign papers tying yourself to someone you just met or don't trust.

On the other hand, it won't hurt to put out the feelers in case the perfect partner is standing just around the corner. For example, if you don't have a socialable nature, you may hit a roadblock when it comes to drumming up business. Even if you're an excellent survivalist, without someone around who can "work the room", it could be slim pickings with the student registrations. As you'll see in the next couple sections of this handout, you (or your partner) will soon be circulating among people who share your interest and enthusiasm about survival education and emergency planning. If you can find someone who complements your skill set and agrees to share the responsibility and financial investment, it could be a win-win situation all around.

What follows is a step-by-step approach to making your business idea a reality show of its own...

Step One – Learn the Craft

There are plenty of great books on the shelves at the local library that teach survival and self-sufficiency. If survival training is new to you, this is the place to begin your odyssey. Even if you don't ultimately teach the subject yourself, you'll still need to know all this stuff in the years ahead.

To expedite this exploration, check **The City Edition Mega-Disaster Planner “Wilderness Survival”** pages. Here you'll find the “Clif Notes” of survival techniques, plus a comprehensive list of resources - books, DVDs, schools, you-tube videos and how-to pages.

http://www.thecityedition.com/2012/Wilderness_Survival.html

There's also no shortage of DVD's offering survival tips. Remember, watching TV is not the same as being out in the backcountry surviving on your own. However, benefit in seeing how a technique is done is obvious. The first two seasons of Man Vs. Wild are especially useful, and all four seasons are available to rent on Netflix, if you subscribe to that service.

Naturally, you'll also want to peruse the websites of other survival trainers. Most of what's on the internet revolves around full-fledge “schools”, rather than self-employed individuals, so their methods and logistics may appear a little daunting. Don't worry about that, since your own entry-level curriculum of basic skills can be taught without the need for backcountry trekking. (See the cost/benefit analysis section of the business plan below for more discussion about this.)

Take a good look at what's out there, since it will be devising your own classes easier. The training offered by the Mountain Shepherd School in Virginia, for instance, is typical fare:

<http://www.mountainshepherd.com/courses.html> - survival

(This website, incidentally, is extremely well presented, with a nice combination of graphics and copy and line separators. Notice the attractive button below each course description that says “Register Now”. A good website can mean the difference between 50 and 100 students signing up in your first year.)

As part of your own professional development, you should sign up for first aid classes ASAP. Any survival teacher needs Red Cross certification, so go online and see who's offering classes in your area. The cheapest and best route is enrolling in courses offered by the health education department of a local community college. The semester-length class in First Aid or First Responder will afford you 20-30 hours worth of training, as opposed to an expensive one-day gathering offered by the American Red Cross. The Red Cross also requires you to buy the latest edition of a rather useless textbook. Either way, getting the First Aid class under your belt will provide you with both CPR and First Aid certification.

Next, check out the Paramedics and Physical Education departments at the college and sign up for the “Wilderness First Aid” and/or Wilderness Survival classes, if any are offered.. While most courses in Paramedics are reserved for students majoring in the field, wilderness first aid is

usually open to the public. Here you learn actual paramedics – performing a patient assessment, treating hypothermia, compound fractures, anaphylactic shock, water rescues, etc. The more hands-on training in rescue scenarios you get, the better.

To learn other outdoors emergency skills, consider joining the nearest volunteer search and rescue group (a.k.a. SAR) or Community Emergency Response Team (a.k.a. CERT). These organizations are typically run by fire departments and county sheriffs' departments, furnishing a substantial amount of training at no cost to you (except for your uniform and gear). In return, you have to be ready to respond immediately whenever a hiker or child gets lost, or there's a natural disaster. You might also check out volunteer opportunities with the local chapter of the Red Cross.

Besides learning invaluable skills, these groups will give you the chance to build up your street creds as a trainer. You'll have the chance to network with key folks in emergency preparedness, making this the ideal turf for someone in your line of work. And don't forget to cultivate contacts to law enforcement personnel involved in community training, since they might steer government business your way in the future.

Step 2 – Learn Computer, E-Commerce and Presentation Skills

To run a successful business, you'll need expertise in MS Office computer programs - like Word for preparing documents and Excel for creating a budget, cash flow chart, and other spreadsheets. While you can skirt your way around some of the more complicated stuff, or hire a bookkeeper, you'll still need to know a few things about keeping records on a computer.

Quickbooks Pro is even easier to use than Excel and highly recommended for small businesses. Like other programs, you can take a class or read a how-to manual at the library to get you up to speed. It's a good idea to consult an experienced bookkeeper in any case before setting up your accounts, since the start-up is the most critical part of maintaining "the books". If you do it wrong in the beginning, you'll spend the rest of year backpeddling, cleaning things up.

Another MS Office program, Powerpoint, allows you to create slide show presentations. Good visuals are essential to any indoor lecture, since straight talking is monotonous. The large screen format also enables you to blow up photos and diagrams, making them easier to see than if you just held up a book in front of the class. Hopefully, you'll have access to a printer/scanner that can photograph images and then upload them into Powerpoint to create the slides.

If you're going to put a website on the internet, the best program to learn to maintain it is Dreamweaver. Most colleges offer a course in how to use the software, so see if you can register for it before the next session begins.

