Lets Get Started

OK, so good morning. I'm here in the Pacific Northwest. It is morning. I realize it's afternoon, other places and whatever time you're watching this recording. So welcome to the mobile grooming certification. This is the beta program and I do appreciate everyone taking the time to go through this program. With me as a perk, you will have access to the to the recordings for an extended period of time. Released through the second time i, offer this right. So what abate is it's just going to somebody help me with timing? If you have questions, please ask them so that I can make sure that it is covered in the program.

So let's get started, OK? So once this workshop is over, there's lots of ways you can get a hold of me. All right? You could do it through the website and which is where the recordings will be OK. You can send me an email however, that's tends to be the slowest way to get ahold of me. You can find me either in the private Facebook group for this, and if you don't know where that is, again, let me know. The link for it will also be on the website.

You can message me through pet groomer town hall. You can find me on Facebook. That is my cell number. All right? That goes to this phone right here. Ok. Text me though, alright. I will respond much faster to a text than to any almost any other method of communication. If you do not have a copy of the workbook yet, all right, there's a QR code to it.

The link to the workbook is also on the website, right? Which is positive ed.com you log in with your username and your password, right, and you will take you to the library. You Scroll down to mobile grooming certification and the recordings will be there as well as the workbook. In order to get your certificate hold on one SEC. This certificate I need the workbook. Ok, lots of ways to get the workbook to me. You can I will be at Groom Expo 2 weeks. If you're there, bring it. I will have certificates with me. You can upload the workbook. So this drive folder here, that's the QR code for it.

Don't try to email. It is too large. You can't also drop it in the messenger to Facebook. It is too large. It is like about 100 pages. So what are we looking to accomplish today? All right, there are so many decisions that need to be made before you plop down some money out of vehicle. And the better your choice is, the easier it will be to run a successful business.

This module, let's get started, is all about the decisions and the responsibilities as a business owner, you need to do first. All right, I'm going to tell you how I became a mobile grower. So let's go back in the Wayback machine all the way to 2001 where I groom Expo. All right, and I was working corporate. And I was out there. I paid for my hotel, I paid for my classes, I paid for travel.

And the only thing I had to ask was not to take my vacation time. What they made me take my vacation time and it's still all well and good. And then I went and took the pet first aid class there and I paid extra for that right to find out from the instructor that they were just at in San Diego. Corporate to teach this class to all of the other mucky mucks. But not the groomers that had hands on the pets. And I was so pissed. I went right down to the floor and at that time there was a couple of manufacturers and literally I picked one, all right? And that happened to be custom vehicles, and I put a deposit down on a mobile grooming van and it arrived in.

March of the following year and then I went mobile. Well, actually my start date was April fifteenth thousand and, 2-0-0-2. Next day, OK. It was very exciting to start my own business, right? There was, but there was so much I didn't know. And when I tell you, I made all the mistakes, I made all the mistakes. All right. So this program is to help you shorten that learning curve so you don't make all the mistakes. Ok. So in this particular module, this is what we're going to cover.

We're going to cover researching options, your government. Responsibilities money, meaning financing, support. And something that's really important to security. Let's start with research and I'm going to reference the workbook as we go along so that you can fill this out. Now, there's a lot of things here that you may not be able to fill out immediately, and that's fine, and that's why you have. It's why you have. Little time to do this. Ok, so you don't have to get me back this workbook within a specific time.

Fill it out, get it back to me. Alright, so let's start talking about some of your researching. Ok, so there is I have here 6-6-6 things to check out. You could do more. Ok, but you have to understand the moment grooming is not for everybody. Ok, you're working in an enclosed space. Back when I like first started, one of the shops had asked me to. Drive down the mobile van. She wanted to see it because maybe she thought she might want to go mobile as well, and she literally stepped into the work area and stepped right back out. It was an enclosed spaces. I can't work with this. It's too enclosed, right? There's lots of driving involved and if you really don't like to drive, this is probably not what you want to do.

Plus, we're driving in all sorts of weather, which we will cover as well. Ok, and you're in. Other people's personal space, OK. If your house call, you're physically in somebody else's house, you're going to their. They're their homes, right? If you're not comfortable going into people's homes again, this may not be what it is you want to do. Ok? But there's so many pros to being a mobile groomer, OK? You're your own boss, all right? And I mean, that's why you're here. Here's the all the possibilities of being a mobile groomer, OK? But the for me, the biggest pro for being mobile grooming, is that I am not tied to a storefront.

Ok, I set my hours. I set my days off, so nobody knows when I'm open for business because you have to call and make an appointment. So there is none of that walking nonsense that storefronts have to deal with. And for me, this was really important when I first started, because at that time my father was in a. Assisted living and then over to a nursing home and he had lots of doctors appointments, which a family member was responsible for making sure he got there and was there for the appointment.

So i couldn't book out. I didn't know necessarily what my days off were. After my father was gone, my husband lost his kidneys and then there was all sorts of doctor's appointments along with that. But this could be really good for somebody with small children or kids in school. Or any type of where you don't that nine to five just is not going to work for you.

