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WHAT DO YOU HAVE TO SAY?



From the **Editor**



We were once, famously, described as a nation of shopkeepers. That might not be as true now as it was then, but the internet has made it easier than ever for anyone to set up shop online.

Of course, not everyone wants to run a shop, but that doesn't mean making money from the internet isn't for you. Whether you want to clear out the attic, sell off a collection of stamps that no longer interests you or make some money from your skills as a gardener, with a little know-how you can make some extra cash.

And that's what this *Ultimate Guide* is all about – using the internet to put more cash in your pocket. Whether you're just having a clear-out or looking for a way to start a home business, we've included essential information to help you on your way.

Inside, you'll find all the details you need – from the very basics of signing up to the Ebay auction site and selling your first item to learning how to take payments over the internet.

Our 'Sell it' section is dedicated to helping you turn things you already own into hard cash – whether it's unwanted books, CDs, collectables or even your old car.

For the serious money maker, turn to the 'Make it' pages, where you can learn what's involved in setting up your own online shop, as well as how to make cash from your existing skills. And to make sure you stay on the right side of the law, we've included plenty of tips and information about what you can and cannot do, as well as the rights your customers will have.

And don't forget that the internet is a great source of deals too, with plenty of sites that can save you a small fortune, whether you're shopping for a new TV, a spare part for a camera or even selling a house. You'll find all that – and more – in the 'Save it' section of the magazine.

So, whether you want to clear out the attic to raise some cash for your holiday, give up your day job and earn a living from your skills or just get the best deals online, we've got it covered in this *Ultimate Guide*.

I can't promise you'll start a shop that turns into the next Amazon or Ebay, but inside this *Ultimate Guide* you'll learn about the facts from auctions to exports, as well as how to sell anything from books to houses and bicycle repairs to photography.

I'm confident that you'll find plenty of ideas and inspiration, alongside the tips and easy-to-follow workshops. Please let us know how you get on, by writing to letters@computeractive.co.uk.

Nigel Whitfield
Editor
The Computeractive Ultimate Guide to Making Money Online



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FIRST STEPS

6 Brass in pocket

Want to make a little or a lot of money using your computer? Start here and find out all you need to know before you set out your stall online

14 Show me the money

We all like payday – but how does it work when you're selling to someone over the internet? We explain the options for painless online payment

22 Take great photos

A fantastic photo ensures people know what they'll be getting when you sell online – find out how to make yours stand out from the crowd

26 Laying down the law

You might know your rights as a buyer, but it's just as important to know what you have to do as a seller. Find out how to stay the right side of the law

SELL IT

32 Gadget goldmine

Old mobile phones, music players and other gadgets might be just what someone's looking for. We show how to turn them into hard cash

34 For what it's worth

Don't lose out when you sell online – use our valuation tips and get the best price whether you're selling stamps, sports gear or shoes

36 Cash in with Amazon and Play

Auctions aren't the only selling places. We explain why it might pay to look at other sites

40 Bangers and cash

Got a new motor? Find out how you can ditch the old one and reach far more people than an advert in the local paper

MAKE IT

44 Setting up shop online

We explore the options for people who want to make more than just beer money and explain how you can create your own online shop

50 Selling around the world

Thanks to the net, you can sell to people around the world – but before you do, use our guide to help to stay within other countries' laws

56 Make money from photos

A picture's not just worth a thousand words – it could be worth a few quid too! We show you how you can turn your snaps into cash

60 Publish your own books

If you have a story to tell, why not publish your own book? With internet printing, you can sell it online, and you won't have to pay a penny if no-one buys it



nts

Keep up to date with software and tools for your interests by checking out our sister magazine, **Computeractive**, every fortnight, priced at £1.59



64 Cash in on your skills

Whether you can tune a piano or trim a hedge into the shape of a peacock, someone out there wants you – and here's how to find them

68 Blog money

A popular website or blog could be all you need to help earn money. Find out how advertising and affiliate schemes can help

72 Promote your website

Getting noticed is key to making money on the internet. We give you the dos and don'ts

78 Google Checkout

Paypal is not the only game in town if you want to sell to people online. We give you the low-down of Google's new Checkout service

80 Every little helps

Making money from the net doesn't have to be a full-time occupation – there are lots of ways to make a little cash, now and again

SAVE IT

82 Bag a bargain

We tell you where to look for vouchers, money-saving tips and news of the latest deals

86 Make your move

Why pay estate agent's fees when you can cut out the middle man? We show you how

90 Going spare

Before calling the repair man, check the internet to save a fortune on spare parts

Workshops

29 pages of easy-to-follow, step-by-step guides and tips

- Sign up with Ebay and sell online** 10
- Create an online account with Paypal** 18
- Attract buyers with your images** 24
- Print your own postage stamps** 29
- Sell books and DVDs the easy way** 38
- Open up shop with Netobjects Fusion** 47
- Sell online with Actinic Catalog** 52
- Sell your photographs** 58
- Sell your services using the internet** 66
- Get ahead with advertising** 74
- Spread the word with Adwords** 76

On the disc 93

Our cover CD has over £250 worth of great software, including a full online shop system, to help you sell online. Find out what's included on page 93



Jargon free!

You'll find Jargon buster columns throughout this guide, as well as a glossary of terms on page 92



Brass in pocket



We'd all like a bit of extra cash now and again and, thanks to the internet, there are plenty of ways you can come by some... here we show you how

Making money means many things to different people; perhaps you want to have a clear-out before you move home, or raise some cash for a holiday. Or you might have an idea that you think has the potential to be a real money-spinner, if only you can give it a try before quitting the day job and telling your boss what you really think about him.

In the rest of this *Computeractive Ultimate Guide to Making Money Online*, we'll look at all the options, explaining everything you need to know, whether you're talking pin money or huge profits – including the pitfalls you need to watch out for, how to make yourself stand out from others selling online, and what you need to know about the rights other people have when they're buying things from you.

Don't forget, too, that the internet's not only about making money – you can save as well, and not just by shopping around. Later in this *Computeractive Ultimate Guide to Making Money Online*, we'll also show you how you can get the best discounts, and free stuff too, so you can make your money go further on the things that really matter.

So, read on to find out some of the ways you can make money online.

In the attic

Turn on the TV or flick through the Sunday newspaper supplements, and it won't be long before you come across tales of people who've discovered that what they thought was a bit of useless old junk has turned out to be worth a fortune. "Hey, I've got one of those too," we often think – before realising that ours is broken, creased or in pieces, and very likely worth only a fraction of the jaw-dropping amount quoted on screen or in print.

But even if you don't have priceless antiques, there's a good chance you do have things around that you don't want or need any more, and that someone else will. Even if it's just a few pounds here and there, it can all add up.

We used to give this stuff away to the church jumble sale, or take it to a car boot sale – often paying for a pitch and hoping to earn enough back that it would be worth our while. Now, though, the internet makes it much easier. The



▲ eBay, the world's largest auction site, is a great way to start buying and selling online

mighty Ebay means you can sell just about anything to anyone. You might think that it's all very complicated, but you'd be wrong; as we'll show on page 10, it's much easier than you might have thought to sell on what's, undoubtedly, the most popular auction site in the world. And taking payments is pretty straightforward, too, as we'll also explain starting on page 14.

There are lots of other places where you can sell things online too, whether it's specialised collectables, nearly new DVDs or even your old car – we look at more of them in the 'Sell it' section of this *Computeractive Ultimate Guide to Making Money Online*.

How Ebay works

Before we look at some of the other ways you can make money online, it's worth explaining a little about how sites such as Ebay work – they're the way millions of people earn cash online, and you can even use them to run a business, as well as for more casual selling.

Essentially, Ebay provides a way for you to post an advert for the thing you want to sell – just like a classified advert, but with a much longer description and photographs. You choose the starting price at which you want to sell, then people who are interested say how much they're prepared to pay; the one who offers the highest amount wins the auction, but they'll only pay just a little more than the next highest bidder.

So, if one person puts in a maximum bid of £30 and the next bids £19, then the winner will pay £20. And if you set the starting price for your sale at 99p and the only interested person bids a maximum of £19, they'll

win the auction at the starting price. Fortunately for sellers, if more than one person is interested in what you're flogging, buyers can be very competitive on Ebay, increasing their maximum bids to be sure they get what they want – and often waiting until the very last moment, so that no-one else has a chance to outbid them.

When you list an item online, you get to choose how long the auction will run for and which category you want to list it in. You can set a reserve price, too, so you don't have to sell for less than you really want. At the end of the auction, Ebay puts you in touch with the winner, they send you payment – either via an internet service such as Paypal, a cheque in the post or some other means – and you send them the goods.

If all goes according to plan, they leave feedback, which helps to reassure other people in future that you're a good person with whom to do business. You'll typically pay a small fee to

Where next?

We've split this *Ultimate Guide* into sections. You'll find introductory information in the rest of this First Steps section, including how to start selling on Ebay and using Paypal to receive money.

If you're interested in selling things you don't want any more, you'll find plenty of hints and tips in the 'Sell it' section, starting on page 32.

To learn how the internet can help you to save money and find bargains, check out the 'Save it' section on page 82.

Finally, if you want to earn cash by setting up any sort of business online, we've a wealth of tips, ideas and inspiration in the 'Make it' section, which begins on page 44.

▼ Don't forget the taxman – turn to page 26 to find out when you might need to tell him about your online activities



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Ebay for listing your item, plus another fee based on the amount you earned for selling it - think of it as Ebay's commission. And depending on how you're paid, you may pay a small fee to receive the money, too (we explain more about this starting on page 14).

You could, of course, just post a classified ad anywhere else on the internet - we explore some of the other options later in this *Computeractive Ultimate Guide to Making Money Online* - but Ebay brings lots of buyers and sellers together, and makes it easy for buyers to find the things they want, so it's no surprise that it has become so successful. In fact, it's also used by people who have their own online shops - for example, many online sellers have an Ebay shop where they sell goods that have been returned as unwanted, or are end of line clearances, to complement their main online store.

Time for a change

If you're thinking of a career change and escaping from the rat race to work for yourself, the internet offers plenty of opportunities to change your life. And best of all, you can usually start small - perhaps by selling things you make or doing some extra work using your skills in your free time or at the weekends.

Then, if it looks like there are enough people who want to buy whatever it is you're offering, you can consider taking the plunge and going it alone.

But before you do, make sure you consider the implications and plan properly - you might have great success selling your skills as a gardener in the spring for

instance, but don't forget you'll need to make a living in the winter. And just because you've made lots of sales in the run-up to Christmas, don't assume that you'll always do as well.

Remember also that you'll need to take advice from an accountant about tax and other important issues, such as whether or not you need to set up a company, or if you should work as a sole trader. In some businesses, you might even need to check your current contract of employment, as it might restrict what you can do for a certain time after you've left, or whether or not you can deal with clients you've met through your present job.

So, whether you want to clear a little space in the attic or sell things regularly to those who are looking for an online bargain, Ebay is well worth a look for anyone thinking of selling online, even if you just use it to get an idea of what people will pay for things.

Hand made

Of course, clearing out the clutter isn't the only way of making money online. Perhaps you have a knack for needlework, you're a brilliant baker or a semi-professional potter. Traditionally, skills like these might be marketed in small craft shops or at local fairs and markets. But, just because you're not making things in their thousands, that's no reason you can't put them online. Even the smallest business can set up an online store easily these days - we've included all the software you need on the cover disc - so you can sell to people wherever they are. You can also use the internet to help capitalise on the

area where you're based - so people know that they're buying locally made goods, for example.