If you don't have time to take classes, one alternative is to hire a knowledgeable student to do one-on-one trainings for the different software applications. All colleges have online or in-person career centers where you can advertise for help. This avenue isn't cheap, but it will save you the hassle of commuting to a college campus for a semester-length class.

Step 3 - Develop a Business Plan

Even if it sounds like the most mundane task on Earth, having a business plan keeps you ahead of the curve, rather than being crushed under the wheel. The goal of putting everything in writing is the same as creating a map of uncharted terrain. You need the map if you want to get out alive. The second major benefit of a written course of action is that you can show it to other people and get feedback. They're likely to identify steps you missed and correct any wrong assumptions you made about costs, time required or whether a product purchase is even necessary.

If you want to look at a generic business plan and other document templates published here's the whole kit and kaboodle of links:

http://www.score.org/template_gallery.html

However, for a small service company like yours, a lot of those documents are overkill. Better to keep things simple. Anyone should be able to read your plan in 10 minutes and know exactly what you'll be doing for the next 12 months. For a survival training service, the plan might contain the following sections:

Objective

Here you'll develop a concise sales pitch for your business using 50 words or less. Make sure it's a good one, because you're going to be repeating it a hundred times a month from now on as you seek out a partner, venture capitalists, prospective students and anyone else you want to take an interest in the project.

Prospects for Success

Now list the reasons why your basic survival course fills a void in the market or addresses a growing demand from the public. Some of your selling points might include:

- The general context of a disaster-wary populace looking for help in uncertain times.
- The proliferation in recent years of survival programs on TV and books on the topic suggests a healthy marketplace for training.
- The phenomenal success of similar businesses across the country.
- The present lack of training programs available in your area. (Or there might be other programs but they're too costly, overbooked, or insufficient in other areas.)

Products and Services

In this section you list different avenues you'll use to generate income and customers for your business. Start with the main course than add in the side dishes. For instance:

- A survival course class consisting of a day-long, seminar in the basics, and an overnight camping trip teaching advanced techniques.
- A free seminar on emergency preparedness designed to recruit students into the survival courses.
- Informational website which also offers ecommerce (e.g. tuition payments, banner advertising, Amazon.com commissions, Google ad clicks).

Audience

This is where you compile a bunch of census data and other factoids about your local community – a.k.a. the marketing demographics. This information is critical in helping you figure out the right audience to target when promoting your business.

For example, if there are mostly families where you live (i.e. suburbia), this would suggest a training program tailored for kids and adults together in the same class. Conversely, if you live in a city with predominantly single working adults and couples, your classes would probably target urban professionals. If there are a lot of colleges, you might set up classes for young adults 20 to 30 years old. If your home is a traditional working class community, you'll target construction workers and outdoorsmen and their sons.

There are some places, of course, where there won't be any demand for survival training. If you live in a rural community, people there may already be self-sufficient and versed in the skills you teach. Hence your feasibility study would inform you that a business here will likely fail.

Doing this research is tedious but effective in making a final decision about whether the thousands of dollars and blood, sweat and saliva you're about to invest are really worth it.

See Step 4 for info and how to collect demographics.

Cost/Benefit Analysis of Different Training Options

In this tanking economy, it's important to consider the problem of less disposable income for consumers who might be interested in survival training. While most schools today incorporate the "immersion" model – i.e. they teach the course in the wilderness – the high costs associated with this approach means charging high tuition to your students. That could limit your audience.

The fact that R.E.I. has been so successful with its classroom seminars suggests that it may not be necessary to organize a camping trip for the purpose of teaching basic skills. In addition to the many logistical challenges, you'll need to purchase a substantial amount of liability insurance

in order to reserve a group campsite. Moreover, you'll be vulnerable to any lawsuits stemming from backwoods mishaps. Add to that the potential for bad weather, traffic on the way to the camp, the price of gas and camping gear, and you can see how much more complicated a venture this is.

In fact, teaching the basics of surviving 72 hours alone in the backcountry may not require immersion at all. A controlled classroom environment will actually allow you to impart a much more comprehensive curriculum, free from disruption and the added perk of a slide show using a big screen. This is a win-win option for both instructor and students.

A multi-purpose room at a local school or library represents an ideal venue for at least the first half of your training. For example, the following hands-on exercises can be all be conducted indoors, with the appropriate props:

- Compass and map reading
- disinfecting water using a physical barrier
- first aid scenarios

One critical survival skill that requires an outdoor location, of course, is building a fire using a variety of means. If you could therefore relocate the student body to an outdoor space after lunch, you can conceivably accomplish the same level of instruction as trekking 70 miles away to a campground. If you reserve a nearby picnic area at a playground or park, furnished with a barbecue pit or two, then you'll have yourself a workable backdrop for the hands-on experiment.

Whichever route you choose to take, keep in mind that your budget, potential earnings, class prices, gear requirements and total work hours all hinge on how you set up the training. So take plenty of time to investigate various options and venues once you determine who your primary audience will be.

Marketing Plan

Performing effective outreach to thousands, if not hundreds of thousands of people in your community is a tall order. It can cost lots of money and yield few results if you're not careful. A clever, well thought out marketing plan based on the demographics mentioned above is essential in getting you the most bang for your buck.

Successful marketing begins with a good business name and easily recognizable logo. It's equally important for you to develop a personal rapport with as many influential people as possible. This social networking aspect of the business could make or break the business, depending on how well you're received by those around you. If you're a loner, you'll probably want to find a partner who's your polar opposite.