Right, I worked. Most of the time I generally had Tuesday, Wednesdays off because those are the days my husband had off. All right? I'd like to in the beginning, I started early and as I got older, I like, no, I'm going to start later and I can do that. I can change my schedule because again, I am not tied to that storefront. So some of the things that you can do, one of the things I highly recommend you do is do a ride along. Ok right and there's two major van manufacturers. And then there's also people that have trailers.

So you wanna do a ride along with all three of those, right? For me, a trailer was never an option because I don't know how to drive a trailer, nor did I actually want to learn. So we took that option right off the table but. There are two major van manufacturers that's handy, and wagon tails, and they are radically different, and they're set up and then they're powering source, and I suggest doing a ride along with both bands.

Even if you have to travel a little bit to do that, OK, because the events are expensive. This is not a cheap investment. You want to make sure you're in the van that is correct for you, right? And asking on Facebook. Is great. However, you have really strong camps. You have camp wagon tails, and you have camp hanvey. Ok? And while they don't have pitchforks and muskets and cannons, this is kind of just a little bit short of that. So do your research. You can talk to people, but do those ride alongs OK? There is a couple websites that I recommend you spending some quality time on, right? And the first one is the sba.

Dot gov. That's a wonderful site all right. It has all sorts of videos up there on how to start a business. And then there's the state site, which is basically sba. Dot the initials for your state. Dot gov, and that will also have information, but more pertinent to your particular state, right? So keep in mind there are organizations governmental organizations that really want to help you start a business. The sites are free. Sometimes they do live. Our workshops. So take advantage of that. The other one is your local Chamber of Commerce, and not all Chamber of Commerces are created equal, by the way, right? There's some really good ones, and then some really ones, all right.

And then you have smaller. Chamber of Commerce is the thing they call like BNI's and they're not open necessarily to the general public as far as business is concerned, but it tends to be smaller. You're invited into it and it has like maybe one of each type of business. So they'll be like one plumber, one accountant, one groomer, OK? And this way it's a smaller group. So the discussions tend to be more focused on what your individual issues are as opposed to a larger Chamber of Commerce where it's more broad.

Ok, one of the things that was really good about my local Chamber of Commerce was that after I plopped that deposit down and realized I had like 0 business skills, they had a series of 6 workshops. I'm starting a business which was fabulous because I went and I took those and they were free, all right? Even for people who were not members of the Chamber of Commerce. It was just something that they did. Ok books there's lots of books out there, lots of books on mobile grooming. So the three that come to mind, Jody Murphy has a book.

I have a mobile groomers Bible and Ellen Erlach has a book called Go Mobile and Succeed. I have all three books. Ok. They're great reference books, all right? So you don't need one, you need many. All right? Just like you have probably several different grooming books, there's different perspectives in each of those books that are very worth the cost of the book. The Facebook groups. There are a lot of mobile grooming groups. Ok.

Mobile grooming zone, cool. Mobile groomers, mobile grooming, pet discussion. Those are the three that I'm in. Ok, there's at least a half a dozen more. Hanvey has their own. I am sure waggin tails has their own. Ok, so join the Facebook groups and I just always caution people when it comes to Facebook. And put on that thicker skin, right? You can't necessarily tell tone. When in a conversation, so keep that in mind.

And if someone is just being ridiculous to you, just ignore them. You know there's a block function, you know block them. You don't have to deal with them. Ok. And then coaching. All right. So when I started, there was no coaching umm. Business coaching in the professional pet industry is a fairly new concept right and I would recommend taking advantage of that. There are coaches that are specific to setting up a business.

All right? We have Amanda Layton. We have River Lee. I'm not doing a whole lot of business coaching anymore. Coaching I'm doing is more along the lines of that second career, meaning, like continuing education, doing programs. But there's people out there that can get you from A to Z a whole lot faster than you doing it on your own and without making a lot of the mistakes. Mistakes are costly, all right? They cost you time, they cost you money. Alright, and it just. Has sometimes having a coach can is worth every penny, every coach I have ever hired in my career. Has been a worthwhile investment because it got me from A to BA whole lot faster than I would have gotten on my own, and I would have loved to have had a business coach when I first went mobile in 2001 So let's go into vehicle choices.

Ok, so if you're on your workbook, you right now are on page 5. No page 6. Ok. So there's lots of options when it comes to vehicles. Ok, so the two big players as far as vans are going to be wagging tails and handby, and then there's trailers and then there's do it yourself. Thank so research those options there is a Facebook group on how on do-it-yourself mobile growing and they discussed. How to buy a van? How to do the build out on it? What things to do, what things should be in there? It's a really great group if you're going to DIY it yourself, OK, but then do you want new or do you want used? Ok.

If you buy used, how well has this van been maintained, right, because you have your entire shop is on your wheels, right? And if it's been not been maintained both in the vehicle end and in the work area and you're going to be down and then you're going to have expenses right out of the gate. So you think you're saving money and yes or no? Ok. So maybe not. You're going to have to look at all of the options out there. And again, there's Facebook groups that are devoted to selling used vehicles.

