Your Starter Plan · 25 September 2026

Your 12-month plan, Maria.

Your idea: **celebration cakes made at home.**



Who you are now, and who you're becoming. Both cards are on page 24, to cut out and keep.

Made-up numbers for a made-up person, in the United Kingdom, in pounds.

What you want	Your price	You start with	When your figures get there
£1,000 a month to keep. This is your number.	**£45 a cake** one celebration cake for a family party, about 2 hours	**10 hours** a week, Monday, Tuesday, Thursday and Friday evenings	**May 2027** month 8, with about 32 orders a month

○ **Worked example · not a forecast** A worked example from your own figures. Not a forecast.

Inside

Every page and the questions it answers are on page 2

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4	**Keep and print again** Print a fresh copy each week	This week and the Sunday check, and your two cards	p. 23

→ **Start here:** the whole plan is on page 2. Your first step: Monday 28 September, page 8.

Built from what you told us on 25 September 2026. Maria is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

02 START HERE
The whole plan on one page

IN SHORT Every page is listed below with the questions it answers. Read Part 1 now. Use Part 2 as you set up, Part 3 when a week goes wrong, and print Part 4 each week.

→ **Start here** — Read first

3–4 **Your starting point** — Everything you told BYE, and what BYE worked out

1 Your plan — Read it now, in order

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12 **What it costs to start** — What you spend before the first order — *Can I afford to start?*

13 **More ways to earn** — Other orders, other customers — *How else could I earn from this?*

14 **Growing it, after month 12** — After month 12 — *How do I grow it?*

2 Your toolkit — Use it as you set up

15 **Set it up properly** — The checklist, and your list of 10

16 **What to say, and places you could ask** — Messages, and places you could ask — *What do I say? · Where are my customers?*

17–19 **Before any paid work: the checks** — Five checks, each with its lesson

20 **Ingredients, equipment and prices** — What you need, your price, your ordering rules — *What do I charge? · What do I need?*

21 **Your order sheet** — One for every order — *What do I write down for each order?*

3 When it gets hard — When a week doesn't go to plan

22 **When it doesn't go to plan** — What to do — *Nobody's saying yes. Now what?*

4 Keep and print again — Print a fresh copy each week

23 **This week** — Plan the week, and the Sunday check — *What do I do this week?*

24 **The two cards, to keep** — Cut as two, or fold into one

Your tools pack Eleven tools to print, from the ask log to order confirmations and receipts: a separate download.

☐ **Before you take any money:** six things to tick, from your job contract, offer letter or staff handbook to insurance. The checklist is on page 15, and each check has its full lesson on pages 17 to 19.

What you told BYE, and what BYE worked out from it, is on page 3. Maria is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

03 ABOUT YOU
Your starting point

IN SHORT What you told BYE, what BYE worked out, and what to check first.

What's held you back Not sure I'm good enough · Not sure anyone would pay

From BYE: You're not sure you're good enough. Everything in this letter starts from your answers. You're not sure anyone would pay. The paid plan can help you set up a small test, to learn whether anyone would pay.

1 What you told us in your own answers

Made-up numbers for a made-up person, in the United Kingdom, in pounds.

"My own cake business, four days a week, and no more commute." **YOUR GOAL**

"Every birthday cake in the family is mine." **WHAT PEOPLE ASK**

YOUR GOAL

Aiming for	Work for myself, around my life
Your number	£1,000 a month take-home
Saved first	3 months of your number

YOU

Work	An office manager, 10 to 20 years of work
Your road	Something you'd love
People ask	Planning events and baking cakes

YOUR TEST

Trying	Celebration cakes made at home
The offer	One celebration cake for a family party, made to order.
Price, time	£45 a cake, about 2 hours

THE BASICS

Time	7 to 10 hours a week
Your week	Monday, Tuesday, Thursday and Friday evenings
To spend	Under £100
Where, how	United Kingdom, a town · in person

2 What BYE worked out from those answers

○ Worked example · not a forecast

Number to plan for	Costs	Worked example, month 8	Safety buffer
£1,300	**about £8**	**32 orders**	**£3,000**
a month before tax: £1,000 + a 30% planning buffer	each order, our estimate	a month, about 19 hours a week	take-home: 3 months of your number

Day 30 check: on 25 October, has anyone said yes? Then you choose: keep going, change one thing, or stop.

Kept for later: Grazing tables and boards for events, Virtual assistant for small businesses and sole traders

3 Before you act on any of it

General guidance, not legal advice.

Five checks before any paid work, from your job contract, offer letter or staff handbook to insurance: pages 17 to 19.

Before any change to your job: see whether your number has held for three months running, and check your job's rules. What you do with that is your decision.

In a real plan, parts are written by BYE's AI and checked by BYE's rules. The figures come from BYE's plan model, not the AI. Maria is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: your starting point, continued, page 4 →

Your starting point, continued

This is only a suggestion. BYE doesn't work out tax. Check with your tax office.