Another key to drumming up recruits is repeat advertising. These days, one ad or leaflet is almost never enough to get anyone's attention. On the other hand, if what you're offering is in vogue at the time (which certainly is the case for survival training), it should require slightly less

pounding on the head. Design your ads and promotional literature to make the class as alluring as possible without sounding insincere. Your website address should be a snap to remember, like SurviveTheWild.Com!

There are five basic ways to go in a marketing campaign, and a lot depends on the amount of operating capital you have to work with. Here's a look at each one:

Media Advertising

Research the different print publications and newsletters in your geographical area. Also check out public access radio and TV stations. Who do these media outlets target and how much does it cost for an ad?

If you have enough cash to spend up front, this might be an effective avenue, but you should buy a package that allows your ad to run in multiple issues or spots. As mentioned above, repeat advertising is more effective than one-shots, and also cheaper per ad placed.

Disseminating Leaflets and Business cards

The second method of marketing involves almost no money but tons of man hours. After creating a nice business card and leaflet, distribute them everywhere and to everyone you meet. Locate and take advantage of the bulletin boards at health food stores, gyms, college campuses, bookstores, and community centers. You might also target outdoor areas where prospective students are likely to mingle, like the parking lot of a sporting goods store (e.g. place the flyers on car windshields). In cities, you can walk down commercial streets in high-potential neighborhoods, stopping into all the little shops to hand out a leaflet to the proprietors. Some may even let you leave a stack behind for their customers

Networking Inside Local Organizations

The third method of marketing your business is to join community groups where you're likely to find your target audience. This might include a Sierra Club or Red Cross chapter, a jogging club, civic and political organizations, social networks, the local chamber of commerce or other professional organizations. It also wouldn't hurt to befriend the leaders of local Boy Scout and Girl Scout troops, and the owners of the local firing range.

Holding Free Seminars

The fourth way to market your business is to offer a free presentation on emergency preparedness. Most people realize these days that's important to have a plan but have never actually gotten around to getting the job done. A seminar makes it easy for them to develop a plan and execute. Moreover, since there's no admission fee to the event, you can usually advertise it for free in some media outlets, as long as you send in your announcement before the deadlines. During the seminar, you'll have the chance to more directly pitch your survival training. Perhaps only a few audience members will sign up for the class right away, but you can collect the email addresses of everyone else at a sign-in desk. Then you can follow up later.

Offering Nonprofits a Commission

The fifth marketing approach is to offer to pay clubs and organizations a commission for every student they get to sign up for your training at the regular price. If they're able to make \$5-\$10 per sign-up, that might be incentive enough to join your cause. Make sure your registration form (online and otherwise) includes a place for the referring organization.

Budget

While most people realize the necessity of preparing a budget for a start-up business, they often misinterpret its use. A budget on paper is a sort of fiction. When you initially set up shop, there's no actually money being earned, yet too many entrepreneurs forget this plain fact and start blowing through their start-up capital like a drunken sailor.

The budget has two principle purposes. One is to give you a ballpark idea of how long the business will last while no revenue is coming in, thus helping you determine how much operating capital you need to begin with. The second purpose is to help you figure out how much you should charge each student for their survival training. If, for instance you plan to run eight classes the first year (2 in spring, 4 in summer and 2 in autumn), you'll want your break-even point to be met with a minimum number of students, say six or seven per class. Therefore if you have \$5,000 in expenses for the year and 50 students, you'll need to charge \$100 each.

Of course, it's more complicated than that. A student paying online with a credit card will mean a service fee you have to pay of 3%, along with a 30 cent transaction fee (if you use PayPal). So those \$3.30 fees need to be accounted for in your budget, as do any commissions you pay out to referring groups. You might also want to offer an occasional sale price as an inducement, so take that into consideration as well when deciding on the tuition you charge. \$125 may be more realistic than \$100. (If you're not doing a camping trip, the price of the class will naturally be much lower than that.)

The key to a successful start-up is having sufficient operating capital, but spending as little of it as necessary, and at the last possible moment in order to keep the business afloat for the longest possible time before profits start rolling in. In a nutshell, this is the entrepreneurial rendition of "Hope for the best, prepare for the worst." After all, few businesses launch right into stardom. It can take some time for your local community to warm up to you, unless perhaps your mother is the mayor. Most people and groups will adjust to your presence slowly. Once they're sure you're not a fly-by-night affair, they'll be ready to give you a try.

Here are a few other pointers. Unless you have major venture capital behind you, you're not likely to be opening a storefront office in your first year, or buying ads in the daily metropolitan newspaper. You probably won't need a separate phone line, an accountant or professional website designer to set up your internet presence. Instead, the bulk of your start-up money will go towards the cost of 1) recruiting students through networking, flyers and a website, 2) paying rental fees for either a camp site or meeting room (for the training), and 3) professional development (how-to classes) and membership in organizations for networking purposes.

Besides the expenses, you'll have to calculate your income sources so you can see if the two balance out. Revenue projections are always pure speculation, so your guesses should reflect the absolute minimum revenue you can expect during your first year. In addition to tuition fees from students, factor in a small amount of income derived from ecommerce on your website.

Here's a sample budget for a survival training business. Since the amounts vary from location to location, you'll have to research and calculate the costs on your own. Needless to say, given your background and circumstances, you may want to subtract some of the items listed and add others instead.

