



INSPIREsmall.biz

Serving Entrepreneurs & Small Business Owners
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**The First 90 Days
That Shape Your Year:**
A Small Business Owner's
Q1 Growth Playbook

**The Best Businesses to
Start with Very Little
Money**

**Staying Focused When
Business Feels
Overwhelming**

Our Mission

To help small business owners do more with less—through effective training, meaningful connections, and smart marketing.

Our Values

Honest & Integrity

We're committed to conducting ourselves in a respectful and professional manner with everyone

Innovation

We provide learning opportunities and resources for entrepreneurs to thrive in a modern economy

Strong Local Economies

We believe that helping people start a business creates more opportunity for their community

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We strive to create and maintain an environment in which people are treated with dignity, decency and respect.

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We do not tolerate discrimination or harassment of any kind

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Welcome to the exciting, sometimes overwhelming, and always rewarding journey of starting your own business.

If you're reading this issue, chances are you're standing at the beginning of something new. You may have an idea that's been tugging at you for months or even years. You may be ready to turn a side hustle into something more. Or you may simply be looking for clarity on what your first real steps should be. This issue was created specifically for you.

At INSPIREsmall.biz, we believe no one should have to figure out entrepreneurship alone. Starting a business can feel confusing, intimidating, and isolating—but it doesn't have to be. Our mission is to help entrepreneurs start the right way, avoid costly mistakes, and build a solid foundation that supports long-term growth.

What makes INSPIREsmall.biz special is our focus on practical education, real connections, and community. We don't just talk about ideas—we help you take action. Through our events, training, consulting, and member network, we bring together people who are actively building businesses and willing to share what they've learned along the way.

Inside this issue, you'll find guidance on the early decisions that matter most—from mindset and planning to structure, finances, and marketing fundamentals. These are the building blocks that help turn ideas into sustainable businesses.

Whether you're just getting started or revisiting your foundation, our hope is that these pages encourage you to take the next step with confidence. INSPIREsmall.biz exists to help you learn, grow, and connect with people who want to see you succeed.

Thank you for being part of our community. I'm excited for what you're building—and honored to be part of your journey.

Here's to big ideas and strong beginnings,

Ryan Henry

Idea Guy & Co-Founder
INSPIREsmall.biz

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Table of Contents

How to Avoid Using Your Home Address on Business Documents	4
The Best Businesses to Start with Very Little Money	5
INSPIREsmall.biz Events Calendar	6
The First 90 Days That Shape Your Year: A Small Business Owner's Q1 Growth Playbook	8
Why Delegation Is a Growth Tool Every Small Business Owner Needs	9
INSPIREsmall.biz Member Directory	10
Staying Focused When Business Feels Overwhelming	15

Starting A Business Sucks!

Starting a business isn't easy—and we get it!

That's why **Starting A Business Sucks** is here to provide support, inspiration, and practical advice for entrepreneurs at any stage of their journey.



How to Avoid Using Your Home Address on Business Documents

For many entrepreneurs, starting a business begins at home. Working from a spare bedroom, basement, or kitchen table keeps startup costs low and allows new business owners to launch quickly.

However, one of the first unexpected challenges that arises is how often a home address becomes attached to the business. From state filings and business licenses to websites, invoices, and online directories, a home address can quickly become public information.

What About Your Privacy?

One of the primary reasons business owners seek alternatives to using their home address is privacy. Many business registrations and legal filings are public records, meaning anyone can look them up online. Once a home address is listed, it can be indexed by search engines and collected by data brokers, resulting in a steady stream of junk mail, unsolicited sales calls, and unwanted visitors. For some entrepreneurs, especially those running online businesses, this exposure feels invasive and unnecessary.

First Impressions Matter

A home address can hurt your professional image. Clients may hesitate to work with a business that appears home-based. A home address can unintentionally signal that a business is small, temporary, or less established. While that perception may not be accurate, first impressions matter. Clients, partners, and vendors often feel more confident when a business presents a dedicated professional address rather than a residential one.

Office Mailboxes and Virtual Mail Services

One common solution is the use of an office mailbox or virtual mailing service. These services provide a real street address rather than a traditional post office box. Mail sent to the business is received at a commercial location and can be picked up, forwarded, or scanned and delivered digitally. For many solopreneurs and home-based businesses, this option offers an affordable way to maintain privacy while still appearing professional.