Maria is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

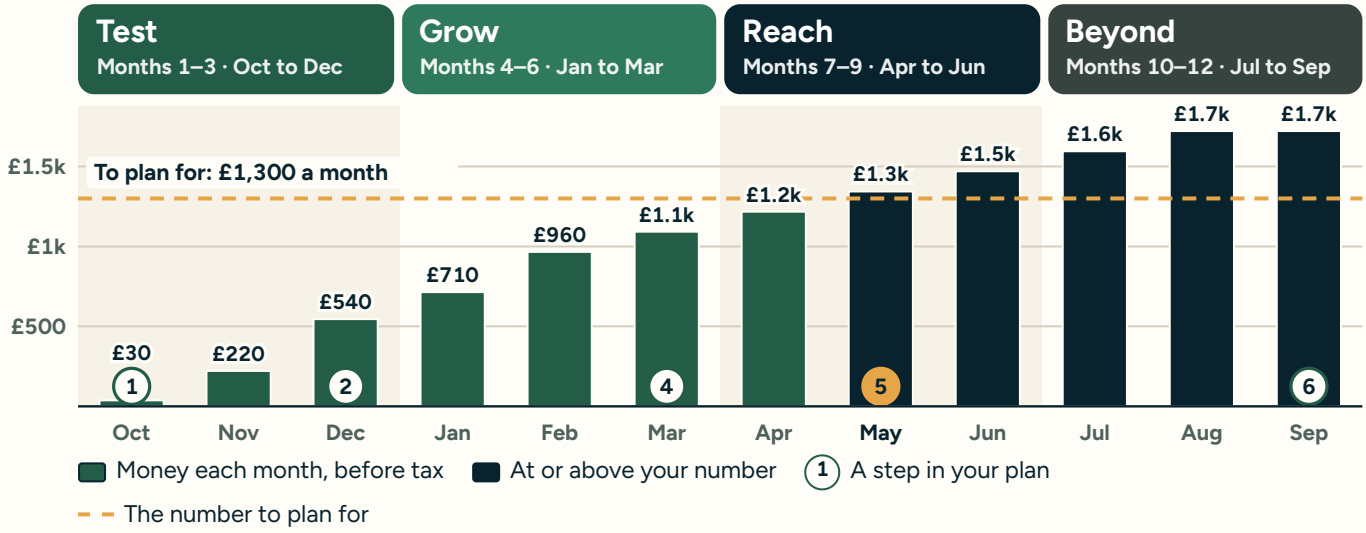
05 PART 1 · YOUR PLAN
Your year at a glance

You said: "My own cake business, four days a week, and no more commute." Part 1 is the plan to get there.

IN SHORT Four phases of three months: test it, grow it, the month your figures would add up (month 8, in this worked example), then go beyond.

Made-up numbers for a made-up person, in the United Kingdom, in pounds.

○ Worked example · not a forecast



STEPS 1, 2, 3

Your first test, then first regular customers, then five paid orders: raise your price

Do: Get one paid order from Monday 26 October, the first day you can trade, then turn first customers into regular ones.

Sign it's working: About 13 paid orders in month 3, about £540 a month. All inside your 10 hours.

Page 8

Real at the end £ _____

☐ Done on _____

STEP 4

Build a regular week

Do: Build a regular week of bookings.

Sign it's working: About 26 paid orders in month 6, about £1,090 a month.

Pages 9, 10

Real at the end £ _____

☐ Done on _____

STEP 5

Reach your number

Do: Keep the week full and the price up. Count three months in a row at your number.

Sign it's working: About 35 paid orders in month 9, about £1,470 a month. At or above £1,300 from month 8.

Pages 10, 11

Real at the end £ _____

☐ Done on _____

STEP 6

Go beyond what you need

Do: Try one more way to earn, and make it run with less of you.

Sign it's working: About 41 paid orders in month 12, about £1,720 a month.

Pages 13, 14

Real at the end £ _____

☐ Done on _____

Your number
£1,000
a month take-home

+

Planning buffer, 30%
£300
money you set aside

=

The number to plan for
£1,300
a month before tax

→ **This week:** register with your council as a food business (Mon 28 Sep). All of it is on page 8.

Month 8 is May 2027, if your figures hold. This is only a suggestion. BYE doesn't work out tax. Check with your tax office. Worked example · not a forecast: worked out from your own figures. Maria is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed. Money is before tax and rounded down to £10, except money in and costs, which are exact.

06 Why this first test

IN SHORT One paid order, while you keep your job. Every line here comes from your answers and BYE's rules. None of it is written by the AI.

Your first offer, in your words

One celebration cake for a family party, made to order.

Why it starts small: one paid order, while you keep your job.

What BYE matched

Your experience	An office manager, 10 to 20 years.
What led here	People ask you for "Baking cakes" and you'd enjoy "Baking cakes" and "Grazing boards".
It fits your week	7 to 10 hours a week, on Monday, Tuesday, Thursday and Friday evenings.

