

# Make Money Baking at Home - Legally

How We Put a Licensed Commercial Kitchen in Our Home



- How we followed all of the Health Department's regulations
- How we built a commercial kitchen in our home
- How we ran our business from home

*with Grace Becker*

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Face It, You Knead the Dough!

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## **Let me take a minute...**

...to say thanks so much for purchasing this ebook. I hope it is helpful, answers some of your questions, and gives you more of a start that I had when I dove into the renovation and legal work involved in putting a legal commercial kitchen in my home that enabled me to make money from home doing what I enjoyed and was good at.

A few words of advice, you will need to check the regulations of the jurisdiction where you live because they vary depending on where you live. I encourage you to be persistent. Don't take "no" for an answer when you are gathering information. Find out all the requirements, see if a commercial kitchen in your home is feasible, take lots of notes, write down all the questions you have, and then find the right people to answer all your questions.



## Chapter 1: Our Story

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Before I get into all the details of setting up a legal commercial kitchen in your home, I'm going to share a little bit about myself. I am, first and foremost, a mom of a large family. Early on, I wanted to contribute to the family financially, but I wanted to be a stay at home mom more. I researched all kinds of earning money-at-home and get-rich-quick schemes. I am embarrassed admit that I fell for a few of them, okay, more than just a few. Some were absolute scams, others I was simply not good at. Here is a list of a few that didn't work out:

- I tried selling beauty products – I ended up with a room full of makeup, and I don't use much makeup.
- One of the biggies, my husband I went to a seminar where they told us how we could make tons of money with vending machines. We were told that it wouldn't require much effort on our part because the machines would “just sit on site and collect money” for us – Ha! What they didn't tell us was that the competition is fierce, and the machines would likely end up in the garage. Ouch!
- I tried making jewelry for a company that sent the entry kit for a “small fee” that they would refund when the product I made for them was approved - Guess what happened? None of the earrings were approved, so we wasted a LOT of time and money.
- I was roped into multi-level marketing when I would make a zillion dollars because others I would recruit into the system would do all the work for me – Lies!
- I tried selling phone service, setting appointments
- I did criminal background checks for a company – I was never paid.
- I cut wood for a tole painting shop, lots of fun and covered fees for my classes, but it did not help out the family financially.
- I made and sold crafts at craft fairs and shows – guess what the relatives and friends got for Christmas, birthdays, Easter, etc.?
- I started a balloon bouquet business with my sister-in-law as a partner. Really BAD idea! Avoid partnerships at all cost, especially with a friend or relative. If you only take that piece of information from me, this one is worth way more than you paid for this ebook.
- I sold things on ebay – lots of work; small returns.
- I cut mats for a picture framing business – now computers do that.

Does any of this sound familiar to you? After many trials and errors, I finally wised up and realized that the only way I was going to actually generate money was to do something I was good at. I was good at baking, had taken cake decorating classes, made wedding cakes for relatives and did a lot of bread baking. Baking was the obvious answer! Unfortunately, as you probably know, there is a definite problem associated with that with that solution.

I decided to check out baking at home, and here is the catch: I wanted to do it legally. In most states it is illegal to bake commercially in your own home kitchen. If the Health Department discovers that you are doing that, you will be in trouble, not only with the health department, but also potentially with the IRS (if you have not reported your earnings). It can get really messy, really expensive, and really stressful really fast. It simply is not worth the risk, so don't do it. I could go into more detail, but what you want to know is how to bake at home and stay out of trouble. The important thing is to focus on doing it right, and that is where this ebook will help you learn more about what is involved in putting a commercial kitchen in your home.



## Chapter 2: Doing Your Homework

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I started the process by making a visit to SCORE (Senior Corps of Retired Executives). It is free to talk to and work with them. They advised me to start researching at the library. There are volumes and volumes of books about starting your own business. Look in any library in the business section.

My next step was to take a class offered by the Ewing Kauffman Foundation called Fast Tracs. It is offered in many cities. Otherwise, community colleges are great places to get classes on starting your own business. The tough part about a business isn't doing the part you love, it is all the other stuff that goes along with it that can trip you up. Having a bookkeeper/accountant is a great idea, but you still need to understand basic cash flow, how to use the software, and how to read the reports. These things are critical to know when you are in business.

