

# Fear of Self-Employment

A practical guide for people thinking about starting a business

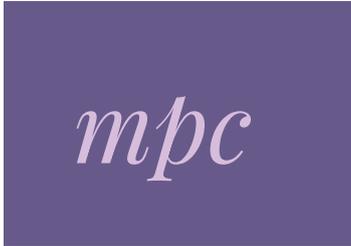
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**You're not lazy.**

**You're not clueless.**

**You're not alone.**

Going self-employed brings up fear. I see it all the time with the people I mentor. This freebie offers a bit of reassurance and a real nudge forward.

The logo for MPC is located in the bottom right corner of the page. It consists of the lowercase letters 'mpc' in a white, elegant serif font, centered within a solid purple square background.

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## Fear 1

“I’m not good enough to do this on my own”

Don’t focus too much on negative feedback — yes, there may be lessons in it, but it can throw you off track. When people compliment you or give you praise, enjoy it. That counts. Hold onto it.

 Try this:

Start a Good at My Job folder or note. Drop in screenshots of compliments, results, feedback or even kind words. Read it on the rough days.

## Fear 2

“What if I fail and lose everything?”

It’s completely natural to imagine the worst when things feel uncertain. But most outcomes sit somewhere in the middle. You won’t soar to the top overnight, and you won’t lose it all either. It takes time, and that’s exactly why it helps to know your numbers.

 Try this:

Write down the worst-case scenario and what you’d do if it actually happened.

Then write down the best case. The truth usually lives somewhere in the middle.

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## Fear 3

“I don’t understand tax, finance or anything official”

You don’t need to be an expert, but you do need to stay on top of it. Finance isn’t about being clever — it’s about being consistent. A good accountant will explain things clearly and give proper advice. You want someone who works with people like you, not just someone who files tax returns.

💡 Try this:

Open a separate business bank account. Track every payment in a simple spreadsheet or app.

Set up a tax pot and move 20 percent of every payment into it. That money isn’t yours to spend — not yet.

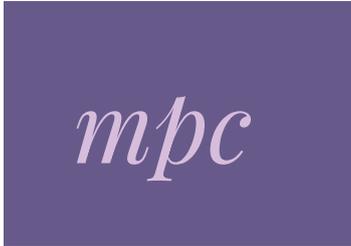
## Fear 4

“I don’t know how to get clients”

Most people don’t know how to get clients at the start. It’s easy to believe that others have a secret formula — but it usually comes down to confidence, consistency, and connection. Word of mouth still works. The trend might be digital, but don’t overlook traditional routes and the power of real conversations.

💡 Try this:

Make a list of five people who already know you. Reach out. Tell them what you’re offering and ask if they’d be happy to share your name with someone else.

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## Fear 5

“People will think I’ve lost the plot”

Some of that reaction might be jealousy. You’re doing something they wouldn’t risk. That’s not on you. They may not get it — and they don’t have to. You’re not building this business for their approval.

💡 Try this:

Keep your circle small and brave. Follow people online who are where you want to be.

Talk to someone who has gone self-employed — not someone who never would.

And find yourself a mentor.

## Fear 6

“Someone else is already doing it better”

If you’re looking at someone who seems further ahead, they probably still have the same fears — they’ve just learned to keep going through them. You don’t have to be better than anyone else. You just need to be yourself. That’s what people connect with.

💡 Try this:

Write down what makes you different — not better. Your background, your tone, your values, your way of doing things. People don’t buy your industry. They buy you.

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## MP's Quick Checks

- ✓ Do you face your fears instead of pushing them down?
- ✓ Are you creating steady habits around money, marketing and mindset?
- ✓ Are you giving yourself time to learn instead of expecting to know it all?
- ✓ Have you talked to someone who truly understands your world?

## A Word from Mandy

“Fear is part of the process. The trick is to notice it, not be ruled by it.

Self-employment isn't about being fearless — it's about being brave enough to do it anyway.”

If this raised questions for you, you might find it useful to look at

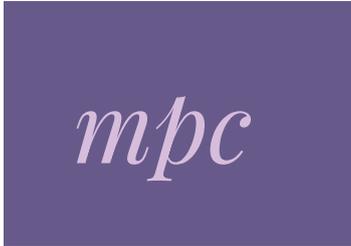
**Know Your Numbers**

or

**Work with me directly**

[mpconsultingni.co.uk](http://mpconsultingni.co.uk)

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