What could change it

What needs protecting	Your job's rules, your protected time and the first check: food registration.
What would change the plan	Nobody pays after 10 asks, your job's rules say no, the cover doesn't fit, or it takes longer or costs more than planned.

What you'd add

Your own reasons, in your words

What BYE doesn't know yet

A skill, a contact, a limit: anything that changes the picture

BYE's suggestion: the decision stays yours. Maria is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: three things to protect, page 7 →

Three things to protect

IN SHORT Read this before your first paid order. Each one can end the plan faster than a slow month.

1 Your job

Keep a clear line with your employer

This is different work from your job. That makes the line easier to keep, but the rules below still apply.

- [ ] Check your contract, offer letter or staff handbook, and anything you signed about competing or confidentiality, for "outside work" or "other employment". If it needs permission, get it in writing before you charge anyone.
- [ ] Don't take orders from colleagues on work time, or through work email or chat.
- [ ] No business on your employer's time, premises, email or phone.
- [ ] Don't use its tools, supplies or systems, not even once.
- [ ] Don't name your employer in ads or posts.

2 Your time

The reason you're doing this

You said: **"My own cake business, four days a week, and no more commute."** Write the times that are never booked, whatever the plan says:

- [ ] A time every week with no business at all: _____
- [ ] Every three months, a week with no bookings.
- [ ] At month 6 and month 9, ask at home how it's going, and listen.
- [ ] Signs to slow down: tired, rushing, home says so. Then page 22.

3 The rules for this work

Each one comes before any paid order. What to do is on page 15.

- [ ] **Food registration.** Selling food you make at home usually needs registering, and a simple food safety plan.
- [ ] **Insurance.** Tell an insurer exactly what you'll do, where, and with what equipment, and ask them to confirm in writing that the cover fits.

+ Your own rules

Anything your job, your insurer or your family adds

- [ ] _____
- [ ] _____
- [ ] _____
- [ ] _____
- [ ] _____

General guidance, not legal advice. Your contract and your employer's rules come first. Maria is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

08 Your first 30 days

THE TEST One paid order from Monday 26 October, the first day you can trade. Monday, Tuesday, Thursday and Friday evenings. Week 1's steps take about 1 hour of the 5 set aside. Tick each one when it's done.

	Earlier in the week	Later in the week
WEEK 1 Get ready	☐ Mon 28 Sep · 7pm · 30 min **Register with your council as a food business** Check the local rules for this work, including registration, licences and insurance. Ask the relevant authority and an insurer before taking paid work. Register your home kitchen with your local council: it's free, and it's due at least 28 days before your first sale. Then search your contract for "outside work".	☐ Tue 29 Sep · 7pm · 20 min **Write down 10 people you could ask** Parents at the school gate, your club, family friends, anyone who's asked about your cakes.
WEEK 2 Ask	☐ Thu 8 Oct · 7pm · 30 min **Make your first 5 asks** In person or a message, with the photo. Note each answer: yes, maybe or no.	☐ Fri 9 Oct · 7pm · 60 min **The other 5 asks, and your allergen sheet** Same words. Then go through your recipe against the 14 allergens: it goes in every box, in writing.
WEEK 3 Your first order	☐ Tue 13 Oct · 7pm · 60 min **A practice run** Same tins, same design, timed. Note what you'd change.	
DAY 30 Sunday	☐ Sun 25 Oct · 15 min **Count, then choose** Keep going, adjust one thing, or stop. Stop only after 10 real asks with nobody interested. Stopping is learning, not failing.	
DAY 31 Monday	☐ Mon 26 Oct · 120 min **Bake your first paid cake** The first day you can trade, 28 days after food registration.	

Good to know · Paid work waits until every check is done. Follow up every maybe, and take the order. Confirm the order, and ask for one name. Both wait for the 28 days after food registration, so they move to Monday 26 October.

Asks ☐☐☐☐☐☐☐☐☐☐ **Paid orders** ☐☐☐

What you noticed

Who said yes, who said maybe, and why

Sessions are on the days you gave: Monday, Tuesday, Thursday and Friday evenings. Maria is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: months 2 and 3, page 9 →

09 Months 2 and 3: first regular customers

IN SHORT About 8 hours a week in month 2, and 10 in month 3. By the end of December: about 3 paid orders a week.

Made-up numbers for a made-up person, in the United Kingdom, in pounds.

○ Worked example · not a forecast

Month 2 · November

about 6 paid orders

about £220 a month before tax

- [ ] **From month 1.** Follow up every maybe, and take the order
- [ ] **From month 1.** Confirm the order, and ask for one name
- [ ] **From month 1.** Bake your first paid cake
- [ ] **Week 1: tax on side income.** BYE doesn't work out tax. Check with your tax office.
- [ ] **Week 1: a separate account.** Every time you're paid, move your planning buffer to a separate account the same day.

Month 3 · December

about 13 paid orders

about £540 a month before tax

- [ ] **Count your reviews.** At five, aim to raise your price to about £50 from month 3. Tell your first customers a month ahead.
- [ ] **Ask every customer for one name.** "Who else do you know who'd want this?" If a customer is happy with the work, you could ask for a referral.