Virtual mail services are particularly attractive because they scale easily as a business grows. An entrepreneur can start with basic mail handling and later add services such as package receiving or multiple recipients. However, it is important to ensure that the address provided is accepted by banks, government agencies, and payment processors, as not all services meet these requirements.

Coworking Spaces

Another increasingly popular option is using a coworking space as a business address. Coworking spaces provide shared work environments designed for entrepreneurs, freelancers, and small teams. Many memberships include the ability to use the coworking space's address for business correspondence, even if the member does not work onsite every day.

Using a coworking space address offers more than just mail handling. It provides access to meeting rooms, professional workspaces, and opportunities to connect with other business owners. For entrepreneurs who occasionally meet clients or want a more polished business presence, coworking spaces strike a balance between flexibility and professionalism. Costs are typically far lower than leasing a traditional office, making this a practical step up from working entirely at home.

Business Address Through Your Accountant or Attorney

In some cases, business owners may also be able to use the address of a trusted professional, such as an accountant or attorney, during the early stages of their business. This approach should only be used with clear permission and is typically best suited as a temporary solution while other arrangements are made. It can, however, provide immediate credibility and privacy during the startup phase.

It is important to understand that certain institutions will still require a physical address. Banks, insurance providers, tax authorities, and payment processors often need a verifiable street address for compliance reasons. The alternatives available today are designed to meet these requirements, but business owners should always confirm acceptance before making changes.

Grow At Your Own Pace

Choosing the right address solution depends on the nature of the business, budget, and future plans. A solo service provider may find a virtual mailbox sufficient for years, while a growing team may benefit from the community and flexibility of a coworking space. Businesses that regularly meet clients or handle sensitive information may ultimately need a private office environment.

Although using a home address is common in the early days of entrepreneurship, it is rarely the best long-term solution. Establishing a separate business address helps protect personal privacy, enhances professionalism, and creates healthier boundaries between work and home. As a business grows, this separation becomes less of a luxury and more of a necessity.

The Best Businesses to Start with Very Little Money

Starting a business doesn't always require a massive investment. Many successful entrepreneurs have built thriving companies with minimal startup costs, relying on creativity, resourcefulness, and determination. If you're looking to launch a business without breaking the bank, here are some options to consider.

Freelance Services

If you have a skill in writing, graphic design, web development, photography, or social media management, freelancing is a great way to start earning money with little upfront investment. Platforms like Fiverr, Upwork, and Freelancer connect freelancers with clients worldwide. All you need is a computer, an internet connection, and a portfolio showcasing your skills.

Dropshipping Business

E-commerce is booming, and dropshipping allows you to sell products without holding inventory. You only purchase items when a customer places an order, and the supplier ships directly to them. Shopify, WooCommerce, and other platforms make it easy to set up an online store with minimal upfront costs.

Print-on-Demand Store

Similar to dropshipping, print-on-demand businesses let you sell custom-designed merchandise like T-shirts, mugs, and phone cases. Services like Printful and

Teespring handle production and shipping, so you don't need inventory. If you have a knack for design or branding, this is a great low-cost option.

Personal Shopping and Styling

If you have a great eye for fashion or trends, you can offer personal shopping or virtual styling services. With platforms like Instagram and Pinterest, you can showcase your expertise and attract clients without needing a physical storefront.

Home Cleaning or Organizing

With a few cleaning supplies and a knack for organization, you can start a home cleaning or decluttering business. This is an in-demand service that requires little more than marketing yourself locally through social media and community groups.

Handmade Crafts and DIY Products

If you enjoy crafting, you can sell handmade products on platforms like Etsy. Whether it's jewelry, candles, or home décor, a small investment in materials can turn into a profitable business.

Set the Foundation Before You Make Your First Dollar

Starting a business with very little money doesn't mean cutting corners on the basics. In fact, some of the most important steps you'll take early on don't cost much at all—but they can save you from expensive mistakes down the road. Before you focus on sales, marketing, or growth, it's critical to set up your business properly from day one.