Ok. Personally, I would not buy a used vehicle sight unseen right i would make the trip out and I would check it out to see how well that vehicle has been maintained. Alright then it is how you planning on powering it? Ok, so we're going now off here in the workbook you're on page 7 date. And I've done it all. I've done generator, I've done inverter, I have done plug in. Ok. So the difference between how you power your vehicle and there's pros and cons for all of these, right? So my first vehicle I had a generator in there, so pros and cons of a generator is really powerful, OK? I can run.

Two dryers NYC and my Clippers on a generator if it's wired properly. Alright, so you have the power there. The cons to a generator are is that they are very noisy. Ok. They have high maintenance. Ok, meaning that you have to do oil changes outside after the first oil change, which I believe is should be done like anywhere between 20 and 50 hours. But you have to do the oil changes every hundred and fifty hours and then do the tune up every 500 hours.

Was it every third 450 so every 450 hours? Then it was the big tune up on it. Fuel filters and I mean tune up, I mean oil filter, oil. A lot of the generators have two fuel filters that need to be changed. Ok, the. Fuel pump and some of the opponents so not all the onions are equal. My fifty five hundred owned lasted it finally died I think with the second owner of that vehicle it died around. 9000 hours ninety five hundred hours my seventy seven hundred barely lasted five hundred hours and that fuel pump was replaced.

Like once a year. Ok. And I never replaced anything on the fifty five hundred? Honda generators, in my estimation, are a much better option to put in than the owning generators. You also need to be careful where you park with a generator because the exhaust comes off of it. Ok, so if you back it up against a Bush or a side of the building, the exhaust doesn't have any place to go. So it goes back up either into the generator, causing the generator to overheat, or under the carriage of the vehicle. All right, if there's any cracks in the seam, then that exhaust is coming up into your work area, which will bring us now to.

I'll discuss briefly, we'll talk about it later. You need a carbon monoxide detector. And that doesn't matter how you're powering it. You need a carbon monoxide detector. In your vehicle. That should be a given. Ok. Now you have the inverter system. Ok, the inverter system again it's really going to be depending on the wiring of it, OK, and you have to watch your battery power. So where as a generator you only have to plug in like during the winter time and that's to run heaters.

To keep the your vehicle warm. An inverter you have to plug in all the time so that you have that trickle charge on the batteries. Ok, you do have to watch your power consumption on that. So for me that's simply meant an alternate way of drawing. Alright, so wasn't using my hyper I take it back. Did have a high velocity dryer. Ok, but I dried in sections all right, so I would put towels on the on the on the dog so that areas would pre dry and all of these are good tips to like cut your drawing.

Time anyway. Ok, but you do have to watch your power consumption. Got it. But there's like, almost no maintenance. On an inverter system, outside of checking the water levels on the batteries. Very important, all right? And when you refill water on the batteries, it must be distilled water. Alright, so when the temperature is what I would call either reasonable or cold, I checked the water on the batteries about once a month in the summertime was extremely hot. I checked the water on those batteries every week and the three years my last three years of grooming, I handed the inverter system right. It is personally my preference, right? I probably had.

I had less than 100$ in maintenance cost on an inverter system, all right? And that was distilled water, which you could find in any supermarket. And I had a selenoid that ended up going bad on me and that was the only expenses I had in the three my three years before I retired. Ok. And then. You have. Plug in. Ok. Plug-in is where you plug your vehicle into somebody's home. Again, I've done this as well, and there's pros and cons here. All right? Your entire powering system, the cost of that is. Court, yes, it's an expensive cord, all right. Still court. All right. And you will do have to make sure that you watch the end of those cords because if there's like surges or anything like that, you can damage them.

But you know what? Having a spare cord is a reasonable thing to have. It can be really difficult to have spare generators just kind of lying around. Or spare batteries for that matter, for a inverter system umm. Pros and cons? Ok, you don't have messy generators. You there's no water to fill on it. All you're doing is plugging in to somebody's house. Ok, so now this is the con with that. Right, the not everybody has out that outside receptacle that you could just plug in that has enough power. To run your equipment and in the summer time run an AC and in the winter time run a heater.

Usually those plugs are drier plugs, so where they're have they're drier OK usually because dryers run so much amps it the tendency is to have a dryer on its own circuit breaker. So if you unplug the dryer and plug your. Plug into and you're gonna make sure you have the correct ends, and you may need multiple cords for different ends depending on where you're plugging into somebody's house. Ok. But that dryers can either be, like, in a basement, all right? Now that means I'm taking cord running through somebody's house and down into someone's basement. And honestly and truly, I've seen way too many horror movies. That's not high on my list.

Ok, Umm. Or you have to play. Well, I'm plugging into this outlet, so I have to then watch what I'm plugging into. All right, if you need the AC and you can't, use. The AC in the vehicle, then you would have to run the vehicle and then you're using gas now so that you could have the vehicle AC going on OK in some of the newer homes like the columns, like the Mcmansions. The washer dryer tends to be on the second floor of the House because that's where it's most convenient. That's where the bedrooms are, and now there's cord traipsing through the house, which becomes a trip hazard.