Even if you just make one thing - a marvellous fudge, for example, or a unique piece of furniture - it's easy to sell online, and it needn't cost you anything to set up. With just a little work - the workshops later on in this *Computeractive Ultimate Guide to Making Money Online* will show you how - you can accept orders from people and let them see photos of what you're selling. Selling on the internet means that there's no need to spend all your time manning a stall or dealing with orders by post, so you can get on with making what you want instead.

Of course, people still need to know about you before they can buy your wares, but the internet can help there, too, and we've taken a look at some of the ways you can persuade people to come to your website, or even put small (and relatively cheap) adverts elsewhere online.

You'll find plenty of advice about selling and advertising in the 'Make it' section of this guide.

Selling yourself

In fact, it might come as a surprise to some people that you don't necessarily have to be making anything to set up your own business. How about selling yourself? If you know how to play the harp, paint a ceiling or put together a flatpack wardrobe, then why not try to sell your skills to other people?

There are plenty of places online where you can place classified ads, in the internet equivalent of a corner shop window - and there's a good chance they'll be seen by more people than wander past a typical corner shop today.

So, if you have a skill you think other people might be able to use, it's a great way to make some money, whether you want to do it to use up some free time and save for a holiday, or try to turn it into a business.

The screenshot shows the Metropolitan Police website. At the top, there is a search bar and navigation links. The main heading is 'MPS Home > Fraud Alert'. Below this, there is a section for 'Contact your local police station' with a dropdown menu for 'List of all boroughs' and a 'Find' button. To the right, there is a large banner for 'STERLING The Economic Crime Strategy for London'. Below the banner, there is an 'Introduction' section with text explaining the Sterling Prevention Unit and its role in combating economic crime. At the bottom, there is a link to a PDF introduction: 'Sterling - Economic crime strategy for London - (332Kb PDF)'.

▲ Be cautious about unsolicited job or cash offers on the internet – more than likely, they will be scams

But there's even more. What if we said you can make money on the internet with nothing but your own thoughts? You'd probably think we're pulling your leg, or proposing a scam that'll end up costing you money instead. But if you already have a website or blog, it's simpler than you might have thought to earn money from it, and without having to turn it into an online equivalent of Piccadilly Circus, bedecked with adverts.

If you write about books on your website, for instance, adding a special link for each book you mention can ensure that when people click and buy the book, you'll be paid a commission – there are similar affiliate schemes for plenty of other things you can buy online, too. It's a great way to turn a popular website into something that will start to repay the investment you've made in getting it up and running. You can even earn cash by answering questions on websites, or offering your opinions on government policies, music, films and more – so why keep your views to yourself if you can turn them into hard cash?

Later on in this *Computeractive Ultimate Guide to Making Money Online*, you'll find more information about all these ways of making money. And while we can't cover absolutely every idea, we hope you'll find plenty of inspiration too.

The small print

Of course, there's more to making money than just selling something and getting paid for it. That's why, throughout this guide, we've included information on all the other topics that you'll need to know about – from basic information about how to get paid online and how to save time queuing at the Post Office by printing your own stamps, to the laws you need to be aware of, the type of tax you'll have to pay and the problems you might encounter when you're selling things to people in other countries.

So, if we've whetted your appetite, why not take the next step? Turn the page for an introduction to how you can start selling online using Ebay.

Too good to be true?

While there are plenty of good ways to make money online, beware of scammers. Just as the leaflets taped to lampposts promising you can earn hundreds of pounds at home turn out to be too good to be true, unless you can stay awake for 72 hours at a time stuffing things into envelopes, so are some of the offers that drop unsolicited into your email inbox.

For example, a common scam at the moment arrives in the form of emails claiming that well-known companies are looking for 'rebate processors'. The job appears to involve nothing more than receiving money on behalf of someone else, paying it into your bank account, deducting your commission and sending the rest on. But in fact, you'll usually have to pay sign-up fees, and these jobs involve you having to generate business for other companies to collect a tiny commission – and

potentially ending up out of pocket. As a rule of thumb, avoid anything that says you have to pay to register for a job, or that you can earn a fortune by buying incredible information that's an amazing guide to a successful online business. The advice you pay for usually amounts to not much more than 'send junk mail to lots of people and some of them will be daft enough to pay for this rubbish'.

The well-known '419' fraud, where you're asked to help move money out of a foreign country, is also something to avoid, as are emails telling you that you've won a lottery because your email address was selected.

For a list of some of the most common frauds, check the Metropolitan Police website at www.met.police.uk/fraudalert, and always be suspicious of anyone saying you really can make money online without putting in any work.

Sign up with Ebay and start selling online

Selling unwanted items on Ebay is an easy way to earn some cash

The easiest way to begin making money online is to start selling items on Ebay. There are no setup fees to pay; instead, you pay to list items for sale.

This Workshop will show how to sign up with Ebay for the first time and then sell a cheap CD-Rom. If you have already signed up for Ebay there is an extra registration step before you can sell, where you must confirm how you will pay your fees. This is simple to complete and can be done as part of selling an item for the first time.

We recommend you sign up for Paypal as part of this process. There are other methods of receiving payment on

Ebay, but Paypal offers greater security, as well as getting funds transferred much faster. If you plan on selling a lot of items on Ebay it may be worth setting up a Business or Premium Paypal account; for more information about online payments, turn to page 14.

Apart from that and a digital camera to take some pictures of the items for sale, all you need to make a profit online is a computer with an internet **browser** and some common sense as to what will attract buyers.

So, rather than live with a loft full of clutter, let's have a go at selling items on Ebay.

Step 1

Type www.ebay.co.uk in the address bar of your web browser. When Ebay's homepage appears, click on the Register link at the top of the page.

Fill in the form with your name and address, and choose a User ID. This should be easy to remember, but don't forget that it says something to potential buyers, so calling yourself 'sexkitten99' might not be appropriate. Click on 'Check your user ID' to make sure it is available and acceptable. Next choose a password. This should include numbers and characters such as '!''£. As it is the key to your account, make sure it shows as 'Very secure'. Pick a secret question and enter your date of birth, then click to agree to the User Agreement. Finally click on Register.

The screenshot shows the registration form with the following fields and options:

- Create your eBay user ID ***: A text input field containing 'TheSmithsincrawley'. A 'Check your user ID' button is to the right. A green checkmark and the text 'This user ID is available' are displayed below the field. A note says: 'Use letters or numbers, but not () < > & @. How to pick a great user ID.'
- Create your password ***: A text input field with a masked password '*****'.
- How secure is your password? Password tips**: A progress bar showing 'Very Secure'.
- Re-enter your password ***: A text input field with a masked password '*****'. A note says: 'Use 6 or more characters or numbers. How to choose a secure password.'
- Pick a secret question ***: A dropdown menu with the selected option 'What is your maternal grandmother's name?'.
- Your secret answer ***: A text input field containing 'Smith'. A note says: 'If you forget your password, we'll verify your identity with your secret question.'
- Date of birth ***: Three dropdown menus for '01', 'February', and '--Year-- 1970'. A note says: 'You must be at least 18 years old to use eBay.'



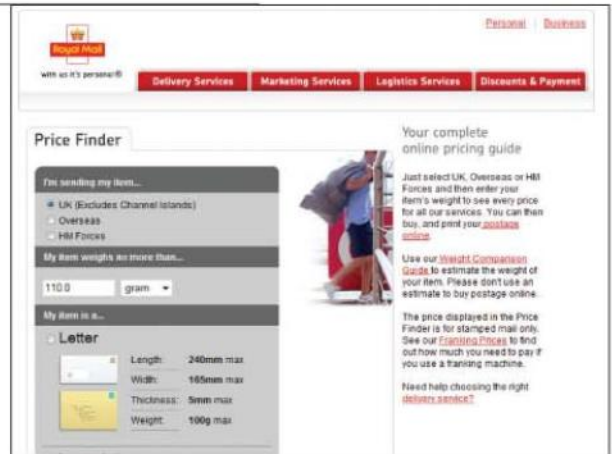
Step 2

Ebay will send an email to the address you gave in Step 1. Check your email account and then click on the link in the message to activate your account. Enter your email address and the code in the email into the correct boxes, then click on the Register button. You will be logged in automatically and a confirmation email sent.

When you sell on Ebay, you can request payment from buyers in cash, cheque or Paypal. We strongly recommend setting up a Paypal account to use for Ebay transactions. Cash is far too insecure and few people want to send cheques any more. You can see how to create a Paypal account in the Workshop on page 18.

Step 3

You don't have to pay the cost of posting an item out of your profit – on Ebay it's added on separately. We recommend working out the costs of posting the item before listing it for sale, so that the price is accurate. There's no point losing money and buyers will be put off if the postage cost is far too high, as it looks like a cheap trick to make a fast buck. Royal Mail (www.royalmail.com) charges are rather more complicated than they used to be so taking the item to a post office is probably the easiest option, though if you have accurate scales, you can save time by printing pre-paid postage labels at home. The workshop on page 29 shows you how to do that.

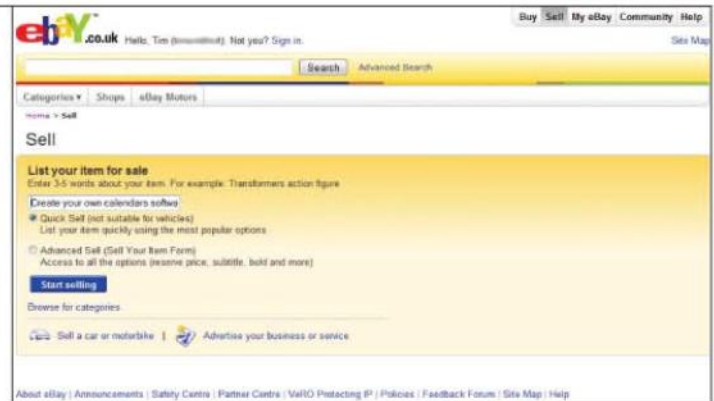


Step 4

A picture can tell a thousand words and a good photo of your item can make or break a deal, especially if there are several identical items available at the same time. If possible take the photo of the item on a white or neutral background, lay out several sheets of white paper or consider buying some larger pieces. Make sure there is plenty of light. If the item is shiny it may be necessary to turn off the camera's flash. Take plenty of photos from different angles as buyers appreciate seeing items from all angles and it proves you've not got anything to hide about the condition. We've included a guide to taking photos for selling online starting on page 22 of this *Ultimate Guide*.

Step 5

Now you're ready to sell. Go back to www.ebay.co.uk in your web browser and click on the Sign In link. Enter your username and password, then click on Sign In. The Summary page will appear. Click on the Start selling link in the left-hand column. If you haven't already done so, click on the link to register for Paypal, otherwise click on 'Go to the Sell Your Item form'. Give your sale a title of between three and five words and up to 55 characters. This should describe the item and make buyers want to find out more. Leave the Quick Sell option selected and click on the Start selling button.



Step 6

Now a form appears on screen, for filling in all the information about your item. The first box is already filled in with the title from the previous step. This time, though, there is a running total of how many characters are left, so you may want to add more detail. The next section defines the category for the item. Ebay suggests around seven possible categories based on the title of your item. If you can't find a suitable category, click on the Browse categories tab. Click on a category to see its sub-categories.

Sign up with Ebay and start selling online

Selling unwanted items on Ebay is an easy way to earn some cash

The easiest way to begin making money online is to start selling items on Ebay. There are no setup fees to pay; instead, you pay to list items for sale.

This Workshop will show how to sign up with Ebay for the first time and then sell a cheap CD-Rom. If you have already signed up for Ebay there is an extra registration step before you can sell, where you must confirm how you will pay your fees. This is simple to complete and can be done as part of selling an item for the first time.