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INSPIREsmall.biz Events Calendar

Date	Time	Event Name	Location
Jan 21, 2026	10:00 AM	Business First Networking	Old National Bank 900 S SR 135, Greenwood
Jan 23, 2026	4:00 PM	4 th Friday Meetup – Casual Networking	Upland Brewing Company 4939 E 82nd St, Indianapolis
Jan 28, 2026	2:00 PM	Starting A Business Sucks	Online via Zoom www.INSPIREsmall.biz/sabs
Feb 4, 2026	10:00 AM	Business First Networking	Old National Bank 900 S SR 135, Greenwood
Feb 5, 2026	2:00 PM	Keystone Business Connections	Online via Zoom www.INSPIREsmall.biz/keystone
Feb 6, 2026	11:00 AM	1 st Friday Lunch – Monthly Mastermind	Jockamo Upper Crust Pizza 9165 Otis Ave, Indianapolis
Feb 13, 2026	11:00 AM	Business Spotlight Monthly Networking Lunch	Dave & Busters 8350 Castleton Corner Dr, Indianapolis
Feb 18, 2026	10:00 AM	Business First Networking	Old National Bank 900 S SR 135, Greenwood
Feb 20, 2026	11:00 AM	3 rd Friday Lunch Business Mastermind	Buca di Beppo 659 US 31 N, Greenwood
Feb 25, 2026	2:00 PM	Starting A Business Sucks	Online via Zoom www.INSPIREsmall.biz/sabs
Feb 27, 2026	4:00 PM	4 th Friday Meetup – Casual Networking	INSPIREsmall.biz 2804 E 55 th PL, Indianapolis
Mar 4, 2026	10:00 AM	Business First Networking	Old National Bank 900 S SR 135, Greenwood
Mar 5, 2026	2:00 PM	Keystone Business Connections	Online via Zoom www.INSPIREsmall.biz/keystone
Mar 6, 2026	11:00 AM	1 st Friday Lunch – Monthly Mastermind	Jockamo Upper Crust Pizza 9165 Otis Ave, Indianapolis
Mar 13, 2026	11:00 AM	Business Spotlight Monthly Networking Lunch	Dave & Busters 8350 Castleton Corner Dr, Indianapolis
Mar 18, 2026	10:00 AM	Business First Networking	Old National Bank 900 S SR 135, Greenwood
Mar 20, 2026	11:00 AM	3 rd Friday Lunch Business Mastermind	Buca di Beppo 659 US 31 N, Greenwood
Mar 25, 2026	2:00 PM	Starting A Business Sucks	Online via Zoom www.INSPIREsmall.biz/sabs
Mar 27, 2026	4:00 PM	4 th Friday Meetup – Casual Networking	Tick Tock Lounge 2602 E 10th St, Indianapolis
Apr 1, 2026	10:00 AM	Business First Networking	Old National Bank 900 S SR 135, Greenwood
Apr 2, 2026	2:00 PM	Keystone Business Connections	Online via Zoom www.INSPIREsmall.biz/keystone
Apr 3, 2026	11:00 AM	1 st Friday Lunch – Monthly Mastermind	Jockamo Upper Crust Pizza 9165 Otis Ave, Indianapolis
Apr 10, 2026	11:00 AM	Business Spotlight Monthly Networking Lunch	Dave & Busters 8350 Castleton Corner Dr, Indianapolis
Apr 15, 2026	10:00 AM	Business First Networking	Old National Bank 900 S SR 135, Greenwood

Date	Time	Event Name	Location
Apr 17, 2026	11:00 AM	3 rd Friday Lunch Business Mastermind	Buca di Beppo 659 US 31 N, Greenwood
Apr 22, 2026	2:00 PM	Starting A Business Sucks	Online via Zoom www.INSPIREsmall.biz/sabs
Apr 24, 2026	4:00 PM	4 th Friday Meetup – Casual Networking	Indy Sign Factory 2219 E 44th St, Indianapolis
May 1, 2026	11:00 AM	1 st Friday Lunch – Monthly Mastermind	Jockamo Upper Crust Pizza 9165 Otis Ave, Indianapolis
May 6, 2026	10:00 AM	Business First Networking	Old National Bank 900 S SR 135, Greenwood
May 7, 2026	2:00 PM	Keystone Business Connections	Online via Zoom www.INSPIREsmall.biz/keystone
May 8, 2026	11:00 AM	Business Spotlight Monthly Networking Lunch	Dave & Busters 8350 Castleton Corner Dr, Indianapolis
May 15, 2026	11:00 AM	3 rd Friday Lunch Business Mastermind	Buca di Beppo 659 US 31 N, Greenwood
May 20, 2026	10:00 AM	Business First Networking	Old National Bank 900 S SR 135, Greenwood
May 27, 2026	2:00 PM	Starting A Business Sucks	Online via Zoom www.INSPIREsmall.biz/sabs
May 29, 2026	3:00 PM	5 th Annual Race to Support Small Business	Office Evolution 550 Congressional Boulevard, Suite 350, Carmel
Jun 3, 2026	10:00 AM	Business First Networking	Old National Bank 900 S SR 135, Greenwood
Jun 4, 2026	2:00 PM	Keystone Business Connections	Online via Zoom www.INSPIREsmall.biz/keystone
Jun 5, 2026	11:00 AM	1 st Friday Lunch – Monthly Mastermind	Jockamo Upper Crust Pizza 9165 Otis Ave, Indianapolis
Jun 12, 2026	11:00 AM	Business Spotlight Monthly Networking Lunch	Dave & Busters 8350 Castleton Corner Dr, Indianapolis
Jun 17, 2026	10:00 AM	Business First Networking	Old National Bank 900 S SR 135, Greenwood
Jun 19, 2026	11:00 AM	3 rd Friday Lunch Business Mastermind	Buca di Beppo 659 US 31 N, Greenwood
Jun 24, 2026	2:00 PM	The Bright Ideas Show	Terra Gaucha Brazilian Steakhouse 8487 Union Chapel Rd, Indianapolis
Jun 26, 2026	4:00 PM	4 th Friday Meetup – Casual Networking	TBA