And there's something I wanted to avoid. So if they don't have the right plugs, either in the garage or in the outside of the house, then that could be difficult. And then there could be a hybrid, and a hybrid could be anything. I know that the waggin tails has a generator, inverter, hybrid, seasons system, but you could also have a hybrid can be anything where you're using two different power sources.

So that could be a generator and plugging in that could be an inverter. And then I'm not 100 % sure you could plug in with an inverter system. I know you can do it with the generator. All right, meaning running the inverter and running according for other things at the same time and possibly actually who I know is on here could maybe answer that question for me. Right, so then there's electric and water. Ok, you will. Regardless of what system you use you, whether it is a trailer, a van, or even if you're plugging in, you still need a way to have water and power all right, even if it is just in the winter time to plug those heaters in.

Right, so you have to make sure you haven't a way to plug in now in. When I was still mobile in Connecticut, I had an electrician come in and I hired an electrician to do it. Ok to put in an outlet so I can plug. On the outside of my house so I could plug my generator. Ok. Thank you, Ashley. Inverters can be run at the same time as plugging in as a bypass for up to 15 apps. Ok. And she is speaking specifically for the.

What do you call it for the hanvey system? Ok right so whether that is in your own home and in some places you can't. Have your vehicle where you live and you need to have storage options, OK? And one of my water hook are the best thing I did for water hookup in my own home. All right? I lived in the northeast. Winters are an issue. Right, so instead of having an outside water fill. I had a we cut off one of the outside lines and had the water fill from the inside of the garage.

So I would run the hose from the inside of my garage to fill up the van. Without having to deal with frozen water lines on the outside of the house, you can't always park. In your own driveway, right? So where I lived. As long as you couldn't see the vehicle from the road we were OK. So my driveway went around the back of the house and I would park my van around the back of the house so you couldn't see the graphics from the road. Once I decided that I was becoming the stealth groomer and was no longer doing graphics than parking, it was not a problem, right? But there's homeowners associations that may or may not allow you to park in your driveway.

Apartment buildings can be really difficult. If you live in an apartment, you will need to find a place to store your vehicle. And to make sure that unless it's like a heated garage, that you have electric and water hookups right if you have an inverter system, you need that electric hookup, all right? And it's going to cost you some money to do that. But I know what that is, the cost of business. And when we talk about finances later down the line, you need to factor that into how you set your prices.

And again, to those ride alongs, I cannot tell you how important it is to take the time before you plop money down on a vehicle. To do a ride along, right? And most people. Whatever they have, they love their choice. So you're going to hear all the benefits of why that is superior, OK? Which is fine, because you need to know what is going to work for you, because everyone is going to have different needs, OK? All right.

Let's move it along to the government, all right? You have obligations, OK? You are a business right and I'm going to tell you, there's different. The ways you could set it up, you could set it up as a sole proprietor and LLC or one of the corps. Ok? And they're different, all right? So just in a nutshell. A sole proprietor? Alright, it is just you are running your business through your personal taxes. You actually have no legal, real legal protections, all right? If someone decides to sue you, right? If you have a mobile, if you have a grooming, a mobile accident? All right, they can sue you personally, not just your business if you are a sole proprietor.

And LLC puts a little layer of protection between you and your business, OK? But the same thing. You're basically your tax. When you file your taxes, it's probably going through your personal taxes because it is. There's like a schedule C or something, whatever. I'm not an accountant, so please don't ask me for accounting advice. Your accountant can give you accounting. Advice, OK. And any of the corps, you are basically an employee of your business, so that gives you the most level of protection.

Everyone's circumstances are different, and I'm going to tell you before you decide on which one is best for you talk to a CPA, not your bookkeeper, all right? And one preferably that specializes in small business, because they're going to be the most knowledgeable right. You will need a unless you're a sole proprietor. If you're a sole proprietor, your Social Security number is basically can be your EIN number, all right? And the EIN number stands for employee Employer identification number. You don't have to have employees to have it, OK, but that's basically your business number, OK? And you need to have that.

You will have to, in some states collect sales tax. All right, but regardless, you will have federal and state obligations most of the time your local and county. Again, this depends on the state. Ok, so in the state of Washington. I have again, my accountant figures out all of this for me. All right. If I was a, if I was in the city limits of Sequim where I lived, I would also have to pay. Local tax for my business, but because I'm on the outskirts and I'm considered account a resident county, that's different.

Ok. I am going to tell you spent some quality time with your zoning department, all right. So know what your local. Requirements are zoning is really important, all right? And again, it's going to be different from state to state. Ok. In Washington, what governs grooming is a department called L and I, and in Connecticut it was the Department of Agriculture. So I would have there are small business offices on the state, local and county level. I would spend some time in those offices making sure you understand what your responsibilities are, OK? And you will have to pay taxes on a federal and on a state level now, depending on how much you make.

States may not want quarterly tax payments. They may want yearly tax payments. They will tell you all right. So generally speaking, again generally speaking, your account and is the person to have this conversation with. Is that after the first year state size, like in the state of Washington? They decided they're good with me filing yearly and then they hit me up with a. Bigger tax nut which you need to plan. To having a separate account so you can pay that all right? Federal is most likely going to be what they call quarterly estimated taxes, and you need to estimate.

