ZERO ENTRY CLUB

FREE GUIDE · 2026 EDITION

Start a Business From £0

A practical, no-hype guide to testing an idea, choosing a low-cost business model and making your first moves without spending money you don't have.

Big ambitions. Small budgets.

By Marc Hamill, founder of Zero Entry Club

zeroentryclub.com

INSIDE THIS GUIDE

Contents

— **Read this first** 3
What "from £0" really means, and how to use this guide

01 **Practical first steps** 4
From "I want to start something" to a tested idea

02 **Zero-cost business models** 6
Digital products, online courses, print on demand, freelancing, affiliate marketing

03 **Free and low-cost tools directory** 10
What each free plan actually includes, and its limits

04 **Beginner mistakes to avoid** 12
Ten traps that cost new founders time and money

05 **Marketing without paid ads** 13
Content, email, search, communities and word of mouth

06 **Your 30-day action plan** 14
A day-by-day checklist you can tick off

— **What next?** 16
Keep learning with Zero Entry Club

— **Legal note, disclosures and sources** 17

AFFILIATE DISCLOSURE

Some links in this guide are affiliate links, marked "(affiliate link)". If you sign up through them, we may earn a commission at no extra cost to you. We only point to tools that are free to start with, and we've tried to describe their limits honestly.

This guide is general information only, not financial, legal or tax advice. Plan details were checked in November 2026 and can change at any time. See page 17.

READ THIS FIRST

Big ambitions don't need a big budget. They need a plan.

You don't need savings, investors or a loan to start testing a business idea. You need a skill or an interest, a specific group of people to help, a few free tools and the patience to keep showing up.

This guide is for anyone who wants to start something of their own but has little or no money to put in. It focuses on business models where the main investment is your **time and effort**, not cash: digital products, online courses, print on demand, freelancing and affiliate marketing.

What this guide is

- Practical steps you can start today
- Honest notes on what free plans include, and what they don't
- A 30-day plan to turn reading into action

What this guide isn't

- A get-rich-quick scheme
- A promise of any income. Many new businesses earn little or nothing at first
- Financial, legal or tax advice

WHAT "FROM £0" REALLY MEANS

- **£0 to start, not £0 forever.** Every tool in this guide has a free option, but free plans come with limits. You may choose to pay for upgrades later, once the business justifies it.
- **Selling usually involves fees.** Platforms and payment processors (such as Stripe or PayPal) normally take a cut of each sale. You pay these when money comes in, not upfront.
- **Your time is the real investment.** Expect to put in regular hours before you see results, if you see them at all. That's normal.

How to use this guide

1. **Read it once, quickly**
   Get the big picture before you choose anything.
2. **Pick one business model**
   Section 02 helps you choose. One is plenty to start with.
3. **Follow the 30-day plan**
   Print pages 14–15 and tick off one small task a day.

SECTION 01

Practical first steps

Most new businesses don't fail because they started with too little money. They stall because the idea was never tested with real people. These six steps keep your risk low.

1. **Start with what you already have**
   List your skills, work experience, hobbies, and the things friends ask you for help with. Note how many hours a week you can realistically give. Aim for at least ten things on the list; the best idea is often an "obvious" one you take for granted.

2. **Choose one specific person and one problem**
   "Busy parents who want to batch-cook on a budget" is easier to help, and to reach, than "everyone who eats". Write one sentence: *I help [who] to [do what] without [pain point].*

3. **Check for demand, for free**
   Look for people already asking about the problem: forums, Reddit, Facebook groups, comments under videos, reviews of similar products, and the suggestions that appear as you type into a search engine. If people are paying for similar things, that's a good sign, not a bad one.

4. **Talk to real people**
   Have short conversations with five to ten people who fit your description. Ask about their problem and what they've already tried. Don't pitch. Listen for the words they use; they'll become your marketing.

5. **Make the smallest version you could sell**
   A one-page checklist before a 100-page ebook. A 60-minute workshop before a full course. One T-shirt design before a whole range. Small versions are quicker to make and teach you more.

6. **Set a time budget and a review date**
   Decide how many hours a week you'll commit, and put a date in your diary (say, 30 days from now) to review honestly what's working.