We recommend you sign up for Paypal as part of this process. There are other methods of receiving payment on

Ebay, but Paypal offers greater security, as well as getting funds transferred much faster. If you plan on selling a lot of items on Ebay it may be worth setting up a Business or Premium Paypal account; for more information about online payments, turn to page 14.

Apart from that and a digital camera to take some pictures of the items for sale, all you need to make a profit online is a computer with an internet **browser** and some common sense as to what will attract buyers.

So, rather than live with a loft full of clutter, let's have a go at selling items on Ebay.

Step 1

Type www.ebay.co.uk in the address bar of your web browser. When Ebay's homepage appears, click on the Register link at the top of the page.

Fill in the form with your name and address, and choose a User ID. This should be easy to remember, but don't forget that it says something to potential buyers, so calling yourself 'sexkitten99' might not be appropriate. Click on 'Check your user ID' to make sure it is available and acceptable. Next choose a password. This should include numbers and characters such as '!''£. As it is the key to your account, make sure it shows as 'Very secure'. Pick a secret question and enter your date of birth, then click to agree to the User Agreement. Finally click on Register.

The screenshot shows the registration form with the following fields and options:

- Create your eBay user ID ***: A text input field containing 'TheSmithsincrawley'. A 'Check your user ID' button is to the right. A green checkmark and the text 'This user ID is available' are displayed below the field. A note says: 'Use letters or numbers, but not () < > & @. How to pick a great user ID.'
- Create your password ***: A password input field with a strength indicator below it. The indicator shows 'Very Secure'.
- How secure is your password? Password tips**: A progress bar showing 'Very Secure'.
- Re-enter your password ***: A second password input field. A note says: 'Use 6 or more characters or numbers. How to choose a secure password.'
- Pick a secret question ***: A dropdown menu with the selected option 'What is your maternal grandmother's name?'.
- Your secret answer ***: A text input field containing 'Smith'. A note says: 'If you forget your password, we'll verify your identity with your secret question.'
- Date of birth ***: Three dropdown menus for '01', 'February', and '--Year-- 1970'. A note says: 'You must be at least 18 years old to use eBay.'

The screenshot shows an email from eBay to 'Linn Smith'. The main heading is 'Please complete your eBay registration'. The body text says: 'Dear thesmithsincrawley, You're just one click away from completing your registration on eBay. Click 'Confirm Now' so we know we've got the right email address, and then you're ready to buy.' There is a yellow 'Confirm Now' button. Below this, there is a section 'If the above link does not work:' with a list of instructions: 1. Write down this confirmation code: #N#M# 2. Type in or copy and paste this link into your Web browser: <https://scg.ebay.co.uk/ws/eBayAPI.dll?VAppEma&action=confirmcode> 3. Enter your confirmation code. At the bottom, there is a footer with copyright information: 'Copyright © 2008 eBay Inc. All Rights Reserved. Designated trademarks and brands are the property of their respective owners.'

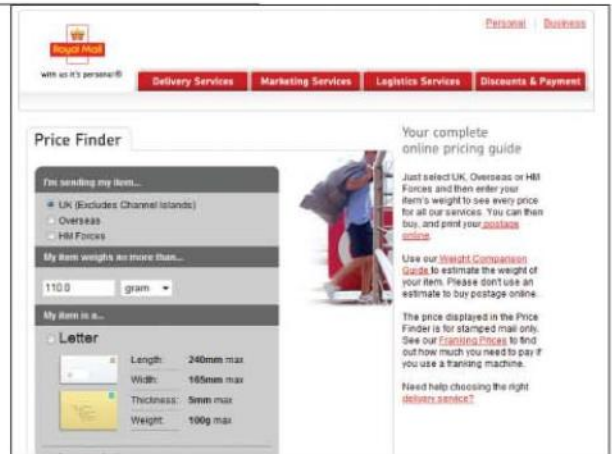
Step 2

Ebay will send an email to the address you gave in Step 1. Check your email account and then click on the link in the message to activate your account. Enter your email address and the code in the email into the correct boxes, then click on the Register button. You will be logged in automatically and a confirmation email sent.

When you sell on Ebay, you can request payment from buyers in cash, cheque or Paypal. We strongly recommend setting up a Paypal account to use for Ebay transactions. Cash is far too insecure and few people want to send cheques any more. You can see how to create a Paypal account in the Workshop on page 18.

Step 3

You don't have to pay the cost of posting an item out of your profit – on Ebay it's added on separately. We recommend working out the costs of posting the item before listing it for sale, so that the price is accurate. There's no point losing money and buyers will be put off if the postage cost is far too high, as it looks like a cheap trick to make a fast buck. Royal Mail (www.royalmail.com) charges are rather more complicated than they used to be so taking the item to a post office is probably the easiest option, though if you have accurate scales, you can save time by printing pre-paid postage labels at home. The workshop on page 29 shows you how to do that.

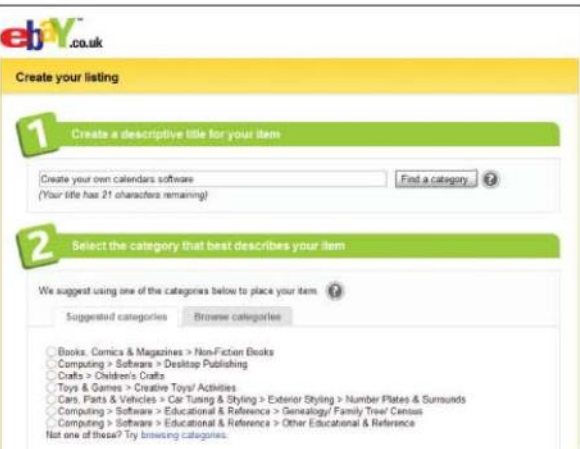
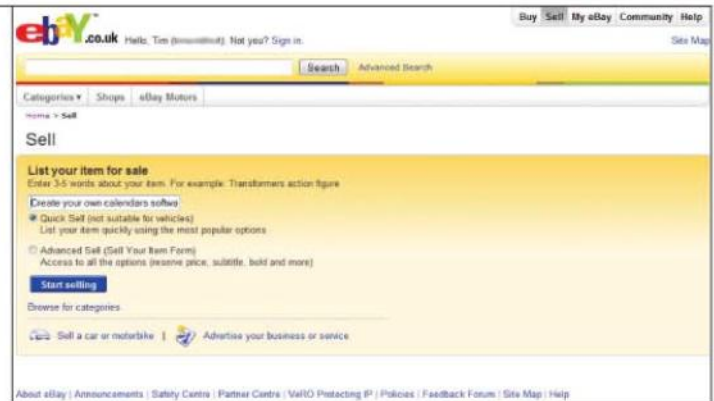


Step 4

A picture can tell a thousand words and a good photo of your item can make or break a deal, especially if there are several identical items available at the same time. If possible take the photo of the item on a white or neutral background, lay out several sheets of white paper or consider buying some larger pieces. Make sure there is plenty of light. If the item is shiny it may be necessary to turn off the camera's flash. Take plenty of photos from different angles as buyers appreciate seeing items from all angles and it proves you've not got anything to hide about the condition. We've included a guide to taking photos for selling online starting on page 22 of this *Ultimate Guide*.

Step 5

Now you're ready to sell. Go back to www.ebay.co.uk in your web browser and click on the Sign In link. Enter your username and password, then click on Sign In. The Summary page will appear. Click on the Start selling link in the left-hand column. If you haven't already done so, click on the link to register for Paypal, otherwise click on 'Go to the Sell Your Item form'. Give your sale a title of between three and five words and up to 55 characters. This should describe the item and make buyers want to find out more. Leave the Quick Sell option selected and click on the Start selling button.



Step 6

Now a form appears on screen, for filling in all the information about your item. The first box is already filled in with the title from the previous step. This time, though, there is a running total of how many characters are left, so you may want to add more detail. The next section defines the category for the item. Ebay suggests around seven possible categories based on the title of your item. If you can't find a suitable category, click on the Browse categories tab. Click on a category to see its sub-categories.

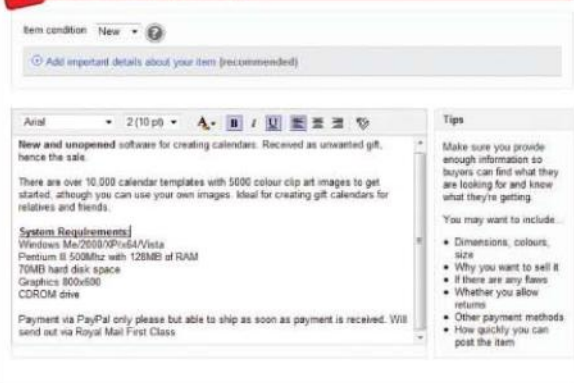
Step 7

Scroll down to Section 3 of the page to add some of the photos you took earlier. There is no cost to **upload** the first photo, but for each extra one there is a charge of 12 pence per image. Depending on the value of the item you may wish to add extra pictures to increase the chance of people bidding.

Click on the left-most 'Add a photo' button and a **pop-up** window will appear. If not, turn off the pop-up blocker on your internet browser. Click on the Choose button and find the picture of the item on your computer, now click on the 'Upload photos' button.



4 Describe the item you're selling



Step 8

Scroll down to Section 4. Click on the down arrow next to Item Condition and select either new or used. Click on the option 'Add important details about your item'. For this example of a piece of software, we'll include information such as the publisher and system requirements.

Click inside the box below and write a more detailed description. This may include size if it is an item of clothing, or perhaps a track list for an old record. There are plenty of formatting options available, so make sure the description stands out, but without being hard to read. We have used bold and underline to highlight different sections of the document. Finally, say how you would like to receive payment for the item.

Step 9

Now it's time to set the lowest bid you are willing to receive for the item. Don't sell at a loss, but remember that the starting price should be low enough to make people feel they are getting a bargain. Also, the higher the starting price, the higher the listing fee Ebay charges.

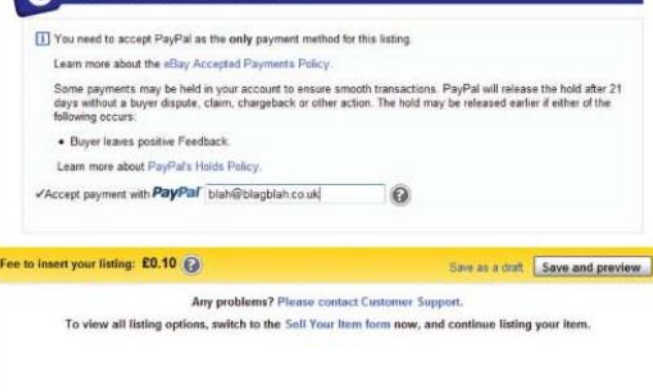
Next, click on the down arrow to the right to select a duration. A longer duration can mean a higher price if people get into a bidding war. Same-day auctions are only possible if you have an Ebay rating of 5 or above (10 if you are not using Paypal).

Leave the Postal destination as United Kingdom, then select a service. Enter the price of postage and packing.

5 Set a price and P&P details



6 Decide how you'd like to be paid



Step 10

Now select the payment option. We recommend Paypal, and in some cases this may be the only option available. Check that the Paypal account name is correct.

The yellow bottom row will show the total fee to start the auction (there will also be a fee if the item is sold). If you want to come back to the item later, click on the Save as a draft link. Otherwise, to go ahead, click on the 'Save and preview' button.

Another summary of the fees will be shown, with a breakdown of any extra charges, such as Insertion fee. Below this will be a preview of the listing, if you are happy with this, click on Continue.

Step 11

Now you need to create a seller's account on Ebay. When prompted enter your User ID and password. Choose a method for paying your fees – Paypal, credit/debit card and direct debit are the options available. The simplest is Paypal, so leave this option selected, then click on Continue.