Correctly, because if you're off by a certain amount, you're fined. There's penalties and interest. Ok, so again, your accountant is the person to have this discussion with it. And if you are making more money then your account and thought you were going to make, you need to let him know so that you can adjust your quarterly tax payments, right? Uncle Sam wants their money right. Then there is OK and I would like to call zoning is I like to call it like the queen bee.

They have this like Fife dumb, all right? And they are in charge of everything and zoning can be pleasant or it can be unpleasant. All right. But you need to make sure you sit in that office and know exactly what it is you want to do if your municipality has a small business and department of Economic Development and most towns. Have them because they want to encourage small business, but if your town is small and it doesn't have it, you most likely have it on the county level.

They are going to be extraordinarily helpful with helping you get your business set up. Your Department of Transportation. You may need a dot number if the vehicle is over 10.000 thousand pounds. They wanted dot number which is something else that needs to be filed. Ok. All right, so Ashley says that in her area it's easy to see city limits on Google Maps as it's grayed out. I would still. Clarify that. With Umm? The offices themselves let them tell you what you are a resident.

I was very pleasantly surprised to find out that I was indeed a county resident and not a squirmer resident. That has made my life so much easier right and keeping on with the Department of Motor vehicle, do you want to have the vehicle in your business name? What do you want it in your personal name? There's a difference, OK. And actually, and I just want to touch real quick as we discuss insurance later. Would ever you decide as far as your business structure so we're tired or LLC or Corp.

If you decide later to change that, you need to let your insurance company know because if you don't have insurance. All right, the job of the insurance adjuster. It's deny your claim, all right? And if you have the wrong business structure, they will deny your claim, give you a refund, and say so. Sorry, OK, but if your vehicle is in your business name all right, and you have a business insurance policy, you're fine.

However, with my last vehicle, I decided that I wanted to keep the vehicle in my personal name and lease the vehicle to myself, right, because it would make it easier to sell. Because I knew I was only in it for the short haul on that one. Right, however, because I chose that route. I had to have a signed lease agreement sent to my insurance company so that they would cover the vehicle. Got your eyes? Cross your Tees.

ok so 10. Moving it along money, OK? How do you get financing? Are you going to pay for this? Are you going to pay for your van? ok umm. They're gonna want a down payment. Ok, so you will either have to have a savings account set up for this. You can do loans all right, but loans count against your credit depending on. You only get. So much credit depending on your credit score. Ok, you may have to look into credit repair services to fix your credit before you can apply for a loan.

Unless you're a do doing it yourself, a DIY, or it's going to be less expensive because it's a used vehicle or if you have family support to help you out. So when I got my first loan, my first van, they were literally throwing credit away. At that time I was able to get a vehicle loan to cover that. Ok. And didn't even work with the conversion company, I just got a vehicle loan through my bank was easy peasy.

My second one I did a home equity line on both the down payment. And instead of financing it through Mercedes. I did a home equity line of credit. In my house, but I had that to do it. Not everybody has that. You're going to have to look into what your options are, right? And you could probably have to go to a bank to do it.

And in order to get any kind of loan on a bank, you're going to have to demonstrate, you're going to have to create a business plan to show that you have accounted for all the expenses, what your pricing is. You've done your homework and we'll get into a business plan i think in the last module. Of this OK. But you're going to have to create a budget, and a budget you should be doing anyway. Even if you have the full price of the van sitting in your savings account, you still need to do a budget, all right? So look at your options for financing with it if you are uncertain.

Any of the companies that sell new vehicles can at least guide you in the right direction or tell you the lenders that they might personally work with. All right. But if your credit score is poor, you're going to have to work on getting that repaired before you apply. So what's the startup budget? And by the way, we are on page 11 of the workbook. Ok. Is figuring out everything you need to get your business started. All right, so your start up budget and there is on the following page. On page 12 do have. A list here and I got 13 here and you can you you're going to add to this, all right.

So the first three they've put up on this is web design. However you design marketing, all right, you you're going to need a website, you're going to need a logo, you're going to need. When I say space here for rent, that's if you're storing your vehicle. But the cost of the van, you're supplies, you're grooming equipment, you're product, all right, your insurance, all right. And we're going to touch on insurance momentarily. But there is IRS publication five thirty 5-3-5. Ok. And in that publication, it is like 65 pages long. It's a long document, but those are all the things that the IRS considers to be business deductions.

I'd go through that list and see what you're missing from your startup budget, both the sba. Dot govscore.org Will have in their education. They'll have examples of startups of Budgets and stuff. Check them out. Make sure you are accounting for everything so a startup budget is basically what it costs for you to open up your doors for business. Ok. That is also a little bit different from a business budget and which that is the day-to-day running of your of your business and what you are accounting for as far as when you set pricing. So we'll get into more detail with that in another module right. Your bank is important. It is important to have a business account and with a bank that you have a relationship with.