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The First 90 Days That Shape Your Year: A Small Business Owner's Q1 Growth Playbook

The first quarter of a new year is more than just a fresh start—it's a strategic window that can define how your business performs for the next twelve months. What you do (or don't do) in January, February, and March sets the tone for your cash flow, your customer base, and your confidence as a business owner.

For small business owners—especially solopreneurs and very small teams—Q1 is the time to slow down just enough to plan smart, then move forward with purpose. Here are the most important things to focus on in the first quarter if you want the strongest possible growth this year.

Start With Clarity, Not Hustle

It's tempting to jump straight into "doing" when the calendar flips to January. New posts, new offers, new ideas. But growth without clarity often leads to burnout and wasted effort.

Q1 should begin with a clear understanding of three things: what worked last year, what didn't, and what you want this year to look like. Review your revenue sources, your best customers, and the activities that actually produced results. This isn't about dwelling on mistakes—it's about learning from them.

Get Your Financial House in Order Early

One of the most powerful (and overlooked) growth strategies in Q1 is getting serious about your finances. This doesn't mean becoming an accountant—but it does mean knowing your numbers.

Use the first quarter to review last year's expenses, understand where your money went, and identify areas where costs can be reduced. This is also the time to confirm your pricing still makes sense. Inflation, rising costs, and increased experience often mean your prices should change—but many business owners are afraid to adjust.

Strengthen the Foundation of Your Business

Before chasing new customers, make sure the foundation of your business is solid. This includes your legal structure, contracts, and core operations.

If you're still operating as a sole proprietor, Q1 is a smart time to evaluate whether forming an LLC or corporation makes sense for liability protection and tax planning. It's also a good time to review contracts, client agreements, and policies to ensure they match how you actually do business today.

Refine Your Message Before You Market

Marketing works best when your message is clear and consistent. Q1 is the perfect time to revisit how you talk about your business.

Can you clearly explain who you help, what problem you solve, and why someone should choose you—in one or two sentences? If not, your marketing will struggle no matter how often you post or promote.

Use this quarter to refine your brand message, update your website copy if needed, and make sure your online presence accurately reflects your business today—not the version you launched with. This includes your website, social media profiles, Google Business listing, and any directories where your business appears.

Build a Simple, Consistent Marketing Plan

Q1 is not about trying everything—it's about choosing what matters most. Instead of spreading yourself thin, identify two or three marketing activities you can realistically maintain throughout the year.

For many small business owners, this might include regular networking, email marketing, and one or two social media platforms where their ideal customers already spend time. The goal is consistency, not perfection.

Use the first quarter to build systems: a basic content plan, a follow-up process for new leads, and a simple way to track what's working. Marketing compounds over time, and the habits you establish in Q1 often determine your results in Q3 and Q4.

Invest in Relationships, Not Just Leads

Growth doesn't come only from new customers—it often comes from deeper relationships. Reach out to people you've worked with before. Many opportunities come from conversations, not campaigns.

Attending networking events, workshops, and community gatherings early in the year helps you build momentum and accountability. It also reminds you that you're not building your business alone.

Set the Pace for the Year Ahead

The first quarter is about intention. When you use Q1 to plan, refine, and build strong habits, you create a business that grows with less stress and more purpose.

You don't need to do everything at once—but you do need to do the right things first.

A new year offers a rare opportunity to reset your focus and build momentum. The actions you take in these first 90 days can shape the entire year ahead. Make them count.