Idea validation checklist

Before you spend serious time building, try to tick most of these:

- [ ] I can describe who it's for and the problem it solves in one sentence.
- [ ] I've found people online asking about this problem in their own words.
- [ ] Similar products or services exist, and some people pay for them.
- [ ] I've spoken to at least five people in my target group.
- [ ] At least a few of them said they'd want it, ideally by joining a waiting list or pre-ordering.
- [ ] I can make a first version with the time, skills and free tools I already have.
- [ ] I know roughly what I'd charge, and what fees would come out of each sale.
- [ ] I know where my target customers spend time online, so I can reach them without ads.

UK ADMIN BASICS: CHECK BEFORE YOU START SELLING

- **Trading allowance.** HMRC's trading allowance means that if your total gross trading income is £1,000 or less in a tax year, you may not need to tell HMRC, although there are exceptions. Above £1,000, you must register for Self Assessment by 5 October after the end of that tax year. Keep records of what you earn either way. GOV.UK: trading allowance
- **Becoming a sole trader.** Most people start this way. Read GOV.UK: set up as a sole trader for the current rules.
- **Personal data.** If you collect customers' details (an email list, for example), check whether you need to pay the data protection fee using the ICO's self-assessment.
- **Your job and benefits.** If you're employed, check your contract for rules on side businesses. If you receive benefits, check how self-employed income affects them.

Rules change. This is a starting point, not tax advice. If you're unsure, contact HMRC or a qualified adviser.

SIMPLE SET-UP, NO COST

- [ ] A separate free email address for the business
- [ ] A spreadsheet logging every sale, fee and expense (date, amount, what it was for)
- [ ] A folder for receipts and invoices, e.g. in your free Google Drive
- [ ] Your business name and one-sentence description written down

SECTION 02

Zero-cost business models

Each of these five models can be started without stock, premises or upfront cash. None of them is "easy money". Each swaps money for time, skill and consistency.

Model	What you sell	Main investment	Watch out for
Digital products	Templates, guides, planners, checklists, spreadsheets	Time to create and promote	Lots of competition; products need a clear audience
Online courses	Structured teaching on a skill you have	Expertise, time to plan and record	Bigger build; test demand with a small version first
Print on demand	Your designs on T-shirts, mugs, posters and more	Design time; samples are optional but cost money	Thin margins; copyright and trademark rules
Freelancing	Your skills, by the hour or by the project	Time; a simple portfolio	Platform fees; trading time for money doesn't scale easily
Affiliate marketing	Recommendations, earning a commission on sales	Building an audience that trusts you	Usually slow to start; must be clearly disclosed

Which one should you start with?

If you need income soonest

Freelancing is often the most direct route, because you're paid for work as you do it, if you can find clients. It can also fund your other ideas.

If you know a topic well

Start with a small digital product, then grow it into a course once people have bought and given feedback.

If you're creative or visual

Print on demand or design-led digital products (templates, printables) let you put creative skills to work.

If you enjoy making content

Affiliate marketing pairs well with any of the others. Recommend tools you genuinely use as you build an audience.

OUR ADVICE

Pick **one** model for your first 30 days. You can always add a second later. Spreading yourself across five usually means finishing none.

1. Digital products

A digital product is a file or resource you make once and can sell many times: a budgeting spreadsheet, a wedding-planning checklist, social media templates, a recipe ebook, printable worksheets, a CV template. There's no stock to buy and nothing to post.

How to start for £0

- Build it with free tools: Google Docs or Sheets, Canva Free or LibreOffice (see Section 03).
- Start small. Solve one problem well in a few pages.
- Consider giving away a free sample in exchange for an email address, so you can tell people when the paid version is ready.
- Sell it through a platform with no monthly fee, so you only pay when you make a sale.

Payhip FEATURED — payhip.com (affiliate link)

Payhip is an online store builder for digital downloads, online courses, memberships, coaching and physical products. Its **Free Forever** plan has no monthly fee and charges a **5% transaction fee** per sale. Payhip says all its plans have the same features, with unlimited products. It also says it collects and remits EU/UK VAT on digital sales on your behalf.