All right? So somebody that you can go in and talk to. And who can guide you in the right direction? And a lot of banks do have somebody where it's that, that's their niche in the bank. They're the business banker, OK? So that's the person you want to have a conversation with, be comfortable with your bank. Ok. And insurance, all right. You need business insurance and this is where I'm going to caution you about trying to save a couple of bucks.

There are a couple of insurance companies in our industry. I think governors is one. That was the one I used. There's a couple pet biz is another and there's at least two others, right? But This is why you want to use them, OK? There are only two insurance companies. That have policies that are specific to mobile groomers. That's Hartford and travelers. Ok, This is why this is important. Ok, one is what is called the animal Bailey, all right? State farm nationwide. Their animal policies may only cover the death of the pet and nothing else. Ok, it is really important to have conversations, not with your insurance agent.

But with your insurance specialist, and that is the person who works at the insurance company. So that would be Allstate, State Farm, nationwide travelers, Hartford. And go over your policy. Make sure it's covered in the manner you think it is covered. This is the biggest issue for mobile groomers is whether or not you actually have insurance outside of your parked driveway, because that's the business address. Right, you may not. Your vehicle insurance will cover outside of your business address, but does your business insurance cover when you're in somebody else's driveway? That's the question you need to ask, all right. All right, actually going back with support too far ahead, all right, so you need an accountant.

And again, CPA, one that specializes in small business. It is well worth the investment. My accountant helped me set up decide which was the best option for me, sets up my quarterly tax payments. And does my end of year taxes for me? And whatever he charges, I gladly pay because he has far more knowledge than I am right. He asked me a question about grooming on whether or not he should groom his own dog, you know, but come and brush and I'm like, you know what? no.

You get yourself a groomer. I will help you find 1. If you can't find one, OK, but please don't groom your own dog right. Please don't have the skill set to do it. A lawyer. You don't have to keep a lawyer on retainer. You just need to know who. A good business lawyer is in your area. And contact them. Just it just at least as an introduction.

Right when I first set up my business back in 2001 I was uncertain that I how I could do it myself. Because I was overwhelmed, there was just so much to do that I hired a lawyer to go file my LLC paperwork for me. And yes, could have done it myself. And in fact, when I dissolved that and restarted up what I'm doing now, I did it myself. But I wasn't a new business owner, totally overwhelmed with not knowing if I was doing things correctly. So yeah, it was a worthwhile investment for me at that time to do that. So good business lawyer is.

Someone should keep in your back pocket right. So let's go on to support. Ok, now we covered some of this already. All right. So let me talk about outside hiring 1st. An outside hire is something that not an employee, but does something for you. Ok, an example of this would be a cleaning crew, a towel service. It's basically what it is you don't want to do, OK? mechanic. Mechanics are worth their weight in goal, and no matter what vehicle you have, you need a mechanic. And have a relationship with them all, right? I provided every time I went in for service I had a box of Donuts I tipped and the reason I didn't I did the maintenances on it.

What they wanted me to do I did. So my first vehicle was a dodge and the second one was a Mercedes. So I went in to dodge and did the oil changes when they want their recommended services. What they want and what that did was keep my van in tip top shape because they did an inspection every time I was there. But I also became a good customer, a good loyal customer so that when I would call them and say as an example. Had a radiator. Hose that ended up being yanked out of my vehicle because some kid parked there razor scooter right in front of my vehicle and I'm not see it and I ran it over and it yanked out the hose OK.

And I was able to have it towed to my dealership, the Dodge dealership, where they bumped somebody else out so they could put a hose which was in stock on my vehicle to get me back out to work. Ok. That's loyalty, all right. That's being a loyal customer. And I did the same thing with Mercedes, right? I kept to their services. The DEF fluid that had to be put in because it's a diesel engine I bought directly from them and I never had an issue with giving them a holler and saying, hey, I got a problem and they're like, bring it right on down. So having that relationship with your mechanic is important.

It is what keeps your vehicle on the road and it keeps you making money, all right? It is not making you money if it's sitting in the lot of a dealership. And when they get to it, they'll get to it. Ok, let's touch now on continuing education. Take all the business classes. All of them, you Chamber of Commerce offers them. Take them. All right. They're online on the dot gov or the. Score dot org. Website take them. You see them being offered online within our industry. Take them. You go to trade shows. Take them. They are important, all right? They will help you keep your business healthy, all right.

Take all the growing classes you want. That's the skill that makes you money. But as a business owner, you need to make sure you run that business efficiently and effectively, and learn from people who have been doing this for a really long time. ok umm. I've joined my local Chamber of Commerces. When I was out in Connecticut, the Danbury one was a waste of my money. I have had they can be iffy, they can be the greatest thing in existence, or they can just stuck down your money and that's the end of it.

All right, but you won't know that unless you at least join the first time. If for nothing else, they will also have classes. So take them all, right? All right. Moving that along, so that's on page 13 of your workbook and let me just, let's talk about all the options within our industry to take continuing education, OK? Groom Expo is in a couple of weeks. So if you're in the Pennsylvania Ish area, that's a great trade show to go to. All right. There's integrum in New Jersey, there's the New England show in Massachusetts, this fun in the Sun in Florida.