SAMPLE BUDGET ITEMS

Expenses

Liability Insurance _____

Business Fees

- Register business locally _____
- Fictitious Business Statement _____
- Publish Fictitious Business Statement _____

Bank Fees

- Checking Account _____
 - (12 mos. multiplied by monthly fee + cost to print checks)
- Extra service Fees _____
 - (estimate for overdrawn fees, bounced checks, etc.)

Marketing

- Media Advertising _____
- Website _____
 - Server _____
 - (12 mos. multiplied by monthly fee)
 - Domain Registration _____
- Organization Membership Fees _____
- Business Cards _____
- Leaflets and Signs _____

Class registration fees (your own professional training):

- First Aid Class _____
- Wilderness First Aid Class _____
- Excel class _____
- Powerpoint Class _____
- Quickbooks Class _____

Meeting room rentals for Classes and Free Seminars
(# of lectures multiplied by room fee) _____

Group campground rentals – if any
(# of classes multiplied by reservation fee) _____

Gasoline
(based on roundtrips to campground and lecture halls) _____

Merchandise to sell at seminars – if any
(Books and DVDS) _____

Equipment

- High-quality portable laptop _____
- Printer/Scanner _____
- Computer Software _____
- AudioVisual Projector and spare lamp _____
 - (for Powerpoint presentations) _____
- Camping/hiking gear, firewood and clothes _____
- First Aid Kit – if any _____
- Survival Training Demo Objects _____
 - (compass, flint striker, etc.) _____

Office Supplies _____

Unforeseen Expenses - a.k.a. Contingency Fund
(typically a figure that's 10 percent of the budget) _____

TOTAL EXPENSES: _____

Income

Class Tuitions
(minimum required for breakeven) _____

Ecommerce

- Google Ad Sense (click link income) _____
- Google Affiliate (click links and sales commissions) _____
- Amazon commissions _____
- Other website income - products & banner ads _____

TOTAL INCOME: _____

As a rule, your expense and income totals should match. Because you're the business owner, no salary needs to be factored in. The idea is to make a profit by exceeding the total income projection, without of course, exceeding your expenses. Initially, you'll need an independent source of income to cover your living expenses for the first year of self-employment. If you're not a college student or retiree, this probably means a full or part-time job.

Cash Flow for First Year

This is basically a measuring gauge to let you know if your bank account is about to run dry. Creating a time chart to monitor income and expenditures allows you to track the ebb and flow of money based on what tasks you plan to undertake each month. The objective is to give yourself a heads up about any potential shortfall.

Since you likely won't have a big lump sum of \$5,000 in operating capital initially (or ever), it's that much more importantly to minutely choreograph the ebb of flow of your dollars. For one thing, you won't want to wait too long before scheduling that first training class, since that's when the income will start trickling in.

Unlike an average business, yours probably won't have many (if any) recurring monthly expenses, so creating this chart won't be very easy. You can start by opening your budget document in MS Word and renaming it "Monthly Projection".

Next, delete all the numbers in the amount columns and all the incidentally remarks (i.e. "multiplied by 12), since you're not calculated year-long figures.

Save the document so you can use it as a generic template. Now rename it "Oct 2010 Monthly Projection", or whatever your first month is. (It's likely going to be the month you open the bank account.) Fill out the amounts where you expect to pay money that month. This might include your class registration cost if you're learning Quickbooks, and Domain Registration, if you've decided on a company and website name.

Obviously you're going to have to work off a calendar in order to carry out this task. *See "Timeline" below for info and how to collect demographics.*

Expenses like camp rental fees may not have to be paid until a month before the scheduled date of a survival class camping trip. But you'll want to look into this with the park so you'll know. If it's a busy park, you may have to schedule and pay (or at least make a deposit) several months in advance. Thus you'll have to make sure you have enough money in the bank account when the time comes.

Thus, you build the chart by taking a snap shot of each month on the calendar and creating a Monthly Projection sheet for it. You can do this for up to for 18 months, which should cover the 8 survival classes you planned for in your budget. Along with the predicted expense payments, you'll estimate the minimum amounts of income you can expect to earn in the same time period.

For the first 6-8 months, there may be no income. (Hint: don't count on any Google or Amazon revenue, since it takes months for them to cut a check.)

Once you've determined your expense and income amounts for the first 12 to 18 months, you can fill out a Cash Flow chart. For each column, you'll add any income to the starting balance, then subtract the expenses. That will give you your estimated bank balance for the start of the following month.

Here's the important part: If you see any negative figure in the Balance column, this will give you the heads up to deposit more operating capital into the bank before that month arrives. Make sense?

The Cash Flow chart doesn't need to be fancy. It can be as simple as the table below. However, use the Landscape orientation on Page Set-up to give you more room to work with. And make sure the first month is the one in which you opened the bank account and started spending money. The top line, incidentally, refers to the starting bank balance for the month listed.

	Jan	Feb	Ma	Apr	Ma	Jun	Ju	Aug	Sep	Oct	Nov	Dec
Bal												
+Inc												
-Exp												

Financing

How are you going to pay for your business? This is the section where you list the different sources of capital you'll rely on for start-up costs. Hopefully, you won't need any loans or mortgages, since interest and fees from banks drive up your expenses while at the same time exposing your personal assets. It's always best to start with a fistful of cold hard cash that you can live without if worse comes to worse.

