

35+ ways to start a business with no money

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Whether you want to start a business empire or just earn some extra money on the side, a low-cost home-based business is a great place to start.

- But how can you start a business with no money?
- What are the best businesses to start from home?
- Do you need money to start a business?
- What are the best small businesses to start during a recession?

With minimal start-up costs or ongoing overheads, there are lots of ways to start a business with no money. Here are some opportunities for budding entrepreneurs to get started with.

If you're reading this, and decide you would like a loan to start your business, take a look at [Start Up Loans](#).



1 Food deliveries – Whether it's delivering everyday essentials during Coronavirus, or satisfying the munchies of the midnight masses, food delivery is a huge market. Advertise your service via social media for free local promotion.

2 Trade online - Selling online is a great way to get your product to customers at minimal cost to you. Set up your own eBay shop for under £20 a month. Take a look at our [guide to online marketplaces](#).

3 Gift baskets - Create gift hampers stuffed with foodie treats like biscuits and jams. With good presentation, they sell for much more than the value of the items included.

4 Dropshipping – Dropshipping is selling online but never handling the stock. You sell products online but a wholesaler

4 Dropsnipping – Dropsnippers sell online but never handle the stock. You sell products online but a wholesaler actually sends the product to the customer.

5 Hire things out - Invest in something that people want to hire and let the product do the hard work for you. What will you choose? A bouncy castle? Wedding chair covers? A photo booth?

Find out if you've got the entrepreneurial spirit to take the business world by storm. Take our fun personality quiz now.

6 Earn from arts and crafts - Whether you're a gnarly knitter or an inspired illustrator, your crafty creations can earn you money. [Online shops](#) like Etsy specialise in online sales for independent artists.

7 Stock photography - If you've got an eye for photography and a quality camera, you can raise income by selling your best shots to online stock photography sites. Shutterstock is a great place to start.

8 Clothes repairs - If you're nifty with a needle, offer clothes repairs. Promote yourself as an environmentally friendly alternative to throwing clothes away and maximise on the movement against fast fashion.

9 Face painting - Are you the envy of your friends at Halloween thanks to your fabulous face painting? You could turn it into your business. Face painting at family events and children's parties is always popular.

10 Personal trainer - Use your love of physical fitness to help others achieve their goals. To set up as a personal trainer you'll need public liability insurance, a first aid award and a lot of energy.

Our guide to funding a new business explains all the main ways to finance a business idea: from Start Up Loans to crowdfunding.

11 Teach fitness classes - Fitness classes are hugely popular. From aqua-aerobics to Zumba-cise, there's a whole alphabet of keep fit options to teach.

12 Moving and deliveries – if you have a van (and the right insurance) you can make money from your muscle. People always need furniture collecting, help moving house, deliveries making.

13 Cleaning company - Busy workers want to come home to a clean and tidy home, so there's high demand for cleaners. Use the customer's own cleaning products for minimal overheads. Read our guide on [how to start a cleaning business](#).

14 Ironing and laundry - Life's too short to do your own ironing! Help customers feel pressed, not stressed, by taking away their laundry and bringing it back ironed and folded.

15 Gardening and landscaping - Got green fingers? Weeding, mowing and planting are all tasks people will be happy to delegate to someone else.

Discover Start Up Loans: the affordable Government-backed personal loans designed with new businesses in mind.

16 Handyman – A dab hand at DIY? Not everyone is. People will happily pay to have someone else hang their pictures, put up shelves and wall-mount their new flatscreen TV.

17 Social media assistant - Help busy business owners stay on top of their social media by managing it for them. Charge a monthly retainer or by the post. Check out our article about [social media planning](#) for small businesses.

18 Post flyers - Offer to deliver flyers for local businesses. Charge them per 1000 flyers delivered. Do the deliveries yourself or secure some low-cost staff like students.

19 Copywriting and content - If you've got a way with words, offer to write website content and blogs for businesses. Set up a website to showcase your skills.

20 Walking and bike tours - If you love local history, offer guided tours for tourists. Share an insight into the history of your area for a fee.

Our Six-to-Start email programme walks you through the process of setting up your own business. A supportive step-by-step guide you can work through at your own pace.

21 Graphic design - Apps like Canva mean you don't need to design from scratch to create professional results. Use templates to create designs for leaflets, business cards and social media.

22 Event and party planning - Perfect if you've got a natural knack for organisation. Offer your services organising corporate events, private parties and even weddings.

23 Wedding / party favours - Everyone loves leaving an event with a treat to takeaway. Create wedding favours, party bags or sweetie cones for event organisers to give away to guests.

24 Website design - If you have good computer skills and an eye for design, use software like Wix to create professional websites for small businesses.

25 Dog walking - If you love canine companionship and the great outdoors, combine the two by offering a dog walking service for people who can't do it themselves.

Had your lightbulb moment but not sure if your business idea is viable? We'll help you work it out...

26 Doggy daycare - Dog owners can't always be there during the day to care for their pet. Offer to have them over at your house for a small fee or set up a dedicated doggy daycare.

27 Cat visiting - Charge a daily fee for visiting, feeding and playing with stay-at-home cats when their owners are on holiday.

28 Home tutor - If you've got a degree or teaching qualification, support schoolchildren with their homework and exams. Invest in formal training if you want to make this your full-time job.

29 Online courses - Thanks to communication tech like Zoom, and websites like Udemy, you can easily run and sell courses online.

30 Computer skills mentor - You might find IT easy, but there's plenty of people who don't. Set up as a computer skills mentor to share your skills with people who need tech help. Here supporters can buy you a virtual coffee to support your activities, like photography or music.

Use our [Start Up Loan calculator](#) to find out how much you could borrow and how much your monthly repayments would be.

31 CV consultant - If you've have a knack for writing CVs, use this to help job hunters. Write their CVs, cover letters and job applications as a one-off or on retainer.

32 Blogging - You earn money from your blog if you build a big enough following to sell advertising space or make affiliate marketing deals.

33 Virtual assistant - Help business keep on top of their admin. Manage diaries, respond to emails, organise meetings...anything a PA would do, but from the comfort of your own home.

34 Ask for a KoFi - KoFi (and Patreon and others) are micropayment sites, where supporters can buy you a virtual coffee to support your activities, like photography or music.

35 Gig economy - Got wheels? Get moving in the gig economy. Pick up work that fits around you from places like Uber, Yodel and Deliveroo.

36 Spare room – Got a nice place and room to spare? Make money by renting it out via AirBnB. Don't fancy someone staying in your home? You can rent out your driveway instead!

Be aware: you'll need to check any legal requirements in your chosen area – such as public liability insurance, food hygiene certification, first aid qualifications. You may also need a certain amount of talent for some of these...but not all of them!

If you're interested in starting a small business and need a little bit of funding to get you off the ground, find out how much you'd be eligible to borrow with our quick [startup loan calculator](#).

Are you a Transmitter who's started one of these businesses? We'd love to [hear from you](#).

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