BEFORE MONTH 4 **Your first decision point.** From month 4 the plan needs about 12 hours a week, more than the 10 you have. Read the decision points on page 10 now: nothing changes at work on a date.

At your hours now, with 8 in 10 booked: about £710 a month before tax.

Every week, three checks

Tick each one on Sunday

- [ ] **Asks** — At least 3 new people asked, or 3 past customers reminded.
- [ ] **Reviews** — Every finished order asked for a review and one name.
- [ ] **Buffer** — Your planning buffer moved the same day (page 11).

If a month falls short: don't add hours first. Look at the three levers: more asks to past customers, a bigger order, or a higher price. Then move the rest of the plan back a month.

Notes

BYE doesn't work out tax, and this is general guidance, not legal or tax advice: check with HMRC. Worked example · not a forecast: worked out from your own figures. Maria is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed. Money is before tax and rounded down to £10, except money in and costs, which are exact.

Next: months 4 to 12, page 10 →

Months 4 to 12

AM I ON TRACK? Compare your paid orders each month with the last column. Your hours rise only when you get more paid work.

Made-up numbers for a made-up person, in the United Kingdom, in pounds.

○ Worked example · not a forecast

Month	A month before tax	Paid orders a week	Hours a week	Focus this month	Sign it's working
4 · Jan 2027	about £710	3.9	**12**		17 paid orders
5 · Feb 2027	about £960	6	**14**		23 paid orders
6 · Mar 2027	about £1,090	6	**16**	Build a regular week	26 paid orders
7 · Apr 2027	about £1,210	7	**17**		29 paid orders
8 · May 2027	**about £1,340**	**8**	**19**	**Reach your number. Month 1 of 3.**	**32 paid orders**
9 · Jun 2027	about £1,470	9	**21**	Month 2 of 3 at your number.	35 paid orders
10 · Jul 2027	about £1,590	9	**23**	Month 3 of 3 at your number.	38 paid orders
11 · Aug 2027	about £1,720	10	**24**		41 paid orders
12 · Sep 2027	about £1,720	10	**24**	Go beyond what you need	41 paid orders

Solid: your 10 hours around your job Striped: the hours the plan needs beyond them

Each month here is a worked example from your own figures, not a forecast. Your hours rise only when you get more paid work. We count 4 to 8 in every 10 hours as booked from month 3. Your asks will show if that is true.

Your hours at work: decision points, not dates

Around month 4

From here the plan needs more hours than the 10 you have. The decision stays yours.

Around month 8

If paid work regularly covers the pay you'd give up, that's when to weigh the next step, after the final check. The decision stays yours. The check is on page 11.

Whether you can change your week is up to your employer.

Worked example · not a forecast: worked out from your own figures. Maria is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed. Money is before tax and rounded down to £10, except money in and costs, which are exact.

Next: your money, month by month, page 11 →

Your money, month by month

HOW MUCH IS MINE? Every time you're paid, move your planning buffer to a separate account the same day. Left after these example costs, before tax. Write in what really happened.

○ Worked example · not a forecast

Your number	+ Planning buffer, 30%	= The number to plan for	Your safety buffer
£1,000 a month take-home	**£300** on top	**£1,300** a month before tax	**£3,000** about 3 months of your number

Made-up numbers for a made-up person, in the United Kingdom, in pounds.

○ Worked example · not a forecast

Month	Paid orders	Money in	Costs	Before tax	Buffer	Left	Costs, really	Money in, really
1 · Oct 2026	1	£45	-£8	£37	-£17	**£20**		
2 · Nov 2026	6	£270	-£48	£222	-£52	**£170**		
3 · Dec 2026	13	£650	-£104	£546	-£126	**£420**		
4 · Jan 2027	17	£850	-£136	£714	-£174	**£540**		
5 · Feb 2027	23	£1,150	-£184	£966	-£226	**£740**		
6 · Mar 2027	26	£1,300	-£208	£1,092	-£252	**£840**		
7 · Apr 2027	29	£1,450	-£232	£1,218	-£288	**£930**		
8 · May 2027	**32**	**£1,600**	**-£256**	**£1,344**	**-£314**	**£1,030**		
9 · Jun 2027	35	£1,750	-£280	£1,470	-£340	**£1,130**		
10 · Jul 2027	38	£1,900	-£304	£1,596	-£376	**£1,220**		
11 · Aug 2027	41	£2,050	-£328	£1,722	-£402	**£1,320**		
12 · Sep 2027	41	£2,050	-£328	£1,722	-£402	**£1,320**		

Costs are our estimate. Money in and costs are exact; what's left is rounded down to £10. **At month 8, "left" passes your £1,000.** BYE doesn't work out tax. Check with your tax office.

Before any change to your job

See whether your number has held for three months running, and check your job's rules. What you do with that is your decision. General guidance, not legal advice.

Three months running at the number: at or above £1,300 a month before tax. On the plan: months 8, 9 and 10, May to July.