I urge you not to rush into starting a business before you are ready. So many people don't really understand what is involved. You may hear that you should just concentrate on the things you do well; take that advice with a grain of salt. Yes, you need to be able to focus on your talents, but you know those things. Running a business is complicated, and you want it to be successful, so learn all you can! You should take a class on Quick Books or Quicken or whatever bookkeeping system you will use. Know at least the basics.

### Face It, You Knead the Dough!

Don't believe that you can just purchase advertising and people will start beating down the doors. It doesn't quite work like that. Read a bit about marketing or take a class, so you are not just throwing away your advertising budget in the wrong places. You must know your target market, find out how to market to them directly, and create ads that appeal to those people or businesses. The really encouraging part of this is knowing that people will become loyal customers if you provide great, personal customer service and a good product.

The last piece of advice – and this is a big one – comes from my degree from the school of hard knocks. Lots of people want you to believe that business is based on using other people's money (OPM). I have learned the hard way, that it is much better to start small and save the money you need to purchase what you need to get started. If you do this, you won't have loan payments, so when your business has slow times, your cash flow won't be such a critical issue. You are reading words of regret that come from making bad decisions about how to run my business. I followed the instructions provided by others, borrowed money, got into a lot of debt, and ended up spending years of profits digging my way back out. If you must borrow money to buy commercial equipment, do your homework! One common way to borrow is through an equipment leasing company. These companies charge extremely high interest rates. If you



can avoid it, do not go that route. With one of the equipment purchases we made, we went through a commercial leasing company, and it was very costly. Know the lenders; know the terms and conditions. It may say you a bundle in the long haul.

Here's a plug for Dave Ramsey because he teaches you how to function without credit. His book "The Total Money Makeover" might be one of the best purchases you make. It applies to living your life debt free and can be applied to running a profitable business. The information is presented in a clear, concise manner, and it provides financial planning suggestions. There are other books on effective personal and business financial planning; if you don't pick up "Total Money Makeover", scour the shelves for another one. In a small business, it is critical to know all you can before you open up for customers, and there is a lot of information available for free. Just take some time to visit your local library.



## Chapter 3: Getting Started

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In the beginning of the business, I only did breakfast. We started our catering business by making an arrangement with our church to use its licensed commercial kitchen. Though it helped tremendously, it defeated the purpose of trying to do something that would enable me to work at home. It did not affect my husband or the kids too much, but it was really tough on me. I had to take all the supplies with me and bake during the night, load everything back in the car in the morning, go pick up the kids, take them to school and then deliver the breakfast. If the order was to be delivered down town, my husband would take it on his way to work.

After eight months of working in the church, we decided to pursue putting a kitchen in our home, among other options. We checked out some of the available retail locations, but they were really expensive and I would have to work full time. Again, this option failed to meet our goals and objectives.

Where I live, and in most (if not all) states, the health department required that food prepared for public consumption be prepared in a licensed commercial kitchen. In some parts of the country, there may be other options. You may be able to rent a restaurant's kitchen during hours that it is not being used for its business. A school may be willing to rent space in its kitchen when it is not in use. There are also kitchens known as incubator kitchens available to rent by the hour. You may have to hunt for these because it is a fairly new concept. It is catching on, so there may be one located in your city, or there might be plans for one in the near future. Those options may help you get an inexpensive start so that you can raise the money you need to fund the initial costs of installing a commercial kitchen in your home.

## Chapter 4: Contacting the Health Department

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We started by contacting the Health Department to see if we could even put a commercial kitchen in our home. The first person we talked to said “no” – end of conversation, according to her – there was no way we would be allowed to put a commercial kitchen in our home. I was so disappointed. My husband was not willing to give up without a fight. He called again and asked for the requirements for a licensed commercial kitchen. The difference this time... he didn't mention putting it in our home. When he got the information, we carefully read all the requirements. They seemed pretty basic, but as we all know, things are not always as they seem. The basics for our health department were:

- A three compartment commercial sink (in our case a bakers sink was required so full-sized baking pans could lie flat in the sink and be washed).
- The three compartment sink had to be connected to a grease trap.
- A hand washing sink, separate from the three compartment sink.
- A separate mop sink.
- Walls had to be totally washable, including the window sills and doors.
- A separate exterior entrance complete with a commercial sized door.
- An interior door separating it inside from the rest of the house.
- For refrigerated items, the refrigerator had to be able to keep food at industry “safe temperatures” (40 degrees).