There is Atlanta pet fair in atlanta i'm. Pasadena, california. The Tacoma show in Washington. There's one in Idaho. There's a new one in Colorado. There's at least two in Texas. Ok, those are the in person ones Super Zoo in Vegas and I'm sure I am missing a couple. All right, go to them. If whatever you're in the area, you should attend at least one live in person trade show every single year, right? You should. Opportunity to network gives you an opportunity to take classes in person to interact live with instructors, and just check the new equipment.

Online options are phenomenal. All right, positive edge. You can get a summit membership 97$ a, month and you have two days of workshops every single month. Plan for and budget for continuing education. Ah, security. Ok. First, let's talk about electronics. Ok. Phones and camera systems. You have dashcams, alright. I like dashcams, right. So you can see because it's your word against someone else's or you have employees having that dashcam will tell you exactly how that. Accident happened, right? Dashcams have a little. Sd cards and you can feel quite a lot on them umm. You could also use a dashcam and the interior of your vehicle OK. But you would definitely need to mark those SD cards, keep them safe with at least the dates that are on there, all right? Because they're tiny and there's nothing like having a draw full of them and then trying to find something and not knowing where which one to choose from, OK? You can also.

So Ashley less, she has a camera system within a grooming area and a dashcam as well so you can use the dashcam inside the vehicle. What I did is I used my phone. Ok, so I had a phone, I set it up on one of those little flexible tripods and I recorded the grooming and I uploaded the video files. I put the drive folder app on my phone. And I had in that dry folder I had the names of all my clients.

And I would move that video into their folder and then delete it off of my phone, right? And literally, I just deleted that entire thing like a year ago, since I've been retired now for a little over three years right so you keep them for a while, all right? I had all of them. From the time that I started doing the recording and in this day and age it is, it's important you know that whole, he said.

She said nonsense. In most states, if you are recording people, OK. You will make sure that they are notified that you are doing that. So Ashley has a system that runs twenty four seven so she could see if someone enters her vehicle, which is good for security as well too. And So what system are you using? Actually, there's ring, there's blink, there's ways. They are all systems that either work on.

You have to make sure you know if they're working off a Wi-Fi or cell. Ok, I have in my office I have ring that works off my wifi and the same thing with blink and my mother in Law's house works off of wifi not cell service. Ok, you're going to put in a system. Know how it works. How long it records? For how long does it keep the recording? Ok, Ashley has a closed circuit. She didn't have the money for a cloud service. Ok. Yeah, but make sure you know exactly how long these things are being stored for, OK? umm payments how are you gonna collect payments? All right, I'm going to tell you please do not use PayPal or Redmo.

Ok. Because those payments are easily reversed. Literally all the consumer has to do is say, hey, I'm contesting this, they will reverse it. Good luck getting your money back on those. Right, they're square, they're stripe. Use a real payment system. Most of the grooming software like Mogo or Daysmart or Ginger, they all have means of having a payment processor set up to them. You have more protection as a business owner using such a service, right? So I personally have had Stripe and I've had.

Three people try to reverse charges on me and I can test it, and one all three. So while they initially took the money out, they put it back. Right, because I have some protections on whether or not they're using, whether or not that I could prove they used a service, therefore they don't get a refund. Right, so use a what I'm going to say a legitimate business. Service for collecting payment? Ok. If you have the machine where you take the card and you swipe it yourself, there are federal laws regarding that.

You have to take a program like every year to be certified, and if you don't, there's fines for that. Ok, Ashley uses square for payments, which is you know. A legitimate. Business want to do. I also have square, which I take to trade shows if I'm going to do anything where I'm selling so I could run it through square. But yeah, please do not do PayPal or Venmo. Have rules in place for non payment in every state. Non payment of grooming fellow can be up to a felony depending on the amount. All right, So what I'm going to tell you to do and have handy, you're going to Google theft of service slash.

Your state's initials slash Criminal Code, know what that Criminal Code is. Please don't expect the Police Department to know every single Criminal Code, because they don't. The book is like this. Ok, so you call them up with theft of service. File that complaint. Most of the people that do that are so used to the business owner not following through and they get away with it all right? Ok, personal safety. So I'm driving down Long Mountain road winter time. Road is but the snow banks are like 3 feet high, OK? And I just remember thinking to myself, man, I drive off the road my white vehicle, OK. They're not going to find me to springtime.

And then the second thought was, oh crap, I drive off the road, they're not going to find me to springtime, all right? And I leave a copy of my schedule at home, all right? So in the beginning of the week, I print out my schedule so that my husband knew where I was at any point of the day. So they had names and addresses, right? So if I went missing, I could at least be tracked.

Alright, on my phone we have the find my iPhones on both our phones. So you know again from lost, at least you could find my phone, you know, hopefully I'll be around the phone time, OK? Google sex offenders for your area. Ok, so the way it works is that you Google sucks offenders. It brings ships to the website and it'll have you search within like, a radius. All right? So they're going to want you to put an address in, and then it'll pull up all the sex offenders within the radius that you've chosen.

