

Simone Janson (ed.)

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Authors Overview

Stefanie Kühn

Brigitte & Ehrenfried Conta Gromberg

Susanne Kleimst

[Ulrike Rheinberger](#)

[Erik Renk](#)

[Simone Janson](#)

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Introduction: Information, Experiences of Success, Inspiration - you'll find all that in this Book

Dear readers,

glad we could convince you of the 4th, significantly extended edition, like thousands of readers before. Because this book makes your success tangible: In the following pages, you will not only encounter expert knowledge, but also a wealth of practical tools and resources that can help you achieve your goals and realize your full potential.

Achieve Goals Interactively: Awards, Press Reviews, Customer Feedback

For its interactive concept, the publisher was not only awarded the Global Business Award as Publisher of the Year by Corporate Vision Magazine and supported by the Minister of State for Culture and Media of the Federal Republic of Germany, but also repeatedly recognized in renowned media such as **ZEIT**, **Süddeutsche**, **personalmagazin**, or the special magazine **Personalführung**. For example, the **FAZ**, one of the most influential Newspapers in Germany, attests to us "good actionable tips" and customers like the **Press and Information Office of the German Federal Government** are enthusiastic. You can find many more reviews as well as information on free review copies at <https://best-of-hr.com/press/>.

Renowned experts from various fields - overview in the table of contents - have compiled their expertise and experiences to provide you with valuable insights and advice, practical and condensed. As a reader, you will also receive working materials as part of your book purchase, which you can download for free at <https://best-of-hr.com/academy/>. In addition, workbooks are available to help you reflect on the inspirations from this book.

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specifically tailored to your needs, we want to ensure that you make the most of this reading experience.

Your Benefit in concrete Terms: Content, Organization and Structure of the Book

Briefly and concretely this is your benefit from this book: You support certified climate protection projects, quickly receive compact information and checklists from experts as well as access to AI extensions and the possibility to individually live your inspirations as an experience. Because many people dream of their own company, self-fulfillment beyond the permanent position. The idea of making money on the side without having to do a lot for it and being your own boss at the same time undeniably has a strong appeal. Unfortunately, having your own start-up also involves many imponderables, costs and risks, especially when rooms have to be rented, staff hired and machines purchased. And so the idea of building up your start-up after work next to the day-to-day job until it bears itself is particularly exciting. This book explains what is important.

You will receive valuable resources through this [unique publishing concept](#) that will enhance your knowledge, stimulate your creativity, and make your personal and professional goals achievable. This allows you to discover new ways, expand your thinking, and improve your skills to experience success. You will receive concrete advice, proven methods, and strategies to overcome challenges and overcome obstacles. By providing specific action steps and practical guidance, you will learn how to define your goals and develop plans to progress step by step. The clear structure and our special, highly detailed table of contents support you in quickly finding the desired information and implementing it directly into practice.

This is not only contributed by the expert articles of renowned experts but also by numerous inspirations from successful managers, entrepreneurs, and other exciting personalities. Their stories and experiences serve as vivid examples of how challenges can be overcome and goals can be achieved. Through their inspiring narratives, you gain insights into proven strategies and practices that you can apply to your own situations. Different, and potentially contradictory, aspects of the topic are deliberately addressed. This allows you to examine, reflect on, and weigh the various pros and cons optimally. This ultimately enables you to gain different perspectives and improve your knowledge to develop a deeper understanding of complex topics and find innovative solutions.

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Under the motto *Information as desired*, we also provide you with exactly the information you have been looking for. The book also includes an e-course with a worksheet for you to work through, which you can receive for free as a reader in our Academy at <https://best-of-hr.com/academy/>. You can find out how to access it in the book's conclusion.

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So you see: from cost savings to access to knowledge and education, to the opportunity to experience and live your own successes, to inspiration for entrepreneurial activities, and the possibility to earn money with our publishing house - reading our books can provide you with financial benefits in various ways.

Financial planning and investment for start-ups: save despite start-up?

// By Stefanie Kühn

Founders are in a bind - all energy is focused on the company, there is hardly any time for anything else. However, entrepreneurs should also urgently take care of their own financial planning including investments. Here's how.

The first year is critical

Your own finances? At some point you will take care of it again. Not on the to-do list for now. For the first year of your self-employment, it may not be such a big problem that financial planning falls by the wayside, provided that you can make a living.

But after that it gets critical. Many start-ups get used to feeling their own finances annoying and limit this topic to the necessary tax return. Do you recognize yourself?

This is how successful entrepreneurs act!

Successful entrepreneurs act differently. They take care of the company AND their finances. You not only know the operational expenses, but also the private ones. They know what the private emergency reserve is and how they will pay the next tax advance payment.

With this knowledge, they know their investment opportunities and take advantage of investment opportunities. Successful entrepreneurs do not put all their assets into the company (at least after the start-up phase :-), but create a risk balance by investing in other areas. They generate a cash flow that is independent of their use.

Specifically: keep a budget book

So I want to persuade you to do something completely old-fashioned: keep a household book!

Yes, you shake your head or can't help smiling. That's okay, but keep a budget book. You absolutely need to know your numbers, not only in the company, but also privately. This is the only way to know how high your emergency reserve must be and how long-term your "minimum profit" must be for the company to support you (and your family).

And so it goes:

- Think about whether you want to note your expenses by hand, by Excel, by computer program. I have clients who use a large blackboard in the kitchen for notes. Take your time and look at the different options.
- Collect receipts from the first of the next month. All receipts! Also the receipts from the cappuccino during lunch break, a visit to the beer garden and from the butcher. Every sum, no matter how small, is now noted.
- Enter your receipts in your list once a week. There you clustered the expenses, often by “groceries”, “car”; “Clothing”, “rent”, “additional costs”, “insurance”, etc. Seminar participants tell me that after a few weeks they have developed their own division.
- At the end of the month you take stock. Make a clear note of which sums you needed for which rubric. You notice that there are a few months, such as January 1, when insurance companies make a disproportionate impact.
- After a quarter of a year, a first representative statement about your needs is possible. The annual view will of course then further refine this.

Keeping costs under control

Founders and low-income earners should be one thing above all - stingy. Every expenditure must be carefully considered, because money is particularly scarce for them. It does not have to be the fully automatic coffee machine, first the grandma Erna coffee machine does too.

But having fun - I'm really serious. Experience has shown that those who control their expenses have their costs well under control. Even if that sounds banal and boring at first - because who likes to be seen as a stingy philistine? But: A cent saved, a cent earned! Therefore: Every document, no matter how small, should be checked carefully. Can I deduct the expenditure against tax? Is it really necessary? Can you save something through discounts?

Cluster expenses

You should cluster your expenses in certain areas (analogous to tax) so that they are readily available over the course of the year and year-on-year. Those who have an overview can quickly see which expenses are really necessary - and which can be avoided.

For example, if postage expenses have risen sharply: maybe it was a marketing campaign for the young company? Was it worth it? Or if the toner cartridges are changed every month - maybe it is worth the trip to a cheap print shop for flyers etc.

Refrain from luxury - even if it hurts