Ebay will now need to confirm your identity by phone. Check that the phone number you entered is correct, then click on the Call me button. You'll receive a phone call giving you a code, which you should enter in the box on the web page that appears.

To confirm your agreement to provide funds, you must now provide your Paypal password and click on 'Log In'. Check the details are correct, then click on I Agree. You will receive a confirmation email.



Sell



Step 12

You will now be returned to the 'Review your listing' page. Click on 'Place Listing' to confirm the item is for sale. A confirmation page will appear with a reference number and an email will be sent.

Click on 'Track your listing in My Ebay' to go back to your summary page. Scroll down to 'Items I'm Selling'. This shows the current price on the item and how many people are watching the auction. More importantly it shows the number of questions asked about the product. A fast response to queries could be a deal clincher. Now wait for the bids to come in.

Step 13

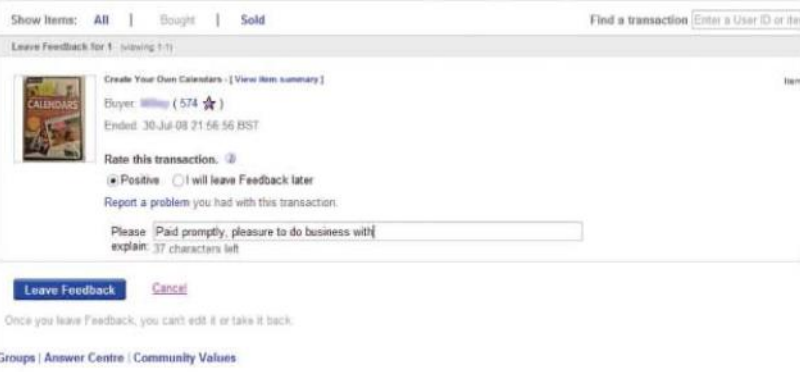
Assuming that someone has bid for your item, Ebay will send you an email when the auction has finished with the details of the buyer and their final offer for the item. Click on the link 'Go to My Ebay' and log in when requested. Scroll down to the 'Items I've Sold' section and click on 'Send Invoice'. Most of the invoice will be created automatically using the postage options you selected earlier. It is a good idea to leave a personal message at the bottom. Click on the 'Preview invoice before sending' link and check that everything is OK. Click the 'Send Invoice' button if it is ready; otherwise, click on the 'Make changes' link.



Leave Feedback

Your Feedback counts – share your trading experience with the eBay Community. Other members learn from your overall ratings, and buyers can leave specific feedback about the item description, the seller's communication, and postage. [Learn more](#)

Sellers can no longer leave negative or neutral Feedback for buyers.
Buyers should leave honest Feedback without the fear of receiving negative or neutral ratings. [Read more](#)



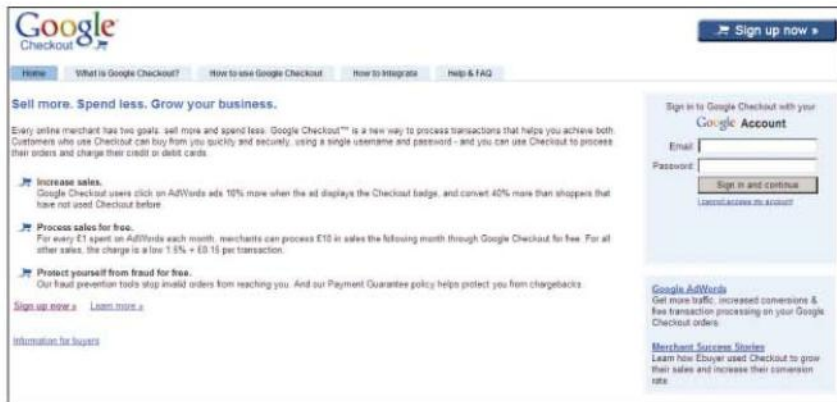
Step 14

When the funds arrive, send out the item as soon as possible. It's a good idea to have everything ready as soon as the auction finishes, to save time.

Finally, you should leave feedback about the buyer. Feedback is part of everybody's Ebay reputation and is very important. Go to the My Ebay page. Click on the link labelled 'I need to leave feedback for 1 item'. Click on the down arrow in Actions and select Leave Feedback. Select Positive and then explain this in 80 characters. Then click 'Leave Feedback'. If there has been a problem with the buyer, click on the 'Report a problem' link instead.

Making money online

First steps: Online payments



▲ Google Checkout is free to set up and doesn't charge for transferring money from a Checkout account into a bank account

Google Checkout

Google Checkout (<http://checkout.google.com/sell>) became available to UK users in April last year and by the end of the year was giving Paypal a run for its money. It's also free to set up, but it's important to realise that it's not a Paypal clone. Google Checkout does not permit the use of stored funds, nor does it allow payments from person to person. It's strictly a service for people selling things online.

If you use Google Adwords (see page 76), you can get a certain number of transactions free of charge each month. Another nice touch is that you aren't charged fees when transferring funds from your Checkout account to your bank.

Google will evaluate chargebacks and fight on your behalf. Extended coverage is available under the Payment Guarantee Policy for all transactions that Google considers eligible.

That, of course, is the sticking point and you need to check this carefully. If 'Covered by Payment Guarantee' appears for an order, then it is eligible for protection. However, sellers must follow Google Checkout's best practices; these include proving you shipped the order to the buyer's postal address. If the seller is found to be liable, they not only pay the full chargeback but get whacked with an additional £7 chargeback fee. You can read more about Google Checkout in our feature on page 78.

Nochex

Another popular provider of both buyer and seller accounts, Nochex offers two types of seller

account that will allow you to receive payments from all major credit and debit cards. Its seller account is the ideal entry-level service for small-scale merchants and traders. It uses what is called 3D secure to battle fraud, but not every consumer or bank has signed up for this, so it can leave the seller vulnerable. It will also only accept UK payments and has a limit on individual transactions and withdrawals.

Its Merchant account is more flexible and will let traders take international payments. Fraud protection is also through 3D secure and the company says it will help those traders who are hit by chargebacks through its chargeback team, however all traders who get a chargeback will pay a fee of £10. It does appear to have less fraud protection than other providers, but it is popular with consumers.

Nochex can be integrated into your website easily and the company will give assistance with this if needed.

Moneybookers

There is also a new kid on the block for UK users – Moneybookers (www.moneybookers.com). It claims to be Europe's largest payment provider, with more than 10,000 merchants signed up to the service already, including Skype and MTV. Like Paypal, users can set up a personal account as well as merchant facilities. As long as you sign up for a personal account, someone else with a personal account can pay you through Moneybookers via registered email. However, customers have to pay a charge, albeit a small one, while most other providers offer a free service for buyers.

This basic account is, in effect, a wire-transfer service, which is great if you want to send money to someone you know, but less appealing if you are using it for online payments. Moneybookers claims merchants using this method will never suffer a chargeback in the case of fraud. If a customer does successfully raise a dispute with their bank or card, then Moneybookers says it will absorb the costs.

Its merchant account is more useful for serious sellers, as customers don't have to sign up for a Moneybookers account and can pay via credit or debit card. However, the fees vary by industry, so

What is a chargeback?

The laws that govern credit cards give customers the right to dispute charges for a number of reasons. A chargeback occurs when a buyer disputes a transaction and raises it with his or her credit card issuer. As a consumer you may well have used this process yourself with a purchase, especially if you can't get a response from the seller.

A purchaser can dispute a charge with their card company or bank for a number of reasons. For example, if there has been a fraud and an unauthorised party has made a purchase with the buyer's credit card, or if they didn't receive the goods they ordered, or were charged more than once.

Disputes can also arise if the buyer is dissatisfied with the purchase and has not been able to resolve the dispute with the seller. That's why it's always vital to communicate well with your customers.

If a charge is disputed by one of your customers, you will be notified by the payment processor or bank, and if you'll have to submit information such as proof of postage or invoices to the bank or payment processor. They will then try to dispute the chargeback on your behalf.

One of the difficulties for sellers is that the process can take several weeks or even months to resolve, so you need to keep meticulous records.



▲ Nochex can be integrated into your website easily

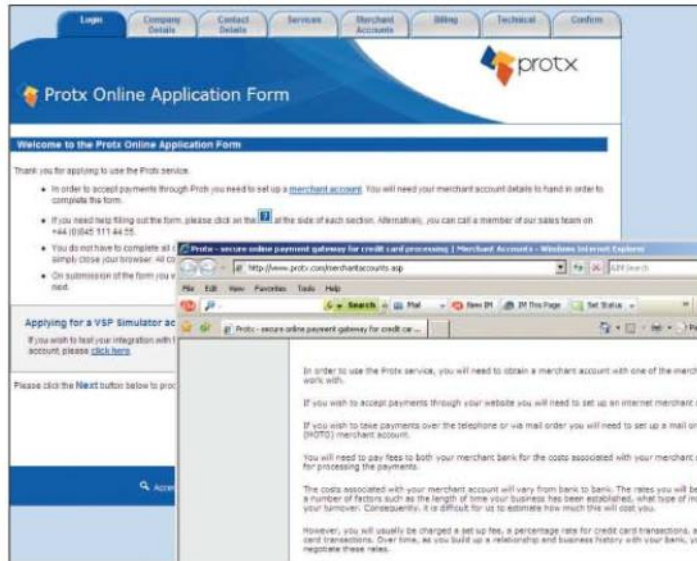
you have to email Moneybookers to find out what you may be charged. There's also an eight per cent credit card surcharge, but you will get chargeback protection.

Merchant services

It is unlikely you will need or want to set up the type of merchant services used by established retailers when you first start trading online. These in effect mean you take credit cards in your own right, and your name appears on someone's credit card bill, rather than 'Paypal **Smith'. You must comply with the Payment Card Industry Data Security Standard (www.pcicomplianceguide.org), which

can be quite onerous for a sole trader or small company. But if your business grows it could be more cost effective, and it's more flexible than using services such as Paypal.

Sophie Pearce, head of business development for payment portal Protx, explains that some successful sole traders are doing just this. "They are quick to set up and the fees can actually be more attractive to a trader than some of the other payment providers. We are seeing more and more small sellers deciding that full



▲ You'll have to undergo rigorous checks by an acquiring bank to sign up to Protx

merchant accounts will work for them," she said.

Most small-business owners usually approach their bank if they want to set up this sort of facility. However, you don't have to – you could also look at providers such as Protx. Anyone signing up will have to go through rigorous checks by what is called an acquiring bank, which will authorise your online payment account. If you are still interested, have a word with your local Business Link (www.businesslink.gov.uk); they also have a good online guide on how to choose an acquiring bank (www.snipurl.com/37lkx).

Cash in hand

If you want to make money online, you need to think carefully about which payment service will be best for you. We have given a brief overview, but every trader will have different needs. None of the payment services is perfect, but for many sole traders or small online businesses, services such as Paypal and the others we have mentioned are ideal. They all realise that businesses grow and have developed these 'merchant' type services to help as your business gets bigger. But whichever company you're thinking of using, be sure to ask questions and read their conditions carefully, so there are no hidden snags.