Good to know: Stripe and PayPal still charge their standard processing fees on every sale. Paid plans ($29/month with a 2% fee, or $99/month with no transaction fee) only make sense once your sales are high enough. Figures from payhip.com/pricing, checked November 2026.

Open a free Payhip store → (affiliate link)

2. Online courses

A course packages what you know into lessons that take someone from A to B: "Bookkeeping basics for new sole traders", "Beginner's guide to crochet", "Edit short videos on your phone". If you can teach a friend something, you may be able to teach it in a course.

- **Test first.** Run a free or low-cost live session (a video call works) to see if people show up and what they ask.
- **Keep version one short.** A handful of focused lessons recorded on your phone is enough to start. Good audio matters more than fancy video.
- **Host it without a monthly fee.** Payhip's free plan supports courses with video lessons, quizzes and drip content, under the same 5% transaction fee.
- **Be honest in your sales page.** Say exactly what's included and who it's not for. Don't promise outcomes you can't guarantee.

3. Print on demand

You create designs; a print-on-demand provider prints each item only when a customer orders it and ships it to them. You never hold stock. The customer pays your retail price, and the provider charges you the production and shipping cost. The difference is your margin.

How to start for £0

- Design with Canva Free (check the licence of any elements you use) or another free design tool.
- Use a provider with a free plan. **Printify's** Free plan costs $0 a month, allows up to five stores and charges production costs only when an order comes in (printify.com/pricing, checked November 2026).
- Connect it to a shop. Marketplaces such as Etsy charge their own listing and sales fees, so check those before you price.

WATCH OUT

- **Never use others' intellectual property.** Logos, film quotes, characters, song lyrics and celebrity images can lead to takedowns or legal trouble.
- **Do the maths.** After production, shipping and platform fees, margins can be small.
- **Quality is your reputation.** Ordering a sample costs money, but it's worth it before you promote heavily.

4. Freelancing

Freelancing means selling a skill directly: writing, proofreading, design, video editing, social media management, bookkeeping, virtual assistance, web building, translation, tutoring. It's often the fastest model to earn from, because clients pay for work you deliver now.

Where to find work

Route	How it works	Costs to know (checked November 2026)
Fiverr	You list fixed-price "gigs"; buyers come to you.	Free to join. Fiverr keeps 20% of each order; you receive 80%.
Upwork	You send proposals to client job posts.	Free to join. Service fee of 0–15% per contract, shown before you apply. Sending proposals uses "Connects", which cost $0.15 each.
Direct outreach	You contact businesses, or people you know, yourself.	No platform fee, but you handle contracts, invoicing and chasing payment.

BUILD A PORTFOLIO FOR FREE

No clients yet? Create two or three sample projects showing exactly the service you offer, and present them on a free Carrd or Google Sites page, or as a shareable PDF made in Canva or Google Docs. Only show real work, and label practice pieces honestly.

5. Affiliate marketing

Affiliate marketing means recommending a product or service with a tracked link. If someone buys or signs up through your link, the company pays you a commission. Many retailers and software companies run free-to-join affiliate programmes, for example **Amazon Associates (UK)**. Each programme sets its own rules, commission rates and payout thresholds.

How to do it well

- **Recommend what you actually use.** Your audience's trust is the asset. Don't spend it on products you haven't tried.
- **Teach, then recommend.** "How I set up my shop in an afternoon" is more useful than "Buy this".
- **Combine it with another model.** Affiliate links fit naturally into tutorials, resource lists and guides like this one.
- **Read the programme terms.** Some ban certain kinds of promotion, such as using the brand's name in ads.

DISCLOSURE IS NOT OPTIONAL

In the UK, affiliate links are a form of advertising. Make them obviously identifiable, for example with a clear label such as "#ad" or "affiliate link" placed upfront where people will see it. Read the **ASA/CMA guide for influencers** before you start.

BE REALISTIC

Affiliate income usually depends on an audience that trusts you, which takes time to build. Commission rates can change or programmes can close, so treat it as one income stream among several, not the whole plan.

Choosing your first model: a 2-minute exercise

Score each model from 1 (low) to 5 (high) on the questions below. Start with the highest total.