Federal state and local governments are doing more than ever to help small businesses make money, so be sure to research any grants or low-interest loans that might be available. *See Step 5 below for where to find information.*

Generally speaking, the more money you have to work with when starting any business, the easier you can breathe. In addition, a little creative bargaining can help stretch what funds you do have. For instance, you might be able to trade with someone free participation in your course in exchange for things like website design, a display ad in a newspaper or some outdoor equipment you find for sale on Craigslist.

Going into business with a partner means sharing the up-front costs. So if each of you puts in half, that makes the job of producing those dollars a lot easier.

Here's a sample plan for generating capital from several some possible avenues other than bank loans or credit cards:

Sample Sources of Start-Up Financing

Garage sale	300.00
Selling DVD's and books online	100.00
Setting aside \$50 from the next 10 paychecks	500.00
Selling electronics and bicycle on Craigslist	300.00
Casual loans from family members and friends	800.00
TOTAL	\$2,000.00

Timeline

The timeline you create for your business plan will form the basis for your business calendar. On it, you'll list all the tasks that you have to accomplish through the course of your company's first 12-18 months. Since running this operation is a brand new experience, you can't simply rely on juggling all the different aspects of the project in your head, or knowing intuitively what has to be done when. Your initial tasks may include fundraising to generate operating capital, taking classes, creating a brochure and slideshow, scheduling meetings and interviews, setting up a literature table at community events, etc.

Moreover, if you forget to do a chore because you didn't write it down, it can have serious consequences. For instance, if you were to schedule your first survival camp outing, then neglect to pay for the camp site reservation by the deadline, you could end up having 20 students drive to a location that has been rebooked by another party.

In the first year, a small business owner is always just one nightmare scenario away from bankruptcy. Not a pleasant thought, is it? That's why staying organized is important.

By making chore lists and keeping an accurate calendar, you'll minimize the chances for error. The timeline can be created by renaming the Cash Flow table to create a new document called "Timeline". In place of the Bal-Inc-Expense labels on the left side, extend that first column to the right so you can type in the tasks. (Put the cursor on the table lines to change the size.) Then put an X in the box or boxes for the month(s) in which you'll carry out each task.

You may have to divide the calendar into a couple sheets to make it more readable. For instance:

2010	Jan	Feb	Mar	Apr	May	Jun
Register and take Powerpoint, Excel classes	X	X	X	X	X	
Join Search and Rescue/CERT	X	X	X	X	X	X
Read survival guides	X					
Buy laptop		X				
Visit Small Bus. Admin. office		X				
Finish business plan		X				
Meet with SBA counselor		X				
Interview other survival trainers		X				
Look for business partner			X			
Register domain name			X			
Research web hosts			X	X		
Sell DVDs on EBAY			X	X		
Hold garage sale					X	
Create Powerpoint presentations			X	X	X	
Open checking account					X	
Register company and fictitious business name					X	
Make a business card					X	
Schedule first free seminar						X

Resume/Bio

In this last section of the business plan, you'll explain your qualifications for operating a survival training program. Initially, you may not feel qualified at all, so list the classes and volunteer work you expect to undertake over the next several months. Any computer, accounting, business communication or other training related to running a business should also be listed, along with any college degrees.

The idea here is to impress other people enough to convince them that your business will succeed. Eventually, when you create a brochure or leaflet, you'll want to include a paragraph with your credentials.

Remember, for a basic survival course, you don't need to have your own TV show and have hiked across Desolation Wilderness. Instead, you need to learn the base essentials well enough to teach them to others, and have some affiliations with disaster preparedness, emergency response and outdoors initiatives in your community.

Here are some credentials that might impress a prospective student:

- Red Cross certified and trained in wilderness first aid
 - County Search and Rescue corps (or CERT) member
 - Red Cross logistics team volunteer
 - Member, local branch of the Sierra Club
-

Tip: Allow yourself a couple weeks to write the first draft of your business plan. *See Step 7 below for more suggestions.*

Step 4 – Navigate the Bureaucracy of Starting a Business

In most major cities around the country, the Small Business Administration has an office set up specifically to help entrepreneurs like yourself. The extensive library, classes and personal consultations are free, although you should call ahead to make sure it's OK to drop in without an appointment.

If you live in an area without access to an SBA office, the city or county government may have their own office providing help to small business owners. Some places also have nonprofit groups which offer free assistance to entrepreneurs. To find out what's available, call your local chamber of commerce and the public reference librarian. Ask both for their recommendations about where to go.

Once you find an office specializing in small business start-ups, the questions you'll want answered include:

- How do I get a business license?
- What kind of loans or grant money can I apply for?
- What state and federal tax forms do I need to file?
- Do I have to buy business insurance?
- How do I copyright or patent my company name and slogans?
- What state and local regulations apply to survival training?
- How can I research the demographics of the city or county I live in?
- Are there special classes or seminars designed for people starting their first business?
- Do I need a special permit to teach survival classes on public lands?

If this all sounds a little daunting, remember that people with little more than a high school diploma have started their own small businesses and amassed small fortunes in the process. Don't be intimidated. Just as they learned the ropes incrementally, so will you. An afternoon or two spent at the SBA office will give you an overall picture of your long-term objective, what tasks you have to complete, and their order of importance. Then as every week passes over the course of the next year, you'll move the ball farther down the road.