We looked at our house to see if there was any way we could possibly meet the requirements. We considered the basement, but there was no reasonable way to get the commercial equipment down the stairs. That equipment is extremely heavy. One company that looked at the situation even suggested cutting a hole in the floor and lowering it down with a hoist. The best solution would have been putting it in our garage, but the neighborhood association would not allow that.

We were ready to concede defeat when one day, while I was in our laundry room, I started to wonder whether we could put the kitchen in there. It is a pretty small room, only 14 feet by 9 feet. But it did have an exterior door, as well as an interior door separating it from the rest of the house. It was so small; I couldn't really imagine it would work.

I made a visit to the used equipment dealers and collected information about the dimensions of the basic equipment: the sinks, the oven and the refrigerator. I also checked the prices and sizes of the stainless steel tables. That night my husband and I got some graph paper. After measuring a piece of paper scaled to the size of the laundry room, we cut out pieces scaled to the size of each piece of the equipment. There was only one possible layout that would work. There was, however, a critical problem. The mop sink

wouldn't fit. So we made another call to the Health Department. We explained our situation and asked if we could put the mop sink in our garage. We explained that the garage was adjacent to the laundry room and was connected by a door. We were informed that would be acceptable. We scaled a huge obstacle and were on our way. What we did not know at the time, was there were still more things to consider. A simple suggestion: celebrate each stage of completion – it helps make the hurdles more manageable!



## Chapter 5: Tackling Electrical Issues

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The next step was to look at the electrical capacity of our home. Most of the large commercial equipment is three-phase, and most residences are single-phase electric. So I had to determine the possible solutions. One solution was to obtain single-phase equipment. Another, was to convert three-phase to single-phase equipment dealers with more questions. In some cases, three phase equipment can be converted to single-phase. The final option would be to convert the electrical outlets in the house to three-phase electric. I went back to the equipment dealers to learn what was out there. In my case, I was able to find what I needed in single phase. This solved the problem without having to look farther. I purchased a double Blodgett Bakers convection oven and a 30 quart Hobart mixer, both single phase. The good news was that the refrigerator did not have to be commercial grade. I started out with a regular refrigerator; later I added a commercial one (for the extra space).

We researched the three-phase option for our home and found out that we could have had three phase electricity run to our home because our house backs up to a fairly busy street with businesses down the road. In hind sight, we should have gone for the conversion, but at the time it seemed too expensive. Some words of wisdom: Make sure that you double check to make certain that the equipment is compatible with what you have the ability to run. If you have the option of installing three-phase electricity, it will be expensive, however, it will make it easier to find the equipment you want. I would have loved to install a small walk in freezer, but – to my knowledge – they are all three-phase.

## Chapter 6: Buying Equipment

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Unless you are dead set on purchasing brand new equipment, I would strongly recommend looking for used equipment. Since the failure rate of restaurants is fairly high, your chances of finding great equipment is also high. Commercial restaurant equipment is built to last a long time, and in my experience, it does. Buying it used saves so much money, and many of the restaurants that go out of business purchased the equipment new, so you would be getting lightly used for far less. I have owned two double stack convection ovens, two of the biggest names in the business. I like the older one with less bells and whistles more. I also have a newer model that has more electronics in it. Another tip: Once electronics are added to the equipment, the price tag to fix them quadruples!

There are two avenues to find the equipment, and I have done both. You can look for a restaurant that is going out of business, or you can find a company that deals exclusively in used equipment. If you go the route of a dealer, just be sure to check out their reputation, and see if they service what they sell. An advantage to buying from a dealer is that they deliver and will set things up and connect the equipment. Though they may charge a fee for delivery, it is worth it. If you go the restaurant liquidation route, get there early. An alternative to looking for used commercial restaurant equipment is to look for culinary school equipment sales. In our city, there is a junior college with a culinary school, and occasionally they have equipment auctions. There I found the best prices I have ever seen. A bonus of school auctions is that they also take good care of equipment. If there is any culinary school (or something like it) near you, call and ask if they ever liquidate equipment, and get all of the details on when and how it is done. Shop around and compare price and service. Remember, the initial cost of the machine is only part of the financial equation – you have to consider repair costs as well.