Question	Digital	Course	POD	Freelance	Affiliate
Do I have the skills to start this week?					
Would I enjoy doing this for months?					
Can I reach the right customers for free?					
Does it fit the hours I have?					
Total					

SECTION 03

Free and low-cost tools directory

Every tool below has a genuinely free option. We've listed the key limits so nothing surprises you. **Checked November 2026.** Free plans change, so confirm on each provider's website before you rely on one.

Sell, build a website and collect emails

Payhip FEATURED — Try it free (affiliate link)

Store for digital downloads, courses, memberships, coaching and physical products. Free Forever plan: no monthly fee, all features, unlimited products.

Limits: 5% transaction fee per sale on the free plan, plus standard Stripe/PayPal fees.

Carrd — carrd.co

Simple one-page websites: good for a portfolio, link-in-bio page or "coming soon" page. The free plan lets you build up to three sites.

Limits: free sites use a carrd.co address and show "Made with Carrd" branding. Custom domains, forms and embeds need a paid Pro plan.

Google Sites — sites.google.com

A free, simple website builder included with any Google account. Useful for a basic multi-page site or portfolio.

Limits: basic designs and features compared with dedicated website builders.

MailerLite — mailerlite.com

Email marketing. The free plan includes email campaigns, basic automations, signup forms, a landing page and a website.

Limits: up to 250 subscribers and 2,500 emails a month on the free plan; MailerLite branding is included on free-plan content.

Free Google account (Gmail, Docs, Sheets, Slides, Drive) — google.com/account

A free alternative to paid Google Workspace for solo founders: email, documents, spreadsheets, presentations and file storage.

Limits: 15 GB of storage shared across Gmail, Drive and Photos. Your email address will end in @gmail.com, not your own domain.

Zoho Mail (Forever Free plan)

zoho.com/mail

Free email on your own domain (e.g. hello@yourbusiness.co.uk) for up to five users, with 5 GB per user.

Limits: you need to own a domain, which costs money. Web and mobile app only (no IMAP/POP), and the free plan is only offered in some data centre regions.

LibreOffice

libreoffice.org

Free, open-source office software for your computer: documents, spreadsheets and presentations. Works offline.

Limits: desktop software, not built for real-time online collaboration.

Design, video and social media

Canva Free

canva.com

Drag-and-drop design for social posts, PDFs, product mock-ups, presentations and more. Canva lists 1.6M+ free templates, 4.7M+ photos, graphics, videos and audio tracks, one Brand Kit and 5 GB of cloud storage.

Limits: premium elements (marked with a crown) are watermarked unless you upgrade. Tools such as Background Remover and Magic Resize are Pro features. AI features are limited on Free.

CapCut

capcut.com

Video editor for phone, desktop and web, well suited to short-form video. The free version includes basic editing tools and free templates.

Limits: anything marked Pro (premium templates, effects, most AI tools, some export settings) needs a paid plan to export. Videos made with free features only can export without a watermark, though features vary by platform and region.

Buffer (Free plan)

buffer.com

Schedule posts in advance to channels including TikTok, Instagram and X. The free plan connects up to three channels and includes an AI assistant and basic insights.

Limits: up to 10 scheduled posts per channel at any one time (slots free up as posts go out), one user.

YOUR STARTER STACK: £0 A MONTH

Google account (admin and files) + Canva Free (design) + CapCut (video) + Carrd (simple website) + MailerLite (email list) + Buffer (scheduling) + Payhip (sell; affiliate link). You'll only pay fees when you make a sale.

SECTION 04

Beginner mistakes to avoid

1 **Building for months before talking to anyone**

It feels productive, but it's guesswork. **Instead:** validate first (Section 01) and launch a small version early.

2 **Spending on tools and courses before you need them**

Paid upgrades won't fix an untested idea. **Instead:** stay on free plans until a limit is genuinely holding you back.

3 **Trying every business model at once**

Five half-built projects earn less than one finished one. **Instead:** commit to one model for at least 30 days.

4 **Waiting for perfect**

Your first version won't be your best, and that's fine. **Instead:** ship something useful, then improve it using real feedback.

5 **Trying to appeal to everyone**

Vague offers are hard to market. **Instead:** name a specific audience and speak directly to their problem.

6 **Forgetting about fees when pricing**

Platform, payment and marketplace fees all come out of each sale. **Instead:** work out what you keep per sale before you set a price.

