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I had lunch today with my friend Sam. She recently quit her job with a large company to **strike out on her own**. She has always been an **entrepreneur** in small ways, but she decided to start her own business. The **start-up** she **launched** provided technology **consulting** services for small- to **medium-sized** companies.

At first, she considered becoming partners with one or two of her co-workers. She wasn't sure if she could **raise the seed money** she needed for the **start-up costs**. But, she was able to raise the **capital** by taking on a **silent partner**, her uncle who had a lot of **investment** capital but didn't want to be involved in the **day-to-day operations** of a business now that he's retired.

One way that Sam is able to **cut down on overhead** is to make this a **home-based business**. She **converted** her garage into an office where she and her employees could work. Since most of the work would be done on site at her **client's** office, she didn't need a lot of office space.

I asked Sam if she was nervous about quitting her job to start her own business. She said that it's a big risk but that she was looking forward to the challenge. If she fails, she said, she can always **audition** for *American Idol*. Well, I thought, I've heard Sam sing. I really hope her business **takes off!**