Don't be afraid to bargain. That is how many used equipment dealers operate. The dealer will frequently purchase his/her wares at going-out-of-business auction or directly from someone who is going out of business, and they always offer bottom dollar. So don't be afraid to do a little wheeling and dealing; you should get the benefit of the bargain too! All they can do is say no, but it could save you a lot of money up front. Make sure if you are buying from a equipment dealer that you negotiate delivery and set up in the deal. Finding and hiring someone who moves that type of equipment is pretty expensive. I have a great working relationship with the dealer I've used. Not only has this been beneficial for repair work, but he's also tipped me off to new acquisitions in his warehouse. Networking is integral to all parts of running your business.

**Do your homework:** Compare each brand and its track record, just like you would do with any major purchase you make. See what brands are available in single phase. If you are buying used, that will

narrow the field quite a bit. Take some time, ask people in local restaurants and bakeries what they own, and what they like and don't like about their equipment – ask them what they would do differently if they could do it all over again.

Make sure that you determine what you really need. When you are working in a small space, less is definitely more; you need room to move. My kitchen is really small, however, it has everything I need. I have expanded since I originally built the kitchen, but I still do all the baking in the original space, and it has been great!



## Chapter 7: Making the Equipment List

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As I have told you, my kitchen is tiny, and we had to really work to make everything fit. Here is what I have in my kitchen:

<u>Equipment</u>	<u>Dimensions</u>
<ul style="list-style-type: none"><li>• A double stack electric oven. (I owned Blodgett and Hobart)</li></ul>	38" wide x 44" deep x 66" high
<ul style="list-style-type: none"><li>• Hobart 30 quart mixer</li></ul>	21" x 17" base; 45" high
<ul style="list-style-type: none"><li>• Three compartment sink</li></ul>	103" long x 33" wide
<ul style="list-style-type: none"><li>• Grease trap</li></ul>	18" x 12"
<ul style="list-style-type: none"><li>• Refrigerator</li></ul>	33" wide x 29" deep
<ul style="list-style-type: none"><li>• Pan rack</li></ul>	20" x 27"
<ul style="list-style-type: none"><li>• Stainless Steel table</li></ul>	Available in various sizes
<ul style="list-style-type: none"><li>• Hand sink</li></ul>	16" x 16"

Depending on what you are intending to do, you may need a stove, fryer and more. I am primarily a baker, so this list takes care of all my needs. Of course, you also need a lot of small wares, pans, utensils, etc. You may also want to consider a custom-made board that will cover your sink. This will provide you with more counter space. Simple shelves (rather than bulky cabinets) make storage easy for me, and a step ladder enables me to make the most of the height of my kitchen. I also use large rolling bins for many of my bulk dry ingredients; these store easily under the stainless steel table. There are a lot of creative solutions to tight space issues, so take time to be creative about your options.



## Chapter 8: Pricing Equipment: New vs. Used

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I want to give a disclaimer here, the prices I am giving you are only estimates. I have checked several places, and the price does vary quite a bit depending on where you look. For the new prices, I checked the internet and a catalog I have. For the used prices, the range is extreme. I looked at the local listings, craigslist, and ebay. Like I said before, I also found great deals at a local community college that has a culinary program during its yearly auction. The list below will give you a basic idea of what you might expect to find:

<u>Equipment</u>	<u>New</u>	<u>Used</u>
Single Convection Oven	\$3,200-\$4,200	\$ 400 and Up
Double Convection Oven	\$6,000-\$8,500	\$ 600 and up
Commercial Refrigerator	\$2,400	\$ 400 and up
Residential Refrigerator	\$ 600	\$ 200 and up
Hobart 30 Quart Mixer	\$8,000	\$3,000 and up
Three Compartment Sink	\$2,500	\$ 500 and up
Stainless Steel Tables	\$ 200 (small)	\$ 75 (small)
Pan Rack	\$ 115	\$ 50
Hand Sink	\$ 125	\$ 50
Grease Trap	\$ 250	Would not recommend
Mop Sink	\$ 300	Would not recommend

Again, I would strongly advise against leasing equipment, it is a VERY expensive way to purchase your equipment. Did I tell you that it is VERY expensive?