7 **Ignoring records and tax**

Sorting it out later is harder. **Instead:** log every sale and expense from day one, and check the GOV.UK rules on page 5.

8 **Copying other people's work**

Using someone else's designs, text, logos or characters can get your shop removed and lead to legal claims. **Instead:** create original work and check licences for every asset.

9 **Believing "passive income" hype**

Even digital products need ongoing marketing, updates and customer support. **Instead:** plan for steady, regular effort and be wary of anyone promising fast, guaranteed results.

10 **Quitting too early, or never reviewing**

Some ideas need more time; others need changing. **Instead:** set a review date, look at what actually happened, and decide whether to continue, adjust or try a different idea.

SECTION 05

Marketing without paid ads

Paid ads can burn through a small budget fast. These free methods cost time instead, and they build something ads can't: people who know and trust you.

1. Short-form video

Post short, useful videos on TikTok, Instagram Reels and X. Show your process, answer common questions, share quick tips. Film on your phone and edit in CapCut. Consistency usually matters more than polish.

2. An email list from day one

Social platforms can change their reach overnight; your email list is yours. Offer a free checklist or sample in exchange for an email address, using a free MailerLite form.

3. Be findable in search

Write product titles and descriptions using the words customers actually search for. Answer common questions in blog posts or Pinterest pins that link back to your shop.

4. Show up in communities

Join the groups and forums where your audience already spends time. Help first, follow each group's rules about self-promotion, and only share your offer when it genuinely answers a question.

5. Collaborate

Team up with people serving the same audience: swap guest posts, go live together or bundle complementary products. Payhip, for example, supports collaborations with automatic revenue splitting.

6. Ask for real feedback and referrals

Ask happy customers if they'd leave an honest review or tell a friend. Never write fake reviews or testimonials. They mislead customers and can break consumer protection law.

A SIMPLE FORMULA FOR EVERY POST

Hook (stop the scroll with the problem) → **Value** (one useful tip, step or insight) → **Proof** (show, don't claim: your process, a real example, behind the scenes) → **Call to action** (follow, join the list or visit the shop).

A SUSTAINABLE WEEKLY ROUTINE

- [ ] Batch-create three to five short videos or posts in one session
- [ ] Schedule them with Buffer's free plan
- [ ] Spend 15 minutes a day replying to comments and helping in one community
- [ ] Send one short, useful email to your list

SECTION 06

Your 30-day action plan

About 30–60 minutes a day. Tick each task off as you go. Fall behind? Don't restart; just pick up where you left off.

WEEK 1 Foundations

☐	**Day 1**	List at least ten skills, interests and things people ask you for help with.
☐	**Day 2**	Read Section 02 and score the five models. Choose one.
☐	**Day 3**	Write your one-sentence statement: "I help [who] to [do what] without [pain point]."
☐	**Day 4**	Research demand: collect 20 real questions or complaints from forums, groups and comments.
☐	**Day 5**	Look at five similar offers. Note their prices, what's included and what reviewers complain about.
☐	**Day 6**	Set up your free business email, records spreadsheet and Drive folder.
☐	**Day 7**	**Review:** is there clear demand? If not, adjust the audience or problem before moving on.

WEEK 2 Validate and build version one

☐	**Day 8**	Message five to ten people in your target group and ask for a short chat.
☐	**Day 9**	Hold your conversations. Write down the exact words people use.
☐	**Day 10**	Outline the smallest version of your product or service you could sell.
☐	**Day 11**	Create your social accounts with a clear bio. Set up a free Carrd page or link-in-bio.
☐	**Day 12**	Build version one (part 1), using free tools only.
☐	**Day 13**	Build version one (part 2). Ask one person from your target group to try it.
☐	**Day 14**	**Review:** work out your price and what you'll keep after fees. Make fixes from the feedback.