Your safety buffer: 3 months, about £3,000.

About these figures: they depend on your price, how many people buy, and the hours you give it. Worked example · not a forecast: worked out from your own figures. Maria is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed. Money is before tax and rounded down to £10, except money in and costs, which are exact.

Next: what it costs to start, page 12 →

What it costs to start

MONEY BEFORE MONEY Some costs come before your first paid order. List them, compare them with what you can spend, and count how many orders pay them back.

Made-up numbers for a made-up person, in the United Kingdom, in pounds.

You said you can spend	Your first price	Costs, each order
Under £100	**£45 a cake**	**about £8**
to start, from your answers	an example price	our estimate (page 11)

Food registration and insurance come first. Both are needed before your first paid order. Ask what each costs in week 1. If it costs more than you said you can spend (under £100), your first paid order waits until it's done.

Before your first paid order

Get quotes, then write in what it really costs

What	Why	Needed first	Quote 1 £	Quote 2 £	Real cost £
Food registration	Before your first paid order (page 17)	☐			
Insurance	Before your first paid order (page 17)	☐			
First order's ingredients and packaging	Price out one batch before you sell	☐			
Equipment you don't have yet	Only what the first order needs (page 20)	☐			
A way to take payment	Card, bank transfer or cash, with a receipt every time	☐			
Something else		☐			
Something else		☐			
Total before your first paid order					

Is the total within what you can spend (under £100)?

- ☐ **Yes:** start as planned.
- ☐ **No:** borrow, or wait on anything a paid order doesn't need yet. Let the first payments buy the next thing. Never skip a check to save money: the first order waits for it. Spend more only if you can afford to.

How many orders pay it back?

Total £ _____ ÷ £37 a order

(£45 less £8 costs)

= _____ paid orders

BYE prints start-up costs from its idea list where it has checked ones. Where it has none, this page asks you to write them in: costs are never guessed. Maria is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: more ways to earn, page 13 →

More ways to earn

IN SHORT Your plan starts with one order. Other offers to consider. Test one at a time. Add one at a time, when its sign says you're ready.

Your options, in the order to try them

Phases match page 5

Option, and who buys	How they pay	Price	Try it when	Tried on
Celebration cakes made at home Customers · your first test	By the order	*Ask three local sellers*	Test · month 1 From your first order	☐ _____
Children's party cakes Parents of young children.	Write in how they'd pay	*Ask three local sellers*	Once you have five reviews	☐ _____
Allergy-friendly cakes Families managing coeliac disease or food allergies.	Write in how they'd pay	*Ask three local sellers*	Once you have five reviews	☐ _____
Grazing tables and boards for events An idea you kept	Write in how they'd pay	*Ask three local sellers*	When your week has room	☐ _____
Virtual assistant for small businesses and sole traders An idea you kept	Write in how they'd pay	*Ask three local sellers*	When your week has room	☐ _____
Your own idea				☐ _____
Your own idea				☐ _____
Your own idea				☐ _____

No price means BYE doesn't have a checked one: ask three local sellers what they charge.

One rule: if about two thirds of your money comes from one kind of customer for three months running, test the next option. BYE's suggestion.

Every new order goes back through the checks on pages 17 to 19, starting with your insurance.

YOUR PLAN, KEPT UP TO DATE

Complete for your first 12 months.

It's built from what you told us on 25 September 2026. Each new order you add changes the months after it: the hours, the money, and the order of the steps. **Members get their plan rewritten from what really happened, as often as things change, with a check-in every week.**

buildyourexitnow.com/membership

Each option is one to test, not a promise of income. Maria is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: growing it, after month 12, page 14 →

Growing it, after month 12

HOW DO I GROW IT? First from what each hour earns, then from time bought back, then from help.

Made-up numbers for a made-up person, in the United Kingdom, in pounds.

○ Worked example · not a forecast

By month 12	A rough sum, from your plan's own numbers
10 a week	**+£180 a month before tax**
paid orders at £50, about 24 hours	for one more paid order a week, at £50 less £8 costs

Four ways to grow, in order

Start with 1

1	**Fill your week**	Regular customers, a list of who's due again, a waiting list.
2	**Earn more per hour**	A price review once a year. Bigger orders, or packages worth more each time.
3	**Buy back your time**	Online booking and reminders, an accounting app, orders grouped together. As soon as the admin takes more than 2 hours a week.
4	**Beyond you**	Help for the simple parts, once you've had more bookings than hours for three months in a row. An hour with an accountant first.

Numbers to watch, each month

Write them in from month 13

Month	13	14	15	16	17	18
Paid orders done						
Average per order						
Customers who came back						
New reviews						
Hours each order, with travel						
Buffer moved						

Keep learning, 20 minutes a week on Sunday after your check: cake decorating videos (one technique at a time: sharp edges, stacked tiers) · local bakery windows (what sells for birthdays and communions) · parents' party photos (the styles families ask for).

