

WHEN Leila Wilcox discovered she was pregnant at 22 the thought of becoming an impoverished single mother, surviving on benefits, terrified her so much she knew she had to find a way to make money fast. "Up until that time I was a bit of a dreamer," explains Leila, now 28. She had hoped to become an actress but was making ends meet by working as a sales rep at a car dealership. "I didn't have a career and had never done particularly

well at school. The teachers used to complain that although I had potential I had absolutely no focus."

However, if her time at the dealership had taught her anything, it was that she had a natural flair for sales, which she decided to exploit. "At the time everyone was wearing ponchos so I had 50 shipped over from the States and I sold them on the internet for a massive mark-up."

Soon afterwards she started buying cars at trade auctions and selling them at a huge profit on the internet. She estimate she was making about £4,000 a car, enough to provide a reasonably comfortable living for herself and her baby son Troy.

"I enjoyed the buzz of buying and selling but it was a means to an end rather than a real passion," admits Leila, who was still living at her mother's home in Oxfordshire at the time. "What I really wanted was a project that would totally absorb me."

As luck would have it, she was flicking through a newspaper when she discovered an advert appealing for contestants for a new Channel 4 TV show called *Make Me A Million*, which would showcase the business ideas of budding entrepreneurs.

Leila was the very first person to apply and after an arduous selection process, she was chosen from thousands to be one of the three contestants. For the next year she agreed to be mentored by the entrepreneur Ivan Massow and she was filmed setting up a business from scratch.

"I've never wanted something so much," says Leila, who had to

move to London, leaving Troy with her mother during the week. "Of course I missed him desperately but this was my opportunity to make something of myself."

Leila and Ivan set up a chemical-free skincare range for children called Halos N Horns as Troy, then 18-months-old, had developed eczema and she was struggling to find good-value organic shampoos and bath products for him.

"I was appalled by all the chemicals in the products available for children," says Leila. Her idea seems to have tapped into a demand as by the time the show went on air Halos N Horns was the second largest organic shampoo manufacturer in the country and in its first year of trading it turned over almost £10million.

Not surprisingly, Leila was announced the winner but what was

I hope my son will be so proud of me

Entrepreneur Leila Wilcox is described by business pundits as one to watch. Here is her rags to riches story

unexpected was her decision to sell the company, only nine months after she'd set it up, in what was alleged to have been a multi-million pound deal. "The business grew so quickly I had no time to develop the products as I was too busy dealing with staff issues," says Leila, who wasn't interested in becoming a manager. "When the chance to sell came up it was too good an opportunity to miss."

Having secured Troy's financial future, it would have been easy to bow out of business gracefully and Leila almost did, as shortly after she sold Halos N Horns she was involved in a head-on car crash on a country road in Oxfordshire.

Although Troy and Leila's mother were in the car, fortunately they weren't hurt but Leila fractured her back in three places and spent six months in hospital. "The experience really shook my confidence and I almost didn't get back out there," she says. "But seeing how poor some of the NHS provision was and how long people had to wait for operations gave me a great business idea."

With absolutely no knowledge of insurance, Leila decided to set up a specialist company providing insurance for people travelling abroad for

cosmetic, dental or medical procedures. "I had travelled to Thailand the previous year for a breast augmentation and although I was very pleased with the quality of treatment, it had concerned me that I wasn't able to get insurance should anything go wrong."

"Someone I know had surgery abroad but when she fainted the following day, her friend was too scared to call an ambulance for fear of how much it would cost and that clearly is a very vulnerable position to be in. I didn't have the first idea what underwriting was but I passionately believed in the idea and that's what counts."

Now she has insurance experts dealing with the technical side while she develops the brand. Using money from the sale of Halos N Horns, Leila launched insurance

company she is very

Today of the co-entrepreneur match. She

affluent, and lack

She has very show money is

"We discuss illnesses fertility I really excites people entrepreneurs different my son"

For more anelling

LEILA'S TIPS FOR BUDDING ENTREPRENEURS

● Think big. It's the only way to really achieve anything. You have to be prepared to take risks to achieve your goals.

● Do your research. Ask anyone and everyone for their professional advice and opinions but don't opt for a scatter-gun approach. If you're approaching strangers in the street, you will get the same amount of information from 20 individuals as you would from 200 people.

● Be yourself. A lot of

success conserv Important People's real story

● Create PR or marketing as they are small business contacts

● Take a switch card



FOCUS: Leila Wilcox aimed to gain financial security for son Troy, inset