▲ Moneybookers claims merchants will never be charged a chargeback

| Service name | Account type | Monthly fee | Transaction charges | Bank account transfer | Notes |
|-----------------|--|-------------|---------------------|-----------------------|--|
| Paypal | Personal and Premier | None | 0.4% to 3.4% + 20p | >£50 free <£50 25p | |
| | Business, including Express Checkout, WP Standard and WP Pro | None | 1.4% to 3.4% + 20p | | |
| Nochex | | None | 2.9% + 20p | | £100 transaction maximum £1,000 withdrawal per week |
| Google Checkout | | None | 1.5% + 15p | | |
| Protx | | £20 | None | | 1,000 transactions per quarter |
| Moneybookers | | None | | €1.80 | 8% on credit card payments. Other fees vary by industry |

Create an online account with Paypal

Set up an account and find out which is the best type for you

A website can be a great way to make money, whether you are selling goods/services or asking for donations. On page 14, you can read about some of the different ways of taking payments online.

One of the most popular is Paypal, which is owned by online auction site Ebay. Paypal offers three kinds of accounts: Personal, Premier and Business. Personal accounts are best for buying online but are limited when it comes to receiving money. If you want to take donations or sell online regularly, the Premier and Business accounts are best. The Premier account is good for sole traders who are willing to trade in their own name. The Business account is better if you represent a club or society, and

want to trade (or accept donations) in its name. Both Premier and Business accounts can accept any number of credit and debit card payments in one year. The Basic account is limited to five payments a year.

There are no running costs associated with a Paypal account; charges are made for receiving money from other Paypal accounts, credit and debit cards and withdrawing less than £50 from the Paypal account to your normal bank account. It's simple to set up a Paypal account, and once it has been created you can take advantage of a range of services, from a basic Donate button to a checkout system.

In this Workshop we'll show you how to sign up for a Paypal account and integrate Paypal into your website.

Step 1

Start your web **browser** and enter www.paypal.co.uk/uk. Assuming that you do not already have a Paypal account of any type, click on the 'Sign Up' button at the left of the web page. The next page shows the three different types of account. Select the kind of account you'd like to create; remember that if you want to do business online with a company or organisation name, you must select the Business account. Make sure that the country is set to the United Kingdom and click on the Get Started button for the appropriate account.

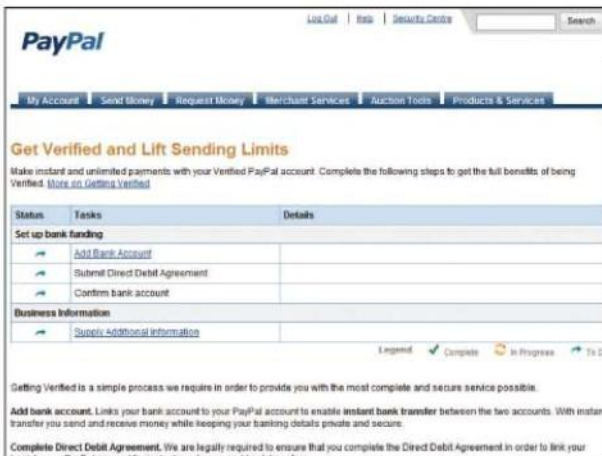
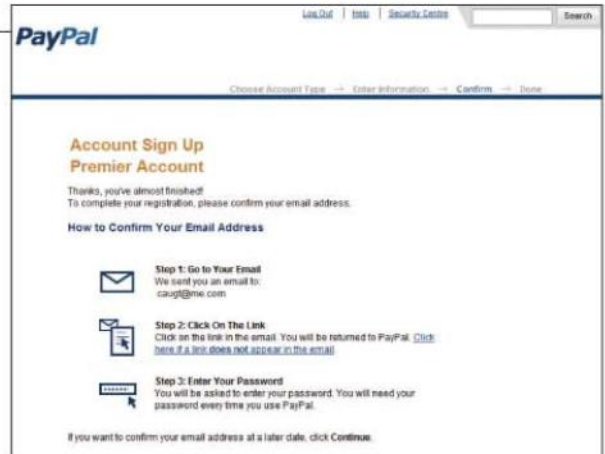
A screenshot of the PayPal 'Account Sign Up' form for a 'Premier Account'. The form is titled 'PayPal Account Owner Contact Information' and is divided into two main sections: 'Personal Information' and 'Mobile Telephone'. The 'Personal Information' section includes fields for 'First Name', 'Last Name', 'Address Line 1', 'Address Line 2 (optional)', 'Town/City', 'Country' (a dropdown menu), and 'Postcode'. Below these are fields for 'Country of Citizenship' (another dropdown menu), 'Home Telephone', 'Work Telephone (optional)', and 'Mobile Telephone (optional)'. The 'Mobile Telephone' section includes a text box for the number and a checkbox for 'opt. out'. The form is set to 'United Kingdom' for both 'Country' and 'Country of Citizenship'.

Step 2

Fill in the contact information requested on the next page. Below this section, enter the information you'll use for logging into Paypal, an email address and a password. The password should be more than eight characters long and ideally a combination of letters and numbers, for security. Select two security questions which will be used if you lose your password, and provide answers for each. Read both the User Agreement and Privacy Policy. They may be long but it is important to be aware of what they mean. If you agree, click on the Yes option and enter the code in the image at the bottom. Click on the Sign Up button.

Step 3

An email will be sent to the address entered in the previous step, with instructions on how to proceed. The email contains a link to the Paypal website that confirms your account is genuine. This link may not appear if you use a **webmail** account that doesn't display **HTML** emails. In that case you can activate the account by returning to the Paypal website in another browser window and logging in with the email address and password you gave. On the right of the screen will be a box containing a link 'Confirm email address'. Click the link and enter the 20-digit confirmation number given in the email.

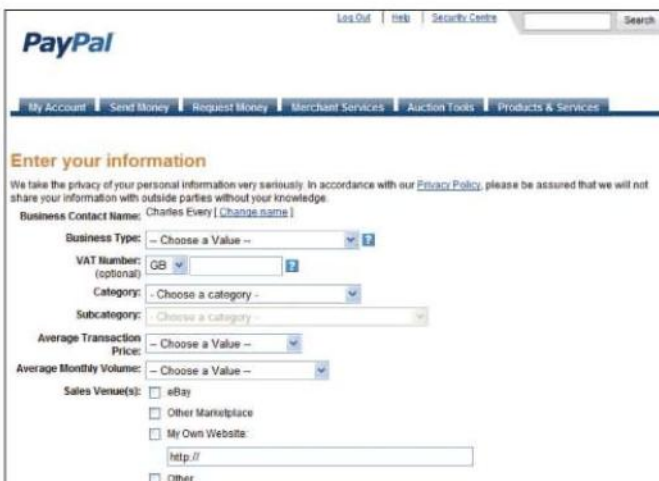


Step 4

Although the account is now active, further verification is needed to remove the limits placed on it. Go to www.paypal.co.uk/uk and log in. Click on the Get Verified link to see the three steps needed. Click on the first step, Add Bank Account. Fill in the information requested on the next page including your bank account number, sort code and account name. Double check these details, as a mistake may incur bank charges. When you are satisfied, click on the Add Bank Account button. Paypal verifies the account by making two deposits of random amounts less than £1 into the account. Click on Continue, fill in the Direct Debit instructions and click on Submit. You may want to print out the instructions of what to do next.

Step 5

The money will take between three and five days to arrive in your bank account. This is where internet banking is useful for checking regularly. Paypal will send a reminder email after five days, confirming the bank details. If they are wrong email directdebit@paypal.co.uk. When the money arrives, log back in to Paypal and click on 'Set up Bank Funding.' Make sure the correct bank account is shown (although you should only have one set up at this time), enter the value of the two deposits made into it and click on Submit.



Step 6

If this is a Premier or Business account you will need to add some extra information to finish verifying the account. Click on the My Account tab at the top of the page, then the Overview tab below. The status of the account will say UK – Unverified. Click on this text to view the steps left to verify the account, then click 'Supply Additional Information' in the Business Information section. Fill in the information required, including a customer service email, your date of birth and more information about the nature of the business. Click on Save and a page will appear confirming the verification. Click on Return.

Step 7

Now that the account is verified, let's add a Donation button to a site.. Click the 'Merchant Services' tab at the top of the screen. Below the heading 'Website Payments Standard' is a box with a link for Donations; click that and then click 'Donations' again on the next screen. This window asks all the questions needed for making a donation button – some details are optional, but worth adding. Give the donation a name and an ID number. You can enter an amount or leave it blank if you want to allow people to decide how much to give. You can leave the next section, to use the default allow 'Donate' button or select an image on your web server. It's best to leave the button as encrypted, to protect your security and that of the person making the donation. When you are satisfied with the options press 'Create Button Now'.

Step 8

The next screen has a text box with the code for the button. Click in the text box and press Ctrl & A together to select it all. Press Ctrl & C together to copy it into the **clipboard**. Now **paste** this text into the **HTML editor** for your site. Be careful that the editor does not make any changes to the text. Depending on the editor, you may need to enter it as an HTML snippet, or turn off **Wysiwyg** editing. Click on 'Create Another Button' if you want to create another button, for example, creating several different donation amounts.

Step 9


Paypal can also be useful if you have things to sell on your website, without having to activate complicated shopping cart features in web-design software. Log into Paypal. Click on the Merchant services tab, then on Paypal shopping cart. Click on Get Started in the left-hand column. Enter the details for an item, giving it a name and an ID number. Enter a price and make sure that the currency and buyer's country are set correctly. Choose a different button image if you want, and then click on Create button now. Copy and paste the code into your website as you did for the donation. You will also need to copy and paste the View Cart button code, so that users can view their selections and complete their purchase.

Setting up accounts for multiple users


If you are setting up a Business Paypal account for an organisation or club, it's a good idea to set up the account so that more than one person can access it. In organisations, the person whose name goes on the account won't always be the one making the changes to the website. Thankfully, it's possible to add extra users to an account and to limit what they can do.

Log into Paypal, click on the Account Tab and then click on the Profile tab. Click on the Multi-User Access link in the Account information column and then on the Add User button. Fill in the details for the new user including a user name and password. Select what privileges they should have and then click on Save, and tell the user their details so that they can log into Paypal.


"The cool part is that the tool clusters those results within cubes, trees or other visual designs"

Ted Kemp, CNBC



"...the battle over the search market is far from over."

Jeff James, Windows IT Pro



"...an interesting take on Web search..."

J. Nicholas Hoover, InformationWeek


"...it features some really cool 3d flip implementations...and man did it shine..."

Rob Bushway, GottaBeMobile


"...the heart of Ergo represents some exciting developments for the next stage in searching and organising documents."

Jason Whittaker, PC Advisor




ergo



Imagine the entire internet sorted by topic...
ergo - a truly revolutionary search and visualisation tool



Discover

Find information you have never even dreamed of; ergo is one step ahead of the most advanced search engines.



Visualise

Fast, fun and fresh; ergo makes searching information quick and enjoyable, forget trawling long lists of results.



Annotate

Don't lose it; ergo let's you highlight, add notes and drawings to your search results, then save, print or email.

Download your FREE 30-day trial today
www.ergodownload.com



plus leave us some feedback online to be entered into a free prize draw!

**WATCH THE
DEMO VIDEO
ONLINE NOW!**

Take great photos for selling online

Maximise the selling potential of your products



It may be a horrible cliché, but when it comes to selling products online, a photo really can be worth a thousand words. For example, many people might be a little sceptical if you write that an antique or an old record is in excellent condition, but a photo proves this beyond all doubt. Whether you're clearing out the attic, selling second-hand items through Ebay or marketing your own handicrafts on the web, there's no substitute for a picture of each product.

With this in mind, though, it's remarkable how poor many of the photos used to advertise

products online can be. Many are hastily taken, poorly lit and sometimes so far out of focus that it's hard to see the product properly. Thankfully, with a little time and a few tricks, taking great photos at home is easy. In this feature we'll explain how to take photos that will attract buyers rather than scaring them away.

