

## **After leaving the corporate world, entrepreneurs face life without office support, health care benefits and Post-it notes**

Patricia Kitchen  
Change@work

May 7, 2006

**Beth Zimmerman of Long Beach left a corporate job three years ago to start her own consulting firm. As her own boss, she gets to run errands during low-peak weekday hours, bike along the boardwalk on sunny afternoons and take a kickboxing class on a Tuesday -- at 9 a.m.**

**But, she points out, don't get the idea that such moments are common.**

**"As a solo act, I empty the trash, fix the computer, troubleshoot IT problems, make the sales calls, shop for office supplies, schedule all travel, take meetings, write proposals and -- of course -- do the work," says Zimmerman, the founder and principal of Cerebellas Llc, a strategic planning firm.**

Granted, the flexibility, autonomy and satisfaction people get from launching their own business may be rewarding. But such entrepreneurs make it clear there's also a price to pay: They have to recreate the standard benefits, services and support left behind in the corporate office.

What do these new solo fliers miss the most? Research by Chicago-based staffing firm Hudson Talent Management shows that independent professionals say their biggest "work attribute" problems include not only the lack of benefits, but the peaks and valleys in their workloads. And the aspect they are least satisfied with: There's no company-paid vacation time.

Entrepreneurs, of course, are resourceful, and many are filling in these gaps with solutions stemming from what they say are prerequisites in making any new venture work:

**1. A good accountant and financial planner.** It may seem obvious that sound financial advice is vital. But an accountant also can make introductions, tip you off to useful events, act as cheerleader -- and maybe even therapist. **Zimmerman describes her financial planner this way: "She's invested in my business success. ... She identifies with me as a woman owner and wants to see me succeed."**

**2. A strong network.** That's an asset that should be "bold, underlined with blinking lights around it," says Darlene Aiken, who founded Inner Beauty Solutions, an empowerment and leadership training company based in Central Islip, in 2001 -- two years before she left her job as a college admissions administrator. You'll need a good network to turn to for referrals and barter opportunities, she said, when you need services you formerly took for granted: administrative assistants, the human resources department, tech support staff and even marketing, legal and billing and/or collections.

Here's a look at some of the ways entrepreneurs have addressed common shortfalls they experience when they sever corporate ties.

### **Health insurance**

When it comes to the extent of coverage, business owners run the gamut. Sue Fredericks, president of On Purpose, a performance management consulting firm in Westbury, worked with an insurance broker to find coverage comparable to what she had with her ex-employer, Olsten staffing, which was acquired by Adecco. "I learned to reassess my attitude," she said, to see health coverage as a cost of doing business.

**Zimmerman started off with comparable out-of-network health coverage at \$900 a month. But when she later decided to shave expenses, she opted for in-network coverage through GHI, which offers sole proprietor plans. Her monthly premium is \$400, but it's going up to about \$550 in August.**

At the other end of the spectrum is Nelly Yusupova, 27, founder of DigitalWoman.com, a Web development firm in Manhattan. "I am part of the vast uninsured," she says. Yusupova aims to be healthy -- she says she works out regularly, eats well and is "betting I'm not going to get sick." She says she would have to pay about \$3,500 for an annual premium; instead, that money will be used, as needed, to pay for most noncatastrophic medical services.

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### **Tech support**

When that hard drive crashes or you need a better systems backup, where do you turn now that you don't have access to the corporate help desk?

For starters, a variety of services are available, such as Rent-A-Geek, Techs on Call and TeleTechie.

You also can start mixing and mingling with those who have a gift and passion for resolving computer glitches. One place to look: the Manhattan and Long Island meetings of Webgrrls International, which welcomes just about anyone who uses a computer, men included, says Yusupova, coordinator of the Manhattan group. (See [www .webgrrls.com](http://www.webgrrls.com).)

Others advise that it's time to deal with the reality of this electronic age and develop your own proficiency. Fredericks has become familiar with her computer system but relies on tech support from Dell (\$200 for two years of extended support). She can get help on the phone 24 hours a day and have a technician make a house call to address major problems, such as the recent dysfunction of her motherboard.

When those tech experts do come, use the opportunity to look over their shoulders and ask what they're doing, says Micah Warren; he and a partner quit their public relations jobs two years ago to found FeverPitch Media Group, a Commack-based marketing firm. Warren says he's done just that, and now knows such things as what a computer with a bad RAM chip looks like.

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### **Administrative support**

Small-business owners say this is where family comes in. Aiken's relatives have made and taken phone calls, stuffed envelopes, handed out flyers, manned the door at her presentations -- "everything except facilitate a group," she says.

**Zimmerman's 73-year-old mother proofreads her monthly newsletter, runs errands for supplies or to the post office, and has stuffed envelopes with holiday greeting cards.**

Wolfe's husband does some of the filing, but she's found an outside resource for help with major mailings: the vocational training program at the Nassau BOCES Rosemary Kennedy School for young people with developmental disabilities. Students get to develop skills, Wolfe gets her mailings out at no charge, and the teacher will even pick up and deliver.

### **Camaraderie**

For those who miss the office gang, one solution is to build in face time with others. **Zimmerman occasionally pulls together a group of ex-pats from her former company.** Fredericks is active with the Long Island Center for Business and Professional Women.

But it needn't be a formal occasion. BJ Gallagher, a former training manager in Los Angeles and author of "YES Lives in the Land of NO" (Berrett-Koehler), says she gets together after closing hours with a guy who runs a shipping service at a local strip mall and another who runs a nearby comic book store. They down a couple of beers and play the board game Cashflow.

For some, the entrepreneurial life actually offers more camaraderie. Kamerling says when she was a teacher she had little chance to mix and mingle: Her "free time" -- 40-minute planning sessions -- were needed for planning and grading papers. Now she's free to attend conferences, go on business calls and meet all kinds of new people.

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