As for getting specific responses to your questions, some of that will come when you talk with a staff member at the office. He or she will likely direct you to all library of how-to books on all the subjects you just asked about. You don't need to read these books cover to cover, just skim the basic details. Use the copy machine when you see especially relevant information.

One-on-one personal counseling may also be available. SBA uses a related organization called SCORE for this service. SCORE employs retired executives who consult with entrepreneurs on how to get a new business going. In most cases, you can schedule the appointment through the SBA office.

However, it's more effective if do the counseling AFTER you've prepared a first draft of your business plan. That way the counselor can read through it at the start of the meeting, then give you feedback. By then, you'll also be in a position to asked informed questions, rather than the entry-level ones listed at the beginning of this section.

For more info about SBA and SCORE, check out these webpages:

<http://www.sba.gov>
<http://www.score.org/>

Step 5 – Prepare Your Survival Training Presentation and Curriculum

In keeping with the sample business plan presented here, your business would offer two classroom type presentations and a two-day field trip. The outdoors activity will focus on hands-on training in survival techniques. Besides developing the curriculum for all three components, you'll need to purchase all the appropriate equipment and gear. With that in mind, let's take of these components separately.

Free Info Presentation

You'll want to save most of your creative energy for the paid survival training, so keep this seminar simple and under 45 minutes, with room on the end for questions. You can start your slide show with an overview of modern society and the looming dangers. Point to various recent disasters in the news, as well as the premise of the popular movie 2012 (i.e. Earth crustal displacement and the sudden shift of plates).

If all those terrestrial worries weren't enough to keep us awake at night, there's also the forecast about a crippling magnetic storm that may be on the way in the next few years when the next peak in the sunspot cycle hits. Solar physicists expect to be unusually active, threatening telecommunication satellites and the power grid.

After this overview, you can start talking specifics by explaining:

- Types of disasters and dangers – lightning, flooding, landslides, extreme heat wave, storms and earthquakes – and the precautions for dealing with them.
- Components of a three-day emergency supply
- Gearing up in the event a long-term evacuation becomes necessary
- Importance of learning basic survival techniques (as taught in your course)

For visuals, check with government agencies online to see if they have any high-resolution photos you can use. There's no copyright on government material, including public universities, so these are great places to troll for charts, diagrams, maps and photographs. Check out oversized books in the library for more images. (Although the material may not be copyrighted, that doesn't mean you shouldn't credit the photographers and sources. Keep a list of names and agencies so you can put them in the credits at the end of the slide show.)

For other visuals, you can rent disaster movies and how-to DVDs, then pause your VCR button at images you want to use. Photograph the image with a camera, then upload it into your computer. (Since this is copyrighted material, you'll need to credit the studio or production company right on the photo.) As for creating slides that contained written copy, Powerpoint makes that part easy.

Once your jaw-dropping spectacle has been prepared on a computer, you'll need a late-model, high-quality (translate: dependable) laptop and an AV projector to present it. One of the bestselling examples of the latter is the Epson EX 31 SVGA, which costs under \$500. You should also buy a 25-50 foot extension cord, a cable to connect to your laptop, and a couple extra bulbs. Make sure you practice giving your speech and flipping through the slides, preferably in front of friends so you can get feedback.

Also make sure your equipment consistently works like a charm, and that you uncover every possible glitch in software and hardware in advance. Unfortunately, it's pretty common for Powerpoint presentations to falter. Arrive early to your seminars and do a sound check, so to speak before the program's scheduled to begin.

When you book your indoor seminar location, make sure it's in a safe, well-lit neighborhood with available parking and/or close access to public transit. At the time your presentation is scheduled, this room should not be subject to ambient noise, either emanating from outdoors or elsewhere inside the building. If it's daytime, you'll also need to be able to achieve darkness inside. If there's no movie screen available, you'll have to bring your own.

Public libraries, schools and nonprofit offices typically have conference rooms or classrooms available for rental. Check to see that there are accessible three-prong electrical outlets and that they're all in good working order.

If you're not a loud talker, consider adding a microphone and amplifier to your repertoire. In addition, you should have two handouts or brochures available, as well as a sign up sheet so you can collect email addresses.

The first brochure will consist of helpful emergency preparedness info, such as book, DVD and website recommendations. It should also provide contact phone numbers to local chapters of the American Red Cross, Search and Rescue or CERT organizations (depending on your location.) Make sure you list both your own website and The Mega-Disaster Planner at TheCityEdition.com, which is home to the most comprehensive, up-to-date and an easy-to-use launchpad for emergency preparedness research and exploration. The second brochure will advertise your survival training class.

Design Your Survival Training Classes

In the Cost/Benefit Analysis section of the Business Plan, there was a discussion of a variety of venues suitable for instruction purposes. Where you hold your classes will be one of the most important decisions you make, affecting your costs, the class price, potential earnings, type of liability insurance needed, whether or not to have partner, the logistics involved, and the methods used to deliver the presentation.