Location, location

Before even switching on your camera, think about the background of your image. It's not uncommon to see product photos taken on desks, carpets, shelves and duvet covers – but none of these looks good. The background of your photo should be light-coloured and free from anything that could distract the eye from the product. That means no other objects in view, no bright or garish colours and no patterns.

In general, we recommend using a plain white surface with a white background – if one is not available, use a few sheets of white A3 paper taped together. If this is not possible then a plain wooden tabletop can work reasonably well.

There are two exceptions to this rule. When photographing a car, finding a white background can be tricky, so in this case we recommend parking in front of a plain wall or tall hedge. This

will give a uniform colour around the car that's less distracting than a street scene. Also, if the size of an object is important but not apparent, consider placing a recognisable object, such as a can of Coke, next to it to give a sense of scale.

Light fantastic

Another mistake is to use the camera's flash. Flash photography tends to look pale, blueish and unnatural, so it instantly renders the product less appealing, and if the flash bounces back from the product this can produce glaring spots of light.

Avoiding the flash is easy. Take photos in an area well lit by daylight if possible, or if this is not convenient use a spotlight to brighten the scene. Remember that pointing a spotlight directly at an object will create harsh shadows, so to avoid this point the light at a nearby wall, the backdrop or even the ceiling instead. This will reflect onto the product, giving a softer illumination without unpleasant shadows.

Some digital cameras cope better than others

▼ A few tips can make your item stand out

| | |
|--|--|
| | Nintendo Wavebird Wireless Joypad for Gamecube or Wii RRP £35. No longer available in shops! NR! Mint! |
| | Nintendo Gamecube wavebird wireless controller cube |
| | Nintendo Wavebird Wireless Joypad for Gamecube or Wii RRP £35. No longer available in shops! Boxed! NR! Mint! |
| | Wavebird Wireless Controller Wii, Game cube, Brand New |
| | WaveBird Controller Nintendo Gamecube / Wii |

▼ Crop images to remove dead space





▲ If your photos look too blue or red, change the lighting setting on your camera

when it comes to different light sources. If your photos look too blue or red, look for a way to change the **white balance** manually and select the type of lighting (tungsten, fluorescent or daylight) used.

Focus group

Another mistake that's all too common is to take photos that are out of focus. If your photos are not sharp, try refocusing the camera. If you have a **DSLR** this is generally easy, as you can simply switch to manual focus and adjust the lens by hand. If you are using a compact camera, try pointing it at an area of sharp contrast, such as the very edge of the item. Hold the shutter button half down to focus, then while holding the button in place recompose the picture with the object central, and push it down fully to take the shot. This often helps because the autofocus mechanisms in simpler cameras need sharp contrast to work properly.

If you still keep getting blurry pictures, then steady the camera. A simple tripod will cost around £20, or for a simpler method try steadying the camera on a surface or chair.

Also, remember to take photos that show what potential buyers will want to see. This varies from product to product. Buyers of a vase, for example, might want pictures of the front and back, while those purchasing a mobile phone may want a shot that clearly shows whether the screen is scratched or not. Think about what you would look for when buying an item, and be sure to show it in your images.

Tidying up

Once you have a decent photo, it can be tempting to simply **upload** it to the site where you're selling. For the best results, however, take a few minutes to tidy up the photo on a computer first. If you don't have any image-editing software, you can download the excellent free program Photofiltre from www.snipurl.com/31av1.



▲ Steady your shots with the help of a tripod

Although it is possible to remove faults from a product photo, we wouldn't recommend this. Instead, put the same tools to good use and remove any blemishes or distractions from the background.

Image-editing software is also handy for making sure that the colours shown in the image match those on the product, and brightness and contrast tools can be used to correct any small problems with the lighting. Finally, crop the photo around the product – this ensures that the product, not the background, is prominent.

Armed with these simple hints, you should be ready to take great photos that will do your products justice. For more advice and a full step-by-step guide to product photography, turn the page.

Jargon buster

▶ **DSLR** Digital Single Lens Reflex. A digital camera that uses the same lens for composing and taking pictures. DSLR cameras have interchangeable lenses and larger sensors than compact cameras.

▶ **Upload** The process of transferring information to another computer on the internet.

▶ **White balance** To adjust the balance of colours in the image to produce natural-looking images.

For more on Jargon Buster visit: www.computeractive.co.uk

Top five photo tips



▼ Choose a flattering background and angle for your product

1. Choose a suitable background that won't distract or detract from the product you want to sell. Light, neutral colours work best. Move any other objects out of the way.
2. Choose a flattering angle that shows

what buyers will really want to see – this may be the whole object, or a part that's usually prone to damage but pristine on the product you're selling. Take multiple photos if needed, rather than cramming everything into one shot.

3. Turn the flash off. Flash photos look unappealing and unnatural, so avoid them at all costs. Adding more light from another source is usually simple.

4. Edit photos. Don't resort to trickery to hide faults, but use your computer to ensure that colours are accurate and that the image is cropped neatly around the product.

5. If in doubt, simply try again. Digital cameras allow for endless experimentation at no cost, so don't be afraid to go back and take more photos if the first ones look poor. Don't settle for a poor shot, as this will sell your product short.

Attract buyers with eye-catching images

Take great photos of your products with this step-by-step guide

When selling products online, a good photo can be really useful. A picture can reassure buyers that the product really exists, that it is what they want and it's in good condition. On the other hand, take a poor photo of a great product and it could even scare potential buyers away.

In this Workshop we'll explain a few simple techniques for taking product photos that will attract and impress buyers. We'll explain how to take a clear, well-lit image

using a digital camera and how to use a computer to get the best from it.

Very little is needed to take decent photos. Although having a **DSLR** camera will make getting great images a little easier, our tips will work with any digital camera or even a good cameraphone.

A simple tripod such as the Velbon CX440 (£25) can be handy, but isn't always needed, and free image-editing software can be found at www.snipurl.com/31av1.

Step 1

Here's a typical product photo of the type that's common on auction websites. We're trying to sell an old video game controller that's in pristine condition and reasonably valuable, but you wouldn't know that from a glance at this picture. It's poorly lit using the camera's flash, the red sheet used as a backdrop distracts from the product itself and the camera's autofocus has locked onto the sheet, leaving the product blurry. There's also a huge expanse of background around the product, making it appear small. To make it better, we'll adjust the background, focus, lighting and composition.



Step 2

What a difference some natural light makes. Here we've simply taken the product out of the dark and placed it onto a desk that's well lit with sunlight. With more light available, the camera hasn't needed to flash, so the colours look far more natural and appealing and the camera's autofocus has locked on properly, so the photo is sharp and detailed. This photo might suffice, but it's not perfect. Moving the keyboard and coffee cup out of the way would give a serviceable shot, but for the best possible result let's get rid of the table as well.

Step 3

Professional photo studios use huge rolls of thick white paper to create a neutral, light background when photographing products. Few of us have such a thing at home, though, so here we've created a DIY version by taping nine sheets of plain paper together and hanging them over a computer monitor. This gives a plain white background for photographing the product and reflects plenty of light, giving a soft shadow under the item. If there wasn't enough light coming from the window we'd use an electric light, bouncing it off the wall and paper background from a distance.

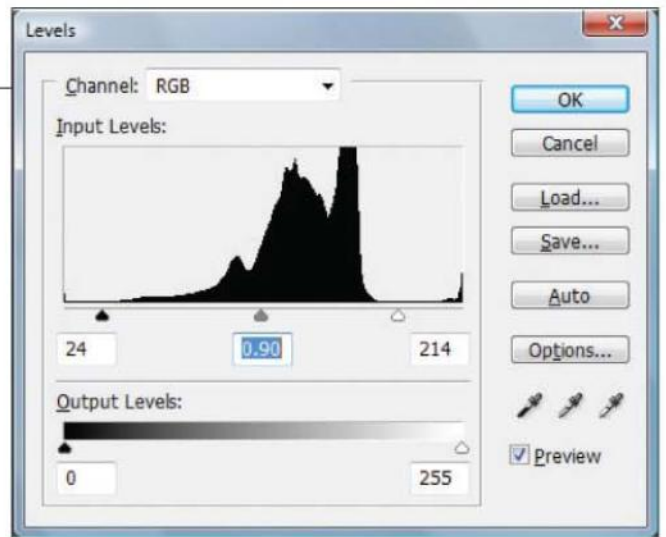


Step 4

Now the picture is focused, well lit and has a clear background, we've opened it in our image-editing software. The next step is to remove any distractions from the background. Here we've started to remove the bright lines that are visible in the top right where two sheets of the backing paper overlap one another. This is simple to do using the **clone brush** tool, which allows you to paint a copy of one area – in this case, a bit of plain paper – over the distracting paper joins.

Step 5

While the photo is opened in your image-editing software, make sure that the brightness and contrast are correct. If your image-editing program has a levels tool, make use of this to quickly set the image contrast. Here we can see that the image levels are concentrated in the middle of the graph, so to make the bright areas brighter and the darks darker we've dragged the black slider in from the left a little and the white slider in from the right. This brightens up our image, making it look clear and attractive.



Step 6

Finally, once all distractions have been removed and the brightness and contrast are set, use the crop tool to remove unnecessary background from the image. Aim to leave the product in the centre with just a little breathing space around its sides. Here's the finished image of our game controller – in just a few minutes we've transformed it from a murky grey-on-red mess to a sharp, simple shot that shows off the product against a background that's neutral and free from distractions. Pop this up on Ebay and it should be attracting bidders in no time.

Laying down the law

When selling items online, it's vital to keep on the right side of the law – and the tax man. We explain everything you need to know about trading online

For many people who want to de-clutter their homes – and earn a bit of cash while doing so – Ebay may be the answer. It seems an increasing number of people are getting bitten by the Ebay bug, and with a little work and dedication you can earn quite a bit of money from selling online. If getting rid of unwanted items every so often is the extent of your online earning, then you have nothing to worry about when it comes to consumer law or the tax office. You merely have to be honest in your description of the item and that's about it.

However, those people who have built up a little cottage industry for themselves by selling online may be bound by consumer laws in the same way as big shops. Many people don't realise that setting up shop online carries certain legal obligations, and Her Majesty's Revenue and Customs will be very interested in your additional income. Thankfully, you don't have to be a legal whizz or an accountant to make sure you stay on the right side of the law.

In this no-nonsense guide, we'll explain consumer law and possible tax implications.



It's my right!

One thing you'll soon discover if you are serious about selling online is that the customer is not always right. They may think they are, but sadly most are confused about their statutory rights. This isn't helped by the fact that the trader is often equally misinformed.

Although there are more than 100 consumer protection laws, the three key pieces of legislation that a sole trader or small business need to concern themselves with are the various Sale of Goods (SoG) Acts. They have been amended and augmented over the years, but for brevity and so as not to cause confusion we will bundle the key features under the title of Sale of Goods Act; Distance Selling Regulations (DSR); and the new Consumer Protection from Unfair Trading Regulations (CPRs).

For sole traders, the first two regulations are the ones that will apply most, but be aware of the new CPRs as these govern how you advertise your goods and your company to consumers.

Sole trader/private individual?

Which of these laws and how they apply to you will depend on what you are selling and how you are selling it. If you are selling as a private individual, none will apply.

Although items sold privately should be 'as described', your buyer can't expect the goods to be of 'satisfactory quality' or 'fit for their purpose'. Under consumer law they have no claim on you if they are not. Bear in mind, though, that if you lie outright, you can be hit with a civil suit.

The screenshot shows the BERR (Department for Business Enterprise & Regulatory Reform) website. The main content area is titled 'Distance Selling Regulations'. It defines distance selling as selling and buying by phone, mail order, via the Internet or digital TV. It lists the rights of consumers, such as the right to clear information, confirmation in writing, and a cooling-off period. It also provides a guide for businesses and mentions the E-commerce Regulations and the Distance Marketing of Financial Services Directive.