Members get A check-in every week, and this plan rewritten as you go, from what really happened. See **buildyourexitnow.com/membership**

Worked example · not a forecast: worked out from your own figures. Maria is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed. Money is before tax and rounded down to £10, except money in and costs, which are exact.

Next: Part 2, set it up properly, page 15 →

15 Set it up properly

> **You said: "My own cake business, four days a week, and no more commute." This part is how you set it up properly.**

IN SHORT Four things before any paid work, two in month 2. Each check has a full lesson on pages 17 to 19.

Before any paid work

Tick each one when it's done

- [ ] **Your job contract, offer letter or staff handbook.** Look for "outside work" or "other employment" in your contract, offer letter or staff handbook, or ask HR in general terms.
- [ ] **Food registration.** Ask the local authority (environmental health), under the Food Standards Agency, what you need before you sell anything. Official: GOV.UK (gov.uk); Food Standards Scotland (foodstandards.gov.scot); Food Standards Agency (starting a food business) (gov.uk).
- [ ] **Materials.** Price out one batch before you sell.
- [ ] **Insurance.** Tell an insurer exactly what you'll do, where, and with what equipment, and ask them to confirm in writing that the cover fits.

In month 2

- [ ] **Tax on side income.** BYE doesn't work out tax. Check with your tax office. Official: GOV.UK (gov.uk); GOV.UK (gov.uk).
- [ ] **A separate account, the planning buffer moved on the day.** Every time you're paid, move your planning buffer to a separate account the same day.

Short links go to the official page; for the others, search for the page's name on the site in brackets.

Your list of 10

From page 8: a first name is enough

	Name	Asked on	Yes · maybe · no
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

BYE doesn't work out tax, and this is general guidance, not tax or legal advice. Rules change: check the official pages. Maria is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: what to say, and places you could ask, page 16 →

What to say, and places you could ask

IN SHORT Four messages, in the order you'll need them. Change the words so they sound like you, and say it in person where you can.

What to say

1 to 4, in order

1 · FIRST ASK

"I'm starting to make celebration cakes to order from my home kitchen: birthdays, christenings, anything with candles. A cake is £45. Here's one I made last week. Would that be any use to you, or someone you know?"

2 · FOLLOW-UP

"Hi **[name]**, just following up on what I mentioned. I have a time free on **[day]** if that works for you. No worries if not."

3 · AFTER THE ORDER

"Thanks, **[name]**. Would you write two lines about how it went? It really helps. And if you know anyone who'd want this, I'd be grateful for the name."

4 · PRICE CHANGE

"From **[date]** my price goes to £50. You helped me get started, so your next one is still £45. Thank you."

Places you could ask

BYE's suggestion

- ☐ **People you know**
  Your list of 10 first (page 15).
- ☐ **Local parent and community groups**
  A photo of every cake, with your notice needed.
- ☐ **A free Google Business Profile**
  Reviews from every order.
- ☐ **Café noticeboards**
  Your cakes, and how to order.

Other places your customers might be

Where people near you ask for this

- ☐
- ☐
- ☐

What they said

Words worth keeping for your ads

General guidance, not legal advice. Where customers look: BYE's suggestion. Maria is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: before any paid work: the checks, page 17 →

Before any paid work: the checks

FIVE CHECKS Each check has a short lesson: why it matters, the rule where you live, and how to do it. Paid work waits until they're done.

Made-up numbers for a made-up person, in the United Kingdom, in pounds.

☐ 1 · Your job contract, offer letter or staff handbook

Before any paid work

WHY Some employers limit outside work, or doing work like theirs.

HOW Look for "outside work" or "other employment" in your contract, offer letter or staff handbook, or ask HR in general terms.

☐ 2 · Tax on side income

Month 2

WHY It depends on where you live and how much you make.

HOW BYE doesn't work out tax. Check with your tax office.

LINKS **GOV.UK** (gov.uk)
GOV.UK (gov.uk)

☐ 3 · Food registration

Before any paid work

WHY Selling food you make at home usually needs registering, and a simple food safety plan.

IN THE UK Anyone who sells, cooks, stores, handles, prepares or distributes food, including from home or online, registers with their local authority. England, Wales and Northern Ireland: at least 28 days before trading. Scotland: all food businesses register with the local authority's environmental health service at least 28 days before opening, under Food Standards Scotland's guidance, and registration is free.

Food businesses must have food safety procedures based on HACCP principles. England and Wales: the Food Standards Agency gives the Safer Food, Better Business packs as an example of a HACCP-based system. Northern Ireland: it points to its Safe Catering guidance.

Scotland: Food Standards Scotland says a food business has a basic legal responsibility to have a food safety management system based on HACCP principles, and its CookSafe guide helps catering businesses put one in place.

In England, Wales and Northern Ireland you will need to demonstrate that you have been adequately trained in food hygiene; a food hygiene certificate is not compulsory, but the Food Standards Agency recommends a food hygiene qualification. Food Standards Scotland says food businesses should make sure all their staff are trained in food hygiene and food safety.