Here we'll look at two different plans. The first is a simple, local solution: a one-day gathering, with the first two hours held indoors in a public library conference room. Then the class moves to a nearby picnic area of a local park after the lunch break. Here's the schedule and syllabus:

10 a.m. Student Sign-in and Welcome

10:15 – 11:00 Block 1: Lost and Found – Orientation Basics

- Understanding latitudes, longitudes and compass bearings
- Reading scale and topography on a map
- Techniques for hiking off-trail to avoid getting lost
- Using the Sun and stars to navigate
- Using an altimeter for elevations and as a barometer (*time permitting*)

11:00 - 11:15 EXERCISE #1

Drawing a rescue trail on a map based on a compass bearing (that leads to a ranger station) and the topography of the area. Identify distance using the map scale.

11:15 – 12:00 Block 2: Basics of Self- Rescue – **Please Remember What's First**

- **Protection:** Safety measures to stay safe from the elements and wild animals. Making a spear; building a lean-to, hut or snow cave; other tricks for staying out of the heat and cold
- **Rescue:** Routes to safety, signaling, leaving signs behind
- **Water:** How to locate water sources – bodies of water: underground water; non-water liquids from plants, animals and salt-water fish: condensation and transpiration

12:00 – 12:15 EXERCISE #2

Disinfect a liter of water using a physical barrier before boiling. The barrier consists of a bandana or sock, sand, gravel and charcoal bits from a wood fire. (Instructor provides all these items, including dirty water in a dish tub. **Not for drinking afterwards, since you won't be boiling it.**)

12:15 – 1:00 Lunch

1 p.m. – 2:30 Fire: Learning how to start one by several means

- Types of tinder and accelerants
- Where to find dry kindling
- Using non-wood material that burns (e.g. peat moss, animal fat)
- Moving a fire up into a treehouse (i.e. creating a bed for it)

2:30 – 3:00 EXERCISE #3

Practice building a fire using flint/steel striker, steel wool and a 9-volt battery, magnifying glass and a bow and drill.

3:00 – 3:30 First Aid Basics

- Treating cuts to avoid infection
- Hypothermia and Heat Stroke
- Treating broken limbs and sprains
- First aid kit

(Note: Technically, first aid classes are supposed to be taught by licensed health care providers. Practically speaking, the subject is too important to skip. Check with your local chapter of the American Red Cross about any relevant laws, and remember to explain to students that they're not being "certified" to dispense first aid.)

3:30 – 4:00 EXERCISE #4

Bandage, splint and apply a sling to a broken wrist.

4:00 – 4:10 Wrap-up and Goodbye

The second training plan is a lot more complicated, but you can charge a lot more money for it, too. This one involves a trip to the woods and require an expert survivalist to supervise. Depending on travel distance from your community, you can either hold two separate trainings or combine the two into an overnight camping trip. For purposes of this discussion, the scenario below assumes your students have already been trained in the survival basics.

FIELD TRIP DAY ONE: **Finding Food**

Techniques demonstrated:

- Plant Foraging
- Fishing without a rod
- Setting up snares on game trails
- Catching a snake
- Skinning and gutting game and fish
- Cooking without pots, pans or dishes

FIELD TRIP DAY TWO: **Construction**

Techniques demonstrated:

- Scavenging logs, bark, branches and other materials
- Using vines and roots as cordage
- Building a framed and thatched shelter
- Building a hammock or elevated shelter
- Constructing a bow and arrow
- Constructing a raft
- Constructing a security perimeter

At the end of any survival training class you'll want to provide students with a sheet of information that lists resources and recommends books, DVDs, gear and other useful classes. It should also urge students to log onto your website, where they can order products through your e-commerce program, as described below.

Step 6 – Develop a Website and Ecommerce

Setting up a website for your business is also essential. This tool allows you to promote your business 24/7, accept tuition payments from students using a credit card. You can also make money with Google click ads, Amazon.com sales commissions, and display advertising from related businesses. If you're not html savvy, you may decide to use a Facebook page instead. This might work out fine in the beginning

While setting up a Facebook page will initially help in publicizing a business, a full-fledged website allows you fully present your class description and allow students to sign up and pay right away.

Most consumers operate on impulse these days, so the importance of a 24/7 payment option can't be underestimated. Paypal (<https://www.paypal.com>) offers an easy approach that allows

you take a little bit of code off its website and insert it on your own pages. That way, when a prospective student clicks on it, he or she will be forwarded to the secure Paypal site. Here they'll find the familiar payment page, only with your company's name at the top. The service fee on these transactions is 2.9% of the total paid, plus 30 cents. For a \$100 payment, that would be \$3.30.

Of course, in order for you to receive the difference of \$96.70, you'll have to open an "account" with Paypal. This means providing your bank account direct deposit information, so you can withdraw the payment funds that accumulate in the account. It's also easy to refund a payment in the case of cancellations.

Of course, before you get to the point of collecting tuition online, you have to build the website first. This requires purchasing a plan from a web hosting company, where your web pages will be stored on huge computers called servers. Then anyone who types your domain name (e.g. SurvivetheWild.com) onto their browser URL line will be able access your site 24/7.

The second component of website creation is designing your web pages - with text, photos and links - then uploading these pages and photos to the server of your web host. Today, the most popular and reliable software applications for this task are Dreamweaver and Microsoft FrontPage. You can check out a how-to book from the library to learn how to use these applications, or take a class at a community college. (If you take the class - or any class - you can use your student ID and copy of your registration to get 50 to 70 percent off new software sold by "academic discount" retailers online.)