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Why Delegation Is a Growth Tool Every Small Business Owner Needs

One of the hardest lessons for small business owners to learn is that doing everything yourself is not a badge of honor—it's a bottleneck.

While wearing every hat may feel necessary in the early days, long-term growth depends on learning when and how to delegate.

Delegation starts with identifying tasks that don't require your unique expertise. Administrative work, bookkeeping, scheduling, social media posting, customer follow-ups, and basic website updates are all common areas that can be handed off.

These tasks are important, but they often pull owners away from higher-value activities like sales, strategy, relationship building, and innovation.

Technology makes delegation easier than ever. Cloud-based tools, shared project management platforms, and automated systems allow tasks to be completed efficiently without hiring full-time staff.

Virtual assistants, freelancers, and specialized service providers can handle specific responsibilities on an as-needed basis, helping control costs while increasing capacity.

Effective delegation also requires clear expectations. Document your processes, outline deadlines, and define what success looks like for each task. When business owners take the time to explain the “why” behind the work—not just the “what”—they empower others to make better decisions and reduce the need for constant oversight.

Perhaps most importantly, delegation helps prevent burnout. By freeing up time and mental energy, business owners can focus on growing the business instead of constantly reacting to it.

Delegation isn't about losing control—it's about building a business that can run, grow, and succeed without everything depending on one person.

Learning to delegate is one of the most powerful steps a small business owner can take toward sustainable growth.

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Teri Capron Owner/Designer	Fresh Design, Inc.	(317) 578-0514 freshdesigninc.com
Photography & Videography		
Ray Mills Owner and Chief Creator	RM Media LLC <i>Video Production, Media Production, Podcast Production, Heritage Videos</i>	(317) 716-9903 raymillsmedia.com
Real Estate		
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Carol Blackmon Realtor	domi agency Powered by EPIQUE <i>Licensed in Indiana & Florida</i>	(317) 800-5222
Sue Pfohl Realtor	F. C. Tucker	(317) 371-6002 suesellsindy.com
Retail		
Patti Robinson Wellness Practitioner	BEMER Group USA	
Melissa Davis Owner/Jewelry Designer	Bijoux by Lissa, LLC	(847) 452-6382 bijouxbylissa.etsy.com
Jerry & Karen Stern Marketing Executives	Melaleuca	(317) 432-0786 mymelaleuca.com/jerrykarenstern
Transportation		
Tekiah Tunstall Founder	Preferred Solutions Transport, LLC <i>Courier and Delivery Services, Medical Courier, Legal Courier, Foodservice Courier, E-commerce Courier</i>	(317) 653-0915 preferredst.com
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Staying Focused When Business Feels Overwhelming

Running a small business can be incredibly rewarding—but it can also feel overwhelming, especially when everything seems urgent and the to-do list never ends. When stress levels rise, focus is often the first thing to disappear. The good news is that staying focused during overwhelming moments is a skill that can be learned and strengthened.

The first step is recognizing that you can't do everything at once—and you don't have to. When overwhelm sets in, step back and identify the few tasks that truly move your business forward. Revenue-generating activities, customer relationships, and core operations should take priority. Everything else can wait, be delegated, or be scheduled for later. Progress comes from doing the right things, not all the things.

Breaking work into smaller, manageable actions also makes a big difference. Large goals can feel paralyzing, but small, clearly defined steps create momentum. Instead of focusing on an entire project, focus on what you can complete in the next 30 to 60 minutes. Each completed task builds confidence and reduces mental clutter.

Boundaries are another key to staying focused. Constant notifications, emails, and interruptions can quickly derail your attention. Set specific times to check email and messages, and protect blocks of uninterrupted time for deep work. Even one or two focused hours per day can dramatically improve productivity and reduce stress.

It's also important to get ideas out of your head and onto paper—or into a digital system. Writing down tasks, ideas, and concerns frees up mental space and helps you see what's actually required versus what just feels urgent. A simple daily or weekly plan can bring clarity when everything feels chaotic.

Finally, remember that you don't have to navigate overwhelm alone. Talking through challenges with other entrepreneurs, mentors, or advisors can bring perspective and practical solutions. Often, hearing that others have faced—and overcome—the same struggles is enough to restore focus and confidence.

Overwhelm doesn't mean you're failing—it means you're growing. By slowing down, prioritizing wisely, and focusing on one step at a time, small business owners can regain clarity and keep moving forward, even during the most challenging seasons.

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