I've seen the radius up to five miles, which is a pretty big area, but if you want any other areas, you just put different addresses. Know where the sex offenders are. Right before you book an appointment and go to their house. Trust your gut. If any point you feel unsafe to go into somebody else's home. All right, don't do it. I pulled up to a house and literally as soon as they opened up the door, I got the heebie jeebies all right. It's your body picking up on signals, even if you're not. Aware of them. Pay attention to it. My go to excuse was, oh, hey, water pump just went on my van.

I can't. I can't actually groom your dog right now. So listen, I'm going to, but I was passing by. Just kind of letting you know I'm not blowing you off. I'll call and reschedule, and I will guarantee you when you don't reschedule, they know why. Ok. So don't ever enter a home if you are uncomfortable. And if you do enter home, make sure you know one is standing between you and the exit and there's personal defense, OK? I always had a pair of crappy scissors in my smock pocket.

All right. My ribbon cutting scissors, it's always in. That's not pocket, that's a weapon. If you're going to use other weapons such as guns or pepper spray, know the laws in your state and make sure you you're trained in the proper way and how to use those, OK? Then there's driving in inclement weather. ok fuck. Yes, lock your van while working. Ok and that's not just for like, personal safety, that's for other reasons as well.

To Ashley, OK, that's a little kids opening up your door. That's from neighbors opening up the door, and then the pet that you're working on now has an escape route. Ok? So make sure that you lock your vehicles and as well as all escape routes, all right when you are. Pockets of vehicle safety in a second, but as far as animal safety is concerned. You're coming in. You have to have control of that pet. So when I go to a door, I bring my slip.

Lee, I don't use their collar. Their collar is probably too loose. I've chased after dogs, right? We don't do that. My slip lead to bring the dog to the house, from the house, back to the house. And if their walkway is covered in ice and snow, it's their responsibility to bring me their pet and come pick up the package. I'm not slipping on the ice right. You don't leave pets unattended for any other reason. So if you have to, if you have a generator and you pop a circuit and the generator shuts off, you need to take that pet out of the tub or off the table, go around to the back, reset it.

And then go back in. Do not leave pets unattended. It takes but a second for a pet to hang themselves. Ok. And especially with cats, you want to make sure all escape routes are taken care of. So if you have the van with the doors open up like this, and then there's that gap between the cab and the work area you want, like stuff a towel in there. Because I've had a friend had dismantled her dashboard. Because the cat got underneath that and into the dashboard all right, and windows need to be closed and locked all right.

If a cat can get its head through, it can get its body through right. Now while driving OK vehicle safety. This is going to be predominantly weather and road condition related. Ok, ice and wet leaves. There's no difference between the two of them. You can't stop on them right? When I was working in the fall in the winter, and the driveways were steep, I would have my clients text me a photograph of what their driveway looked like before I left right? Because their driveway can be clear the night before and the fall, and then it rains a little bit. And now. By morning, their driveways covered in wet leaves, and so I would make sure that they would text me a picture of their driveway.

And they're lazy and the clients knew who they were. They would that morning. Hey, this is my driveway. Looks like good. Thank you. These vehicles. Don't handle well and poor road conditions. I was fortunate I got the four wheel drive vehicle, which was great. That doesn't mean I was like driving in like wicked snowstorms or anything like that. The four wheel drive I probably used maybe four times and that was just to get home all right. Don't want to be in a vehicle accident because someone else shouldn't have been on the road and they plowed into my vehicle? Hey ashley what is the current wait time to get a new mobile grooming van? Make sure your tires are at the proper tire pressure, because if they are not is going to be harder to stop your vehicle.

Brakes need to be in tip top shape as well. Ok, up to three months. At Hanby and I'm sure waggin tails has something similar, right? You are not. There is like no like loaner vehicles here if your van is down and out for the count umm then. You're out of work. And actually adds on then that's if you the vehicle is available. All right because like everything this shortages. I was fortunate when I got my handy. That because it was the same exact wheelbase as the FedEx trucks I got in the last order of the year for the sprinters.

If not, I would have waited had to wait until the following year to get a vehicle. All right? So if the vehicle is in stock, you're looking at a three month wait. Who knows how long if it goes past that. Ok. Wind and lightning. I personally don't wish to be the tallest metal object during a lightning storm, and wind can wreak havoc, right? There's a lot of empty space in these vehicles. They're higher with a lot of empty space, right? So depending on your topography.

All right. So on open roads, so my topography in Connecticut was basically one or two things, flat open road. Or Helen curves in the mountains, all right, hill and curves in the mountains. I can work in heavy wind because the wind, the trees buffeted the wind, and I couldn't do that on a highway. I it is no fun being in one lane and being moved over 2 lanes because you got hit with a gust of wind. Ok, let me tell you something. Everyone else around me paid attention after that. Ok, woosh. And not even, like gradually it was whoosh straight across.

And any questions on this module? Ok so this is module 1. The next one is and we're going to take. It's 15 after the hour and we're going to take a 15 minute break. So I am actually going to stop this and give this an opportunity to process so I can get it up on the website faster. So we will be back on the half hour with a module 2.