WEEK 3 Launch

☐	Day 15	Set up your shop or profile, e.g. a free Payhip store (affiliate link), Fiverr gig or print-on-demand shop.
☐	Day 16	Write your sales page or listing: who it's for, what's included, what it isn't. No exaggerated claims.
☐	Day 17	Create a free lead magnet (checklist or sample) and an email signup form.
☐	Day 18	Batch-create your first three to five short videos or posts.
☐	Day 19	Schedule them with Buffer's free plan. Test every link and the checkout.
☐	Day 20	**Launch.** Tell the people you spoke to, your network and your email list.
☐	Day 21	**Review:** what got views, clicks, signups or replies? Note it in your spreadsheet.

WEEK 4 Market, learn, improve

☐	Day 22	Join two communities where your audience spends time. Help first; don't pitch.
☐	Day 23	Improve your listing titles and descriptions using the words customers search for.
☐	Day 24	Send a useful email to your list: a tip, a lesson, or what you've built and why.
☐	Day 25	Reach out to one possible collaborator who serves the same audience.
☐	Day 26	Create and schedule your next batch of content, based on what performed best.
☐	Day 27	Ask early customers or testers for honest feedback (and, if they're happy, a review).
☐	Day 28	Make one improvement to your product, offer or page based on that feedback.
☐	Day 29	Update your records: sales, fees, time spent, what worked and what didn't.
☐	Day 30	**Big review:** continue, adjust or try a new idea? Plan your next 30 days.

REMEMBER

Thirty days is a starting point, not a deadline for success. Many businesses take much longer to find their feet. What matters is that you've tested an idea for real, with very little money at risk.

WHAT NEXT?

You've got the plan. Now take the first step.

Zero Entry Club shares practical, honest guidance for starting a business with little or no money: free tools, real processes and no unrealistic income promises.

TikTok

Short, practical tips for building on a small budget.

Instagram

Checklists, tool guides and behind-the-scenes.

X

Quick ideas, resources and conversations.

Follow **Zero Entry Club** on TikTok, Instagram and X. You'll find links to all our channels at:

zeroentryclub.com

READY TO SELL YOUR FIRST DIGITAL PRODUCT?

Open a free store with no monthly fee. You only pay a transaction fee when you make a sale.

Start free on Payhip → (affiliate link: we may earn a commission at no extra cost to you)

Big ambitions. Small budgets.

THE SMALL PRINT

Legal note, disclosures and sources

General information only

This guide is for general educational purposes only. It is not financial, investment, legal or tax advice, and it doesn't take your personal circumstances into account. Before making decisions about tax, legal structure, benefits or finances, check official guidance (such as GOV.UK) or speak to a qualified professional.

No guarantees

Starting a business involves risk. We make no promises or guarantees of income, sales or results. What you achieve depends on many factors, including your idea, market, effort, skills and circumstances. Many new businesses earn little or nothing, especially at first.

Affiliate disclosure

Some links in this guide are affiliate links, marked "(affiliate link)". This includes links to Payhip. If you sign up or buy through them, Zero Entry Club may earn a commission at no extra cost to you. This does not change the facts we report about any tool. Other tools are mentioned without any affiliate relationship.

Accuracy and third parties

Tool features, free-plan limits, fees and government rules were checked against the sources below in November 2026 and may change at any time. Prices quoted in US dollars are as published by each provider. All product names and trademarks belong to their respective owners. Their mention does not imply endorsement of Zero Entry Club. We're not responsible for the content or services of third-party websites.

Sources (checked November 2026)

- HMRC trading allowance: **gov.uk/guidance/tax-free-allowances-on-property-and-trading-income**
- Payhip pricing and features: payhip.com/pricing and payhip.com/features
- Printify pricing: **printify.com/pricing** · Carrd: **carrd.co** and carrd.co/docs/pro/plans
- MailerLite pricing: **mailerlite.com/pricing** · Buffer pricing: **buffer.com/pricing**
- Canva pricing: canva.com/pricing · CapCut pricing and help centre: capcut.com/pricing
- Zoho Mail pricing: **zoho.com/mail/zohomail-pricing.html** · Google storage: support.google.com/googleone
- Upwork Freelancer Service Fee and Connects help pages: support.upwork.com · Fiverr seller earnings help: fiverr.com
- ASA/CMA influencer guidance: **asa.org.uk/resource/influencers-guide.html**

© 2026 Zero Entry Club. Written by Marc Hamill. You're welcome to share this PDF unchanged and in full. Please don't sell it or republish it as your own.