▲ It's important for businesses selling online to adhere to the Distance Selling Regulations

Having said that, it won't take much for you to morph into a sole trader. Start selling more than a few personal bits and bobs frequently at auction sites, add a Powerseller button, have an online web shop, and suddenly you're longer considered a private seller.

A sole trader is a business activity undertaken by a private individual. This could be selling goods (new or second-hand) or services, or both. If as a sole trader you intend to trade under a name other than your surname – for example John Smith trading as Smith's Pottery – all parties that enter into transactions with you must be made aware of your full name, according to the Business Names Act 1985.

Sale of Goods Act

This law states that goods, whether new or second-hand, must be fit for purpose and free of inherent faults and defects. If the goods do not meet these standards, the shopper has every right to return them for a repair, replacement or refund. During the first six months they do not have to prove that the goods are faulty. Rights last up to six years in England and Wales; five in Scotland. This law applies to both new and second-hand goods, whether you sell them from your online shop or at an online auction. However, you must make it clear to buyers if the goods are second-hand. The law states they need to take into account the price paid, shouldn't necessarily expect the goods to be of perfect quality, and must tailor their expectations of performance accordingly.

Distance Selling Regulations

If you are a sole trader you also have to abide by the DSRs, unless the buyer has bought through an online auction. The Department for Business, Enterprise and Regulatory Reform (Berr) considers that the Regulations do not apply to internet auctions of the type we've looked at in this *Ultimate Guide*. However, as yet, there is no

▲ Get information about safe shopping online from Berr

Ebay's 'Buy it Now' option, when listing an item at an auction site, your sale is not classified as an auction and so the DSRs will apply. These regulations give the buyer seven working days – starting from the day after receipt of the goods – to inform you that they are rejecting the goods because they are unwanted. They do not have to return the item to you within this time; they need only notify you.

Like it or not, the law states that you have to give a full refund. This includes paying back original postage or carriage costs. However, as long as you make it clear before the sale you can

HM Revenue & Customs advice for eBay traders
 Published February 19th, 2007

Conditions for e-trader status
 Are you making money from selling online?
 Many people now sell goods online on sites like e-Bay. Does this mean you are liable for tax? It depends on whether you are trading online. Trading means that you provide goods or services to customers via an online site and they pay you in return.

You are trading if:
 you sell goods that you bought for resale
 you make items yourself and sell them, intending to make a profit
 you sell or buy goods for other people and receive money for this (for example on commission), or
 you provide a service and receive payment (in cash or in kind).

If you don't think you are trading, or only sell occasional items, check whether you qualify as a non-trader.

Still not sure? You may find these examples useful.

If you are trading online you will be regarded as self-employed for this trade and you must register with us and possibly complete a tax return. Find out now how to register as self-employed and read about the taxes e-traders are required to pay.

You must register to let us know within three months of starting your business, or you could pay a penalty.

What are you selling?
 What are the e-commerce version of the traditional agent/referral sales model. An e-commerce affiliate is a website that advertises products or services, but refers potential customers to an e-commerce site to purchase the product. For example, my affiliates refer customers to sites like Amazon.com. If the customer makes a purchase, the affiliate who referred them normally receives a small payment.

What are you selling?
 Affiliates may be liable to pay tax on the payments they receive for referrals. If you are uncertain of what your status is, contact HMRC for more guidance.

Revenue & Customs

UK case law to confirm this.

▲ HMRC offers online traders some comprehensive advice on tax and Vat

However, if you use an instant sales feature, such as

Scam busters

Although buyers are given advice and warnings about scams, sellers are also fair game for fraudsters and unscrupulous customers. A report in 2007 found that cyber crime is hitting the income of Britain's online retailers by an estimated £580m a year. A sole trader could be wiped out by just one fraudulent transaction.

The problem is two-fold for the seller; they can lose not only goods but face what are known as

chargebacks by their payment provider (see page 14 for more). Get good advice from Get Safe Online (www.getsafeonline.org) and consider joining a free anti-fraud forum from specialists such as Early Warning (www.earlywarning.org).

Here are some common scams:
 • Goods not received – the most common fraud suffered by traders is customers claiming they have not received the goods they paid for.

Keep meticulous records.

- Long firm fraud – where a fraudster sets up a trading company with the intention of buying goods to resell. Check out anyone buying in bulk. If they have recently set up trading, insist on immediate payment.
- Different delivery addresses – using stolen or cloned credit or debit cards for expensive items, but asking for shipment to a different address. Verify addresses to be sure.

- International orders – there is a good reason that it is hard to get protection if you sell to some countries in Eastern Europe, Asia and Africa – particularly Nigeria. The chances that the seller will be scammed are too high.
- If someone wants to send a cheque for more than the goods are worth and asks you to reimburse the additional money from your account – don't. That cheque is sure to bounce.

The screenshot shows the BERR (Department for Business Enterprise & Regulatory Reform) website. The page title is 'Sale of Goods Act Quick Facts'. The subject is 'Sale of Goods Act, Faulty Goods'. The relevant legislation includes the Sale of Goods Act 1979, Supply of Goods and Services Act 1982, Sale and Supply of Goods Act 1994, and The Sale and Supply of Goods to Consumers Regulations 2002. The page lists key facts, such as the requirement for goods to conform to contract, the standard of satisfactory quality, and the rights of consumers regarding repair, replacement, and refunds. A navigation menu on the left includes links for Business Activities, Buying & Selling, Consumers: Estate Agents and Redress Act, Consumer Finance, Consumer Law Enforcement, Consumer Policy, Consumer Safety, Consumer Support, and Quick Facts Pages.

▲ The Berr website provides a useful quick-facts document covering the Sale of Goods Act

demand the buyer pays the return costs – unless, of course, the goods are faulty.

Enforceable CPRs

On 26 May 2008, the CPRs (Consumer Protection from Unfair Trading Regulations) came into force. These regulations outlaw misinforming or misleading people about products or services, such as failing to disclose important information. The intention is to close loopholes previously exploited by rogue traders (see www.computeractive.co.uk/2214065 for more information) and some offences will leave you open to criminal prosecution. An unfair commercial practice is one that distorts the consumer's behaviour – they buy something they wouldn't have normally, or

make a different buying decision. So, give thought to your product description as the law applies before, during and after a contract is made.

Taxing times

Depending on how much income you generate, you may be liable for additional tax and Vat.

As a sole trader you have to register with HM Revenue & Customs as self-employed, complete a self-assessment tax return every year and pay Class 2 and 4 National Insurance Contributions (NICs). Instead of paying tax on your income, you pay tax on your business profits.

Like a company, you can deduct business expenses from your business income to work out how much taxable profit you have made. Instead of paying tax on your income, you pay tax on your business profits. So keep meticulous records and don't think you can hide. HMRC actively searches for online traders, and some Ebayers have had their trading income handed over to the tax office by the site.

Don't panic

Hopefully, you won't be put off because hundreds of thousands of people have become successful sole traders and make a very good living out of trading online. It may seem daunting but there is a wealth of advice available, plus a number of organisations you can call upon for help. You'll find a useful list of organisations that can help you get started, in the box on the left.

Your tax liabilities are no different from being self-employed. If you understand consumer laws you won't fall foul and it can be an excellent selling point for your online business. Remember, do as you would be done by.

Helpful places to go

There is a lot of helpful advice available for sole traders and small businesses. The Office of Fair Trading (OFT) and Berr offer clear, concise advice on consumer law (DSR www.snipurl.com/35w5i; SoG www.snipurl.com/35w9r).

Consumer Direct and the OFT offer advice that tends to be less 'technical'.

Local trading standards advice and contacts, and useful links to other organisations, can be found at the Trading Standards Institute.

Business Links has a wealth of advice for start-up businesses.

HM Revenue & Customs offers advice on Vat, self-assessment and other taxes.

Consider joining an organisation such as the Federation of Small Businesses.

Office of Fair Trading
www.oft.gov.uk, 0845 722 4499

Consumer Direct
www.consumerdirect.gov.uk
0845 404 0506

Trading Standards Institute
www.tsi.org.uk
0845 608 9400 or 01268 58220

Business Links
www.businesslink.gov.uk, 0845 600 9006

Federation of Small Businesses
www.fsb.org.uk, 01253 336 000

HMRC
www.hmrc.gov.uk, 0845 605 5999

Print your own postage stamps

Don't queue for stamps! We show how you can print your own, quickly and conveniently

When you're selling online, chances are you'll spend a lot of time posting things to people. And while the Royal Mail may be a quick way to send things, who really enjoys queuing up for stamps? It may be OK if you just have to do it from time to time, but if you're regularly posting things you've sold online, waiting at the Post Office to have something weighed so that you

can pay the right amount for postage can take ages. Thanks to Online Postage, you don't have to do that any more; you can do everything with your PC. We'll show you how you can enter the details of your packet or letter online, then pay for the correct postage and print out a customised address label that works just like a stamp. All you have to do is put your letter in the pillar box.

Step 1

All you need to print postage online is an internet connection, Adobe's Reader software, and a printer. Start your web browser and type in the address www.royalmail.com/onlinepostage. Click the button to print First Class Postage, and then on the next page, click the Register link; fill in the form that appears with your details if you're new to the site. If you've registered before – to use the online postcode search, for example – enter your email address and password and click Log in.



Step 2

When you've logged in or registered, this is the screen you'll see, confirming the price of the postage and a deadline for using it. You usually have to post a printed label by the end of the next working day, so you can't print lots of them out in advance. Further down the page there's a useful summary of how the system works, and you can click the Back button on the page if you want to change the weight of the item you're posting. For now, we'll carry on with our first-class letter, so click the 'Print your postage' button.

Step 3

On this screen you enter the basic details of where you're sending your letter or package; for most addresses within the UK, all you need to enter is the number of the house, and the postcode, along with the name of the recipient, exactly as you want it to appear on the envelope. The website will look up the correct form of the address, to save you having to type it all in. Click the Continue button to go on to the next page.

Step 4

Now you'll see this screen; the information that could be worked out from the postcode will have been filled in for you in capital letters. For the *Computeractive* address, it turns out we didn't add enough information; there has to be something in at least one of the boxes in the grey area at the centre of the page. So, in this case, we've had to enter both the street name and the number of the building; for home addresses, the site will usually find all the information for you, but you should always check it carefully.

