**If you really want to go into business, why do you keep putting it off?**

1) I don't have much money. So what? Lucky you. If you had loads you'd only blow it anyway, like most cash-rich start-ups do. Stop complaining and look at it this way: millionaires start businesses and fail all the time; people with nothing start businesses and succeed all time. Start at home, start small and work with what you've got - it might take you longer, but what's the rush? Especially if the alternative is not starting at all.

2) The bank won't give me any money. Even lamer. Accept it and move on. Start small, prove them wrong by generating some sales and watch how they change their mind in a year's time when you've proved you have a viable business.

3) I literally have NO money. Then start something. Inaction will get you nowhere. If you want to knit and sell jumpers but can't even afford the wool, then start a blog for free and start telling people about these amazing jumpers you're going to sell in the future. Generate interest, an audience; make yourself an expert on knitting. Do that and you'll become an attractive proposition to someone with money who'll see the business sense in helping you monetise your passion.

4) I don't have time. Well you can't buy it, so make some. What do you think everyone else running their own business does? They make sacrifices. They give up TV. They stop going to the football. They stop socialising so much. If you really want it really, really, really bad, you'll find the time. Focus on your downtime hours. What do you do between 5am and 8am and 9pm and 2am? Sleep? Read the paper? Watch TV? Pick the sacrifice that will make your dream a reality and make it.

5) I'm waiting for a killer idea. Well don't wait forever, because it might never arrive. You don't need to have invented a sector to be the best business in it - and the pioneers of new ideas are rarely those that capitalise on them. Know what you're good at, what you're passionate about, what you could do better than anyone else and start building it. If it's better, people will buy it.

6) I'm waiting for the economy to improve. Why? There's never a bad time to start a great business - and you're planning to start a great business, right? Not an average one dependent on outside factors? Nobody knows how long the economy will bounce along the bottom so how long are you planning to wait? Microsoft started in a recession, remember.

7) It's risky giving up my job. What if I fail? It is risky, you could fail and there are no assurances you won't. Now we've established that, what are you going to do? Pursue your dream or sit wondering for the rest of your life what might have been? Take Canadian hockey legend Wayne Gretzky's words as inspiration: "You'll miss 100% of the shots you never take." Learn to accept the risk and focus on limiting it with effective planning and by starting small.

8) I don't have the skills or experience. Know what? You're right, you probably don't. But then often you don't know what you don't know until it's too late. Certainly, none of entrepreneurs who started today's household brands knew everything they do now when they started out. Either accept you'll learn along the way (and usually from your mistakes) or do something about it. If you're not a figures person, pay someone who is or take a course. If you're adamant you need experience, offer to shadow someone or temp in the industry you're planning to enter.

9) People say... it won't work/I'm too old/I'm too young. Whose business is it, yours or theirs? For every business that works, 10 people have said it won't. If billionaire business angels and VCs struggle to pick out the next big businesses, why waste your time listening to anyone else? Believe in yourself and prove everyone else wrong.

10) I don't know how. Firstly, stop worrying: you've never had so much information at your fingertips or so many experts readily reachable. Secondly, focus on knowing your business. If you're the most passionate, knowledgeable expert about what you do then your businesses will have an intrinsic value that'll afford you the time for your business knowledge to catch up.