Another aspect of websites is making sure Google, Yahoo and other search engines will post a link to your site in their search results. Once your site is up and running, you'll want to visit the main pages and "submit" your site for their review. Once it's tagged by the search engines, people who enter keywords like "Survival training Seattle" (or wherever you live) will find your website in the search results. In fact, you should title your pages "Survival training in Seattle - Home Page" to insure the site comes up on every search. For more info on submitting, here are submission links for Google, Yahoo and AOLSearch:

<http://www.google.com/addurl?continue=/addurl>

<http://help.yahoo.com//us/yahoo/search/indexing/indexing-06.html>

<http://www.dmoz.org/add.html>

Having your own website also gives you the chance to earn revenue for your business in other ways. For instance, as the number of visitors to your website grows (due to your marketing and publicity work) you can incorporate Google click-through advertising boxes, as well as sell products of your own or earn commissions from other advertisers.

Here's a brief explanation of these different choices:

- **Earning commissions on gear purchases from Amazon.**
<https://affiliate-program.amazon.com/>

By joining the Amazon advertising program, you'll learn how to select merchandise and place it on your web page, so students can buy these items using click-through ads to Amazon. When you sign up, go the "Widgets" menu and select "Favorites", which lets you pick the merchandise that will show up in the advertisements.

- **Google Ad Sense income**
http://www.google.com/services/adsense_tour/index.html

You see Google ads on web pages all the time. As a website publisher, you can earn anywhere from 5 cents to 50 cents per click when site visitors follow the links on your pages. Companies pay Google to advertise across the internet in this manner, and Google pays you whenever you accumulate \$100 worth of link clicks. As you publicize your business, more and more consumers will gravitate to your website, hopefully increasing the click traffic over time.

- **Google Affiliates**
<http://www.google.com/ads/affiliatenetwork/> (select "Publishers")

This program allows you to "affiliate" with online advertisers that are relevant to your business. For example, TV programs promoted (and DVDs sold) by the Discovery Channel are a good choice for a website to survival training. Once your application is approved, you can apply to Discovery and other advertisers for permission to promote their products.

Once an advertiser accepts your website for placement of their ads, you can look over their various links and banners and choose the sizes and products you think will work best for your audience. You'll copy the html code and paste it into your web page source code. That way, when the page is uploaded to your server, the ads will appear.

There are two different ways to earn money from the affiliate program. One is through commissions on product sales. The other is via simple click-through traffic to the company's website pages. If you have enough space on your pages, use both.

- **Your own product sales and banner advertising**

If you know how to work with forms and shopping carts, you can sell your own products and banner advertising on the website. This means setting up ad sizes and ad rates, then incorporating them on your pages for the length of the ad run.

TheCityEdition.com uses all three sources listed above, so you can visit the website and get an idea of how they all work. In particular, by clicking on "View Source" with your browser, you can read the html code that's used to direct visitors to Amazon and the other sites.

Rather than direct PayPal connections, however, we use a third-party shopping cart called Mals Commerce (<http://www.mals-e.com/>). There's a free version and a paid version of this ecommerce solution available. It's not the easiest html coding to master, mind you, so you'll need some patience when following the how-to instructions provided by the company. Once you figure out, however, you'll find that everything works fine.

Unlike the simple Paypal click-through button, a shopping cart allows users to buy several things at once, or specify options, like a training date, for instance. You can also collect important info that PayPal doesn't always pass on – like a phone number and direct email address. After the customer completes the shopping cart page, he or she is transferred to PayPal to provide payment information for the transaction. Mals Ecommerce lets you provide a Thank You page link that customers return to after PayPal is through with them.

If you do your homework, you'll find many other options for web hosting, ecommerce and shopping cart solutions available. Keep in mind that the more hands-on you are in managing your own website, the less money you'll have to spend up front for consultants and ecommerce vendors. This is important, because the income derived from the ad commission programs listed above may be minimal (i.e. less than \$200) during your first year of business.

Step 7 – Interview Other Survival Instructors

Like visiting the office of the Small Business Administration, you might think talking to fellow survival instructors is Job One in getting your own business started. However, that's an erroneous assumption. Your one chance to pick the brain of an expert would be lost with silly questions you could answer yourself with a few minutes of web surfing. You'll also instantly destroy your credibility as a survival teacher.

Before asking survivalists to help you out, do your homework first. Learn as much as you can about starting and running a business before making your phone calls. That way, the experts won't mistake you for a here-today-gone-tomorrow interloper wasting their time.

After you've exhausted other avenues and more or less have a handle on what it takes, then you'll be ready to make the phone call or email contact to a professional. This way you can ask all the questions you weren't able to get answered in books, online, at the SBA office, and through your email consultation with The City Edition. This is the time to pose different what-if scenarios about what to teach, where to teach, how to teach and who to teach. In addition, it's an opportunity to learn from someone else's mistakes, potentially saving you hundreds of dollars and man-hours barking up the wrong tree.

At the same time, you should probably not contact survival trainers in your own neck of the woods. After all, you're their new competition, not a pleasant thought from their perspective. Regardless, since each state has its own regulations, be sure to call someone in yours. Ask if there's any rule you should know about before teaching a class or going out onto public lands to conduct a training. Is a permit required for stopping alongside a trailhead and practicing fire-starting methods?

You might also ask for their take on the subject of liability insurance (a.k.a. outdoor insurance). If the expert has it, ask what sort of policy (and companies) they might recommend for your small-scale operation.