In England, Wales and Northern Ireland, once you are registered the local authority arranges to visit your home to inspect your food preparation areas and food safety procedures.

General guidance, not legal advice. Rules change: check the official pages. Maria is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: before any paid work: the checks, continued, page 18 →

Before any paid work: the checks, continued

☐ **3 · Food registration, continued** — Before any paid work

IN THE UK

Any of the 14 allergens used in a cake must be declared: celery, cereals containing gluten, crustaceans, eggs, fish, lupin, milk, molluscs, mustard, peanuts, sesame, soybeans, sulphur dioxide and sulphites (at more than ten parts per million), and tree nuts, including any in decorations. The duty applies in all four nations, and staff must be trained on allergens.

A cake made to order and handed over unpackaged is non-prepacked food. England, Wales and Northern Ireland: give the allergen information in writing, or verbally with a written notice in a clearly visible place saying how customers can get it; the Food Standards Agency advises written information backed by a conversation.

Scotland: the information must be made available before purchase, and may be given on a menu, chalkboard or shelf label, or verbally by a member of staff.

A cake you package before the customer orders or chooses it, so that it cannot be altered without opening the packaging, and sell where it was packaged, is prepacked for direct sale and needs a label with its name and a full ingredients list with the allergens emphasised; a cake made to order and packed at the customer's request is not.

For cakes ordered online, by phone or through social media, give allergen information before the order is completed and again at delivery; Food Standards Scotland says it must be available before the customer places an order and again at the point of delivery, and that it is not sufficient to provide it only after purchase or only on request after an order has been made.

HOW

Ask the local authority (environmental health), under the Food Standards Agency, what you need before you sell anything.

LINKS

GOV.UK (gov.uk)
Food Standards Scotland (foodstandards.gov.scot)
Food Standards Agency (starting a food business) (gov.uk)

☐ **4 · Materials** — Before any paid work

WHY What you buy is a cost before you earn anything.

HOW Price out one batch before you sell.

☐ **5 · Insurance** — Before any paid work

WHY Whether cover fits depends on exactly what you do. Only an insurer can confirm it.

HOW Tell an insurer exactly what you'll do, where, and with what equipment, and ask them to confirm in writing that the cover fits.

What you were told

Who you asked, when, and what they said. Keep anything in writing

General guidance, not legal advice. Rules change: check the official pages. Maria is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

PART 2 · YOUR TOOLKIT · CONTINUED FROM PAGE 17

Before any paid work: the checks, continued

Any other checks your work needs

Your area, your work or your insurer may add some

	Check	Who to ask	Done by
☐			
☐			
☐			

☐ **All 5 done, and any you added?** Then paid work can start. Write the date here: _____

General guidance, not legal advice. Rules change: check the official pages. Maria is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

20 Ingredients, equipment and prices

IN SHORT Not everything on day one. Buy something when a paid order needs it, or when it saves an hour a week. Your price is yours to set.

Made-up numbers for a made-up person, in the United Kingdom, in pounds.

What do I need?

Tick what you have; write in what things cost near you

Start with what's already there, borrow what you can, and buy the rest from what the business earns.

Item	Why	Have	Cost
A baking supplier or cash-and-carry	Flour, butter, boards and boxes, bought in bulk.	☐	£
A cake decorating shop	Piping bags, nozzles, a turntable and boards.	☐	£
Your own kitchen cupboards first	Tins, scales and bowls you already have.	☐	£
		☐	£
		☐	£

The rule: buy something when a paid order needs it, or when it saves an hour a week. Keep receipts: what you buy for the business is usually a business cost.

What do I charge?

One list your customers could read. Where there's a blank, check three others near you first, then write your price in.

Item	What's included	About	Price
Celebration cakes made at home	One celebration cake for a family party, made to order.	2 hours	**£45 a cake** an example price; about £50 is the aim after five paid orders
			£
			£
			£

What people pay
No checked price yet: compare three others near you.

Costs, each order
About £8, our estimate. Check it against what you really spend.

Your ordering rules

- Confirm the day before, by message, with the collection time and what's included.
- Paid on the day, by card, bank transfer or cash, with a receipt every time.
- Allergies asked about and written on the order sheet, every time.
- Cancellations: decide your rule and say it when you book. _____
- Anything extra is quoted and agreed first, never just done.

Prices are yours to set. Check yours against three others near you. From BYE's plan. A starting point: check what your work really needs. Maria is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: your order sheet, page 21 →

Your order sheet

ONE FOR EVERY ORDER Fill it in when you take the order, tick the allergens, and put a copy with it. Copy this page, or keep a photo of each one.