Do yourself a favor, buy used, and do what it takes to start your business without going into debt. You will never regret your decision to do so. If you choose to go the debt-free route, you will be able to win financially, and isn't that what we all want? It may be a slower start, but it will be worth it. Do you hear the voice of regret? Yep, you are learning from a graduate of the school of hard knocks. My goal is to help you make great choices and avoid many pitfalls!

## **Chapter 9: Obtaining Architect's Drawings**

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Architect's drawings are required prior to approval and construction of a commercial kitchen in many areas. You will need to check with the regulations in your home locale. Where I live, we had to have permits before we could even begin construction. That meant we had to hire an architect as well as an engineer and have them stamp the drawings we sent in to the Codes and Administration Office. Having the stamps was mandatory.

Once we had the drawings done and stamped, they had to be submitted to both the Health Department and the City Zoning Department. Other terms that you might hear could be zoning board or building commission. We had to wait quite awhile for the permits to be issued and construction to begin.

Once the kitchen was completed, the codes administration and the health department had to do an inspection. If they found anything wrong (not in compliance) it would have to be fixed and re-inspected. Let me tell you, the day that the final inspection was completed, we celebrated!

It is costly to have a licensed commercial kitchen in your home. But if you compare it to the expense involved in lease hold improvements and a long term lease, there is no question that – if what you intend to do does not involve having customers coming into your location – it is well worth the investment. I have had a commercial kitchen with a store front as well as my home commercial kitchen, and my vote is definitely for the in-home kitchen. Retail brings with it a whole different set of challenges... and that is the subject of an ebook of its own!

## Chapter 10: Important Reminders

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Please remember that the Health Department in your area will have specific requirements for your commercial kitchen. I've only provided a summary of what we went through. There may be no way the health department in your locale will allow you put the kitchen in your home. I encourage you to be determined, and see whether your willingness to follow all the rules associated with the regulations will enable you to scale the approval hurdle.

It is important to understand that the health department frequently fields calls from people who want to prepare food in their home kitchen. The staff members rarely talk to someone who is willing to spend the time, energy, and money involved in complying with all the regulations. In my experience, once the staff member understood that we were willing to play by the rules, she was more cooperative and provided us with the information we needed to put our kitchen in legally.

Our commercial in-home kitchen has the same regulations that any other commercial kitchen has. We completed food handling training required to under the health code to know how to handle food. This course was a one-day training put on through the health department; check your area to see if this is required (it is not in all jurisdictions). We are inspected by health inspectors, just like any other restaurant or business that deals with food. Meeting the health code requirements is serious business. You have the same responsibility and liability that any other restaurant has.

Since 2002, home food processing businesses are required to register facilities under the Bio Terrorism Act of 2002. You can do that online, and it's free. It is not a difficult task, but it is a necessary one.

**Another important consideration is the effect of a home-based business on your family life.** If you decide to put a commercial kitchen in your home, you have to be realistic about fact that it will impact you and your family. Working at home requires discipline, and there will be times when you will not be able to participate in family activities because you are working; it's no different that if you were working outside the home. You also may have to sacrifice sleep. I often started at 3:00 AM. It is equally important to know how to close the door and walk away from the business, so you can enjoy the family time you are working so hard to preserve. The business work will never be done, but you deserve to walk away from it just like any other working person. Discipline, discipline, discipline!

If you decide to do it right, an in-home commercial kitchen is a great way to be in business. I have truly enjoyed the privilege of owning my own business and the ability to have it located here in my home.

## Chapter 11: Starting a Business

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Before you start your business, go and do your homework. I know, I've said it several times in this ebook, but educating yourself is so **vital** important to your success. There is a wealth of information available online. Other professionals take the time to learn what they need to be successful in their careers, and so should you. Invest in yourself, and enjoy the freedom of being your own boss!

Another place to look is the Secretary of State's website for your state. There you can begin by registering the name you would like to do business under. It is called a "fictitious name registration". Once on the site, you will probably find lots of information and checklists of what you will need to do. Read these, print them off and make them accessible throughout the process. The site should give you a list of the permits and licenses that the government requires. This will certainly put you on the right track. If you have other questions, ask them, if they don't know the answer, ask them where you can find the answers.

