
How to start a business from home

Do you need home business ideas? Before you start a business from home, you should consider a few important things.

A suitable home businesses

There is a wide range of businesses that you could run from the comfort of your own home. Here are seven examples:

- **Service business:** This could utilise some of the equipment or materials you already have in your home. For example, you could use your car to start a delivery service. You could become a franchisee of a service company as well. You could fix things like bikes.
- **Desk-bound business:** As long as you have a home computer and a decent broadband connection, it is quite possible to work from home. Your choices range from website design, IT support, and copywriting, among many others.
- **Consulting:** If you have a lot of experience in a certain field, why not set yourself up as a consultant? The choices here are endless.
- **Trade:** It is quite feasible for you to operate as a tradesman from home. Most of your work may be in different locations, so your base doesn't have to be an office. Just make sure you have good transport options.
- **Fitness:** Many personal trainers operate from their homes. Yoga and pilates businesses are also options to consider.
- **Childcare:** Many childcare centres start at the home. If your house is big enough to accommodate infants, then it is certainly a business option to consider, but you need to be conscious of building your reputation. Also refer to the 'regulations' section for more information.
- **Food:** It is realistic to operate a food business from your home, or indeed a food stall at farmers' markets. See the 'regulations' section for more details.

Pros and cons of a home-based business

Establishing a business from home has a number of advantages, but also comes with disadvantages.

Pros

1. **Save on costs:** It is far cheaper to start a business from home, as opposed to renting office or work space. You will also save on travel costs, utilities and other expenses.
2. **Flexibility:** Many people who work from home enjoy the flexibility of spending time with their partner or children, while returning to work later on in the evening or night. Your time is your own, and you won't have to work conventional hours.
3. **Less stress:** By cutting out your commute and general day-to-day stresses that go with working in an office, you'll be in a better frame of mind for your day's work.

Cons

1. **Distractions:** Working from home may suit you, but it comes with a lot of distractions. If you are keeping odd hours, you can find time running away with you as you procrastinate. Ensure you keep strict hours at your home office.
2. **Harder to switch off:** If business is particularly busy, it might be difficult to switch off and actually relax. Make sure you finish your working day at a reasonable time.
3. **Less living space:** Having a home office means less living space for your family. Depending on the size of your home, this could develop into an issue.

The essentials

What do you need to know before you start your business at home? The considerations include:

- **Tax issues:** The amount of tax you pay on certain elements of your business operation will depend on issues such as the legal structure of your business. You should consult with an accountant or financial adviser about this. See the ThinkBusiness.ie [Guide to Company Structure](#) for more information.
- **Rent:** The Revenue Commissioners state that rent, phone charges, broadband, heating and electricity are acceptable expenses. However, you must only claim the part which relates to your business. Seek advice from an accountant or a financial adviser about this.

For more details on home-based business taxes and expenses, see the [Revenue Commissioner's section on business expenses online](#).

Regulations

Depending on the type of business, there may be a number of regulations to which you have to adhere if you are considering setting up from home.

Childcare

If you are planning on opening a childcare centre, there are a number of regulations to be followed. [Tusla](#) is the child and family agency responsible for the health, safety and welfare of children attending services, and carries out inspections and assessments of childcare centres around the country.

Among the [regulations to consider](#) are floor area per child, number of adults per child, health and safety regulations, food and drink requirements, and facilities and premises suitability. See the [regulations governing childcare in Ireland](#) for reference.

Food

Unsurprisingly, there are numerous regulatory requirements that go hand-in-hand with setting up a food business. [The Food Safety Authority of Ireland has produced an in-depth guide for small food producers setting up a business](#), which also covers farmers' markets, food stalls and good hygiene practices.

It also has a section on [general regulations around setting up a food business](#), including registration, traceability and training requirements.

Noise

Excessive noise at the workplace, and its effect on employees, is a health and safety issue, and is covered under the remit of the Health and Safety Authority. It has published a [comprehensive FAQ section on noise at work](#).

However, general noise complaints in a residential area fall under the remit of the Department of the Environment, Community and Local Government. See the [department's guide to noise regulations](#) for reference.

Planning

If you are planning on changing the purpose or scope of a part of your house that may impact neighbours, you will need planning permission. If you are unsure of [planning requirements](#), see the [local government site](#) for reference. If you have any [building requirements](#), check out the [regulations](#) on this website.

Insurance

Will homeowners' or renters' insurance cover a home-based business? The fact that you are running a business from home could, under certain circumstances, render your existing insurance invalid.

If you run a business from home, you may need to consider professional indemnity insurance and public liability insurance. Public liability insurance covers injuries and property damage, not only on your business premises (your home), but also potentially where you provide a service.

Professional indemnity insurance provides protection against claims of negligence or incorrect advice being given, and should be considered by home-based businesses which offer professional services. You may also want to consider employers' liability insurance, which covers you in the event of an injury or accident to an employee.

You should seek advice from an insurance broker or your insurer about the type of policies you need.