Customer _____ **Phone** _____ **Order taken** _____ **No.** _____

Collection or delivery: day and time _____ **Occasion** _____ **Size, and how many it serves** _____

Flavour and filling _____ **Words on the cake** _____

Design notes, colours, photo to copy

_____

_____

Allergens in it · the 14 regulated allergens, ticked in writing

- ☐ Celery
- ☐ Cereals with gluten
- ☐ Crustaceans
- ☐ Eggs
- ☐ Fish
- ☐ Lupin
- ☐ Milk
- ☐ Molluscs
- ☐ Mustard
- ☐ Tree nuts
- ☐ Peanuts
- ☐ Sesame
- ☐ Soya
- ☐ Sulphites

Allergies the customer told me about

_____

☐ Allergen sheet with it ☐ Allergen information given before the order

Price £ _____ **Deposit £** _____ **Balance £** _____ Paid by ☐ card ☐ transfer ☐ cash

OK to use photos in my ads ☐ yes ☐ no

Terms. The cake is as listed above. Changes are agreed before it's made. Your details are used for your orders and my records. Ask me to see them or remove them; some records must be kept by law. **General guidance, not legal advice.**

Customer signature _____ **Maria** _____

The terms are a plain starting point, not legal advice. The allergen list is the 14 regulated allergens; the official page is in the checks. Maria is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

22 When it doesn't go to plan

> **Hard weeks are part of it. You said: "My own cake business, four days a week, and no more commute." That's still the point.**

IN SHORT Compare this month with page 10. Behind? Find your situation below and change one thing.

● At or above it	◐ A little behind	○ Well behind, two months running
Keep going. Don't add hours yet.	Within a quarter of it. **More asks**, and follow up every maybe.	Under half. **Change one thing:** who, the offer or the price.

If this happens, do this

Find your situation in one of three groups

WHEN PEOPLE DON'T BUY	
Nobody says yes after 10 asks	Ask 10 different people. Still nothing? Change who it's for before the price.
People say yes, but don't book	Offer two fixed times, not "let me know". Confirm the day before.
"That's more than I expected"	Check three others near you. In line? Keep your price, and say what's included.
WHEN IT'S BUSY	
Busy, but not near the money	Raise the price for new customers, add bigger orders, and group them close together. Not more hours first.
More bookings than hours	Start a waiting list, and put your price up. It may be your decision point for your hours at work (page 10).
You reach your number early	Still wait for three months in a row.
One kind of customer pays most	Test the next option on page 13 before adding hours.
WHEN LIFE GETS IN THE WAY	
A order goes wrong, or a complaint	Fix it first, at your cost if it was your mistake. Note it on the order sheet. Answer a bad review calmly: people read the reply.
You miss a week	Don't double up. Start again at the next session; the plan moves a week.
Your job's rules say no outside work	Ask for permission in writing, or pick work that doesn't compete with your employer. Don't charge until it's settled.
Work says no to a shorter week	Longer evenings or weekends for a while, or raise your price sooner. Your number stays the same; the month you reach it moves.
It's costing you the thing you're doing it for	Slow down. Keep your protected times (page 7); price before hours.
A quiet month	Expected. Message past customers. Judge three months, not one.

→ **BYE's one change for day 30, if it's close:** ask the parents at your club and the school gate before you change the price.

Stopping is allowed. Stop only after 10 real asks with nobody interested, or if after three months it isn't enjoyable or doesn't pay. Stopping is learning, not failing.

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23 This week

One week at a time. You said: "My own cake business, four days a week, and no more commute."

FOR THE FRIDGE Every Sunday, 15 minutes: look back at last week, then fill in the week ahead. Copy this page as often as you like.

Week of

This month's figure, from page 10

£

Your sessions

Monday, Tuesday, Thursday and Friday evenings, plus anything extra

Monday evening

Done ☐

What I'll do

Tuesday evening

Done ☐

What I'll do

Thursday evening

Done ☐

What I'll do

Friday evening

Done ☐

What I'll do

Asks this week

Cross one off each time you ask

1 2 3 4 5 6 7 8 9 10

Booked this week

One message to send

What would make it a win?

Sunday check

Look back before you plan ahead. Behind? page 22

Week of	Asks	Orders	Money in	One thing for next week
			£	
			£	
			£	

MY PROMISE TO MYSELF

Doing what I love, my way.

I back myself. Every conversation teaches me something. I show up for it, every week.

Protected times come first: they're on page 7.

Maria is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: the two cards, to keep, page 24 →

24 The two cards, to keep

IN SHORT Two credit-card-sized reminders: who you are now, and who you're becoming. Print this page on thick paper, at actual size.

1. **Print at 100%**
   Not "fit to page". Thick paper or card stock.
2. **Cut the outside marks**
   Each card is 54 × 86 mm, a credit card.
3. **Cut or fold the dashed line**
   Two cards, or one with two sides.

Card 1 · who you are now **Card 2** · who you're becoming



Size check: this bracket should measure 50 mm. If it doesn't, print again at 100%.

Two cards
Cut down the dashed line. Card 1 in your wallet. Card 2 somewhere you see every day: the fridge, a mirror, the lid of your laptop.

Or one card
Fold on the dashed line, faces out, and glue. "Now" on the front, "becoming" on the back.

On hard days
Read card 2, especially the promise: I back myself.

Your own promise, if you'd rather

Write it here first, then on the back of card 2

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Every Sunday: back to page 23 →