If you decide to open a business, please make sure you protect yourself and your assets. Set your business up correctly. Consult a lawyer to help you; it is worth the investment. In addition, unless you are a tax professional, a good CPA is also worth it. Take stock of your talents, be realistic about the time you can set aside for running the business, and find others to fill in the gaps. We have a CPA and bookkeeper that we meet with on a very part-time basis. Look around to find people who will be a good fit.

Be sure you get a good business insurance policy. You will have to shop around for a company that will be willing to cover your in-home commercial kitchen. Many companies won't. Rest assured, there are companies that will sell you the insurance you need, you just have to find them. Always remember to check with any company's references and find out if it is reputable.

When you decide you are ready to start, go to the Secretary of State's Office in your state and do a "fictitious name registration" (it is also called a DBA - doing business as – search). It is inexpensive and can be done quickly online. The next step is to get your business license. Contact your city hall, or if you are in rural areas, your county court house. You may be required to get a zoning permit first. Contact your local regulatory board and check.

**Learn from others who have completed the process:** Finding a coach is extremely helpful when starting a home-based baking or cooking business. Having the guidance from someone who has the unique experience of running a home-based commercial kitchen will certainly give you a huge advantage. I believe that seeking help from people who have already done what you want to begin is always helpful. For more information about our coaching services, check out our website:

<http://www.doughraisingmom.com>.

Talk to as many experienced professionals as you can find. That includes professionals with experience in all the different aspects of running a small business. Below is an example of some of the areas you need to know about and sample questions you should get answers to:

- Learn how to approach refining your business idea and model:
  - Who is your target market?
  - Why are they your target?
  - Is your target market too big or too small?
- Learn how to effectively market your product:
  - What medium should you use to market?
  - Where will your marketing be most effective?
  - Are there alternatives to traditional marketing methods that may be more successful for your product?
- Develop a sales plan and understand the psychology of sales and relationship marketing – this is as much an art as it is a critical component to your success as your business:
  - How will you reach your customers?
  - How will you retain your customers?
  - How will you continue to communicate with your customers?
  - How will you get your customers to promote your product?
- Get the training and confidence to market well and within your budget.

You are your own best salesperson because you are the most passionate about your product. If you are afraid of the thought of selling and marketing, find a good sales coach, read lots of material about marketing, and just get out there and do it. If you need a coach who can give you the expert advice, we have a resource list on our website(<http://www.doughraisingmom.com>); a referral list is located there.

Know that if you are willing to go through all that is required to start a business and invest your time and money, you are passionate about what you do. This is your dream and you can make it reality and a successful. I believe that the perfect recipe for your success is to work hard and pray often.

## Chapter 12: Brainstorming Business Ideas

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When you are considering starting a baking or cooking business, consider using family recipes. It is an excellent opportunity to keep a great tradition alive and preserve it for the future. To help you get your list of business possibilities started, I've compiled just a few ideas:

- Bake and decorate cakes
- Make cookie bouquets
- Bake for coffee shops
- Bake for kiosks
- Bake for concession stands
- Do wedding catering
- Do corporate catering
- Bake bread for a deli
- Bake bread for individual customers
- Make gift baskets
- Make private label products
- Bake cookies for convenience stores
- Make products for school lunches
- Cater private school lunches
- Make and private label homemade jams or salsas
- Make specialized pet treats
- Deliver homemade meals to people
- Make and decorate sugar cookies
- Have a booth at local festivals or fairs
- Sell your product at farmers markets
- Sell online
- Sell from your website
- Sell on ebay
- Make frozen meals to take and bake
- Teach cooking classes
- Make products for fund raising. Check out our program at: <http://www.doughraisingmom.com>

## **Parting Words: Getting Busy and Having Fun**

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If you've read this ebook, and are considering moving forward with your own business, I am so excited for you! I love being a solopreneur. If you have been thinking about going that path, I recommend that you start reading and listening to everything you can get your hands on. Dan Miller has some great books, "48 Days to the Work You Love", "No More Mondays" and more. Dave Ramsey can help you get set financially. There are tons of other reading material available.

If you want to see more suggested reading, please go to our website and see books that have been a tremendous help to me.

So, what are you waiting for? Get busy. I welcome any questions any time. I am a click away, just go to our website - <http://www.doughraisingmom.com> - and click on contact. Best of luck, have fun!