Step 5

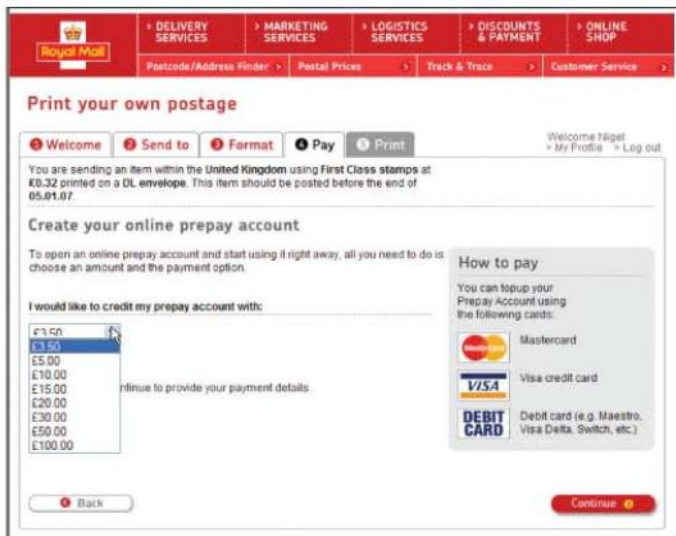
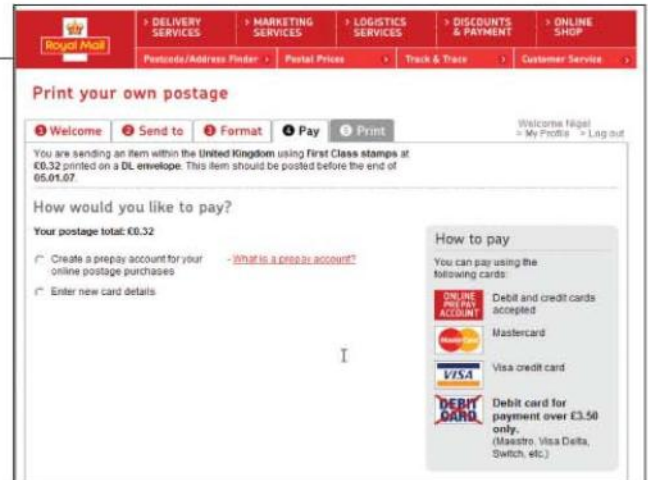
When you're happy with the information, click the Continue button; on this screen you can choose how you want to print your label; we've chosen a DL envelope – the standard business size – but you can also print on A4 labels or paper, and choose whether you want a full-page, half-page or quarter-page label. Although sticky labels are convenient, you can just print on ordinary paper, and tape it securely to the front of your package or envelope; alternatively, the Royal Mail online shop sells labels you can use in most printers. Click Continue to move on to the next stage.

Step 6

Here's a first look at what your label will look like when you print it; you can check the details of the address on screen, and if you realise that you got the weight wrong, or want to choose second class, for example, click the Change Service link. You can check how the printing really looks using the 'Print a sample' link. And if you want to put your return address on the label, click 'Add return address'. You'll see a screen like the one in step 3, so you can add your details – and you can save them too, so they'll be used on labels you create in future. Click 'Continue' when you're happy everything is correct.

Step 7

Now you need to choose how to pay; you can use a credit card to pay for your postage, or a debit card if it costs more than £3.50. If you'll be using the site often, however, a Pre-pay account makes life simpler, as you don't need to find your wallet each time you want to send a letter. Instead you top it up, like a mobile phone, and the cost of each item is deducted when you buy it. Choose the Pre-pay account option, and then click the Continue button.

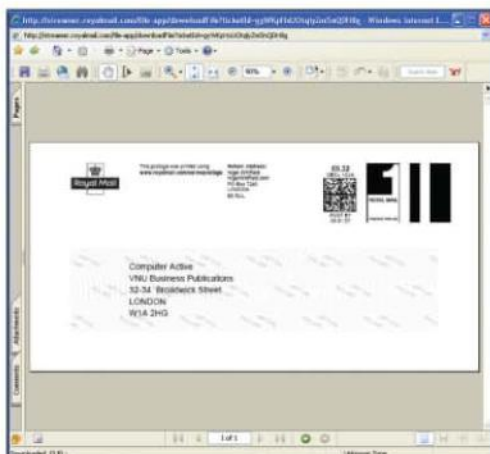
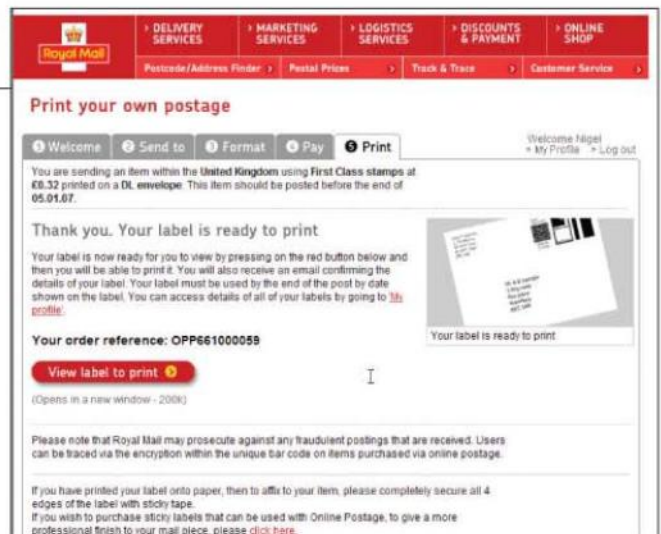


Step 8

Choose how much money you want to add to your Pre-pay account; the smallest amount is £3.50, but you can add more if you send a lot of letters; on the next screen, fill in your card details to top up your new account. Unlike a mobile phone, the Royal Mail website lets you remove credit and send it back to your card, so it doesn't have to sit in their bank account instead of yours. You can manage your account via the My Profile links when you've signed into the website.

Step 9

When you've selected how to pay, you'll see a confirmation screen, where you can change any of the options, including the address, return address, type of postage and print settings. Check the details, and then click the Confirm Order button; after a short pause while your label is created, this screen will appear. If there's an error, you'll be told – and you won't be charged until you see this screen. You'll also receive an email order confirmation, and if something goes wrong with the printing, you can use the order number to request a refund.



Step 10

Click View label to print and a new window will open with your label. Make sure your printer's ready, then click the Print button. If you printed on paper or a label, just fix it carefully to the envelope. Don't close the window until you're happy with the results – you may need to print again if your paper jams, for example. Remember that you must use the label before the end of the date shown on it, otherwise it won't be valid.



Gadget goldmine

Make a bit of extra cash from your unwanted gadgets

If you remember the episode of *Only Fools and Horses* in which the Trotters discover they have a multimillion pound antique sitting around in their garage, then we're sure you'd love to unearth your own hidden treasure. While unwanted gadgets are unlikely to set you up for life, old technology can reap a modest return if you know where to dispose of it. In this feature, we'll show you how to take advantage of a range of recycling schemes, auction sites and shops that can help you generate a bit of extra cash.

According to research by personal finance company Motley Fool (www.fool.com), the average household has around £375 worth of unwanted, but usable, gadgets lying around the home. Environmental charity Waste Watch (www.wastewatch.org.uk) estimates that around one million tonnes of perfectly good electronic devices are discarded every year.

You don't need to leave things sitting in the drawer – there are many ways in which you can

make money from old mobile phones, portable music players, cameras, handheld PCs and more – and you don't just have to advertise them for sale on Ebay.

Online classified advertisement sites, such as Loot (www.loot.com) and Gumtree (www.gumtree.com), are worth investigating. As well as selling products, Gumtree offers a bartering option that enables you to swap items with others. Swap It Shop (www.swapitshop.com) is another example of this trend: users set a starting bid for their item, but instead of earning hard cash when it sells, the site pays out in 'Swapit' points you can use to purchase something else on the site. For example, we found a Nintendo DS Lite handheld games console earning 250,000 points, a handheld PC raking in around 8,000, while a new iPod Nano was sold for 5,250 points.

Cex (www.cex.co.uk) is another site that lets people exchange or sell gadgets. It buys unboxed

phones and other gadgets, and gives users payment depending on the state of the products. For example, a boxed Nintendo Wii will earn you £128 to spend on its site, or £108 cash. A second-generation iPod Nano will earn you £56 of credit or £40 cash. The site offers several ways to convert old electronics into cash; you can either complete some details online and then post the item to Cex or take it straight to a branch. Cex buys and sells games, gadgets, computing peripherals, phones and more.

Old mobile phones are particularly easy to sell on. According to Mopay (www.mopay.co.uk), a mobile phone recycling company, unused handsets that could turn a profit are discarded at a rate of 1,700 every hour in the UK. Envirofone's phone trade-in prices vary from £1 up to about £100, with an average of £25 paid for each handset (www.envirofone.com). Among the mobile phone companies, only T-Mobile and Virgin provide a cash-back recycling service, although others will accept old handsets for safe disposal.

Internet service provider Tiscali (<http://recycle.tiscali.co.uk>) has set up a similar scheme where people can use its Recycle Calculator to work out how much their old mobile is worth. In the US, some large companies have started similar schemes. PC manufacturer Alienware (www.alienware.com) has opened an exchange website that allows users to trade in PCs, Apple Macs, notebook PCs, mobile phones, iPods, digital cameras and games consoles for payment or credit towards a new gaming computer.

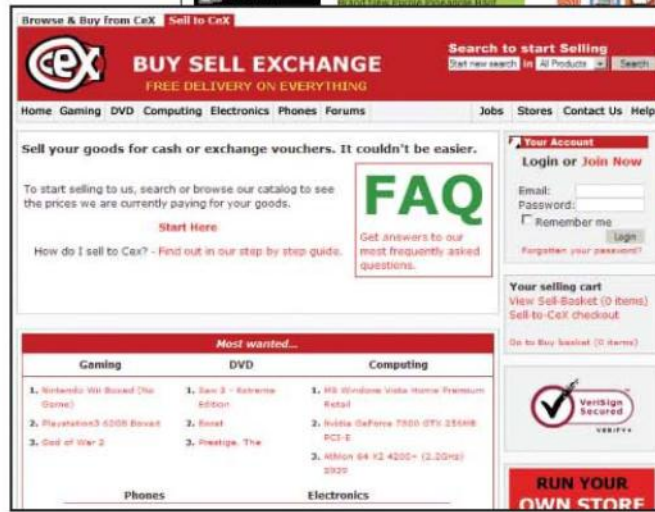
Under the hammer

Online auction sites are a popular destination for bargain hunters. Although Ebay is the best known (www.ebay.co.uk), we recommend you also take a look at QXL (<http://uk.qxl.com>), CQ Out (www.cqout.com) and Total Bids (www.totalbids.co.uk).

As long as your gadget is in good condition, it could turn into a nice little earner. For example, we found a second-generation 2GB iPod Nano, bought in 2006 for £99, attracting bids of around £40 on Ebay. Similarly, mobile phones, whether bought or provided free with a contract, can be sold, providing you have completed or paid out the contract. If the phone is locked to a single phone company, you must be very clear about this in your advert.

Make sure you give as much information about the gadget, including any minor faults or scratches, and provide at least one clear photograph. For information about how to take photos that will help your gadgets sell, check page 22 of this *Ultimate Guide*; remember that pricing a gadget higher than similar items could also mean it is left on the shelf, so scout around the auction site to see what kind of bids similar items are attracting.

Online shop Amazon (www.amazon.co.uk/marketplace) also has a marketplace where you



▲ Swapitshop is based on the current trend of swapping your unused gadgets with others

◀ Cex allows you to convert your old electronics into cash, but also sells games, gadgets and more

can sell second-hand goods at a set price. The item must be the same as something sold as new on the main Amazon site, so it can be included in the 'New and Used' section of product listings. Play.com offers a similar service – you can find out more about both on page 36.

Finally, while digging out old gadgets could prove profitable, there are a few things you need to do before selling them on. For example, deleting music files from portable music players means you won't fall foul of copyright laws. And remember to remove all Sim cards from phones and delete any hard disks, phonebooks or other stored personal information.

Don't be a litterer

Sometimes a gadget really is worthless, whether it's damaged or so old as to be of no interest. But think twice before dropping it in the bin.

In July 2007, the UK Government introduced the Waste Electronic and Electrical Equipment (WEEE) Directive, which encourages consumers and businesses to dispose of electrical items in a responsible manner. The regulations aim to tackle the growing amount of potentially toxic electrical waste that's dumped in landfill sites – both here and overseas.

There are a number of Government-led schemes that will help you recycle your old gadget. Waste Connect, for example, gives a list of local facilities that recycle electrical items in your area (www.wasteconnect.co.uk).



co.uk). Both the Department for Trade and Industry (www.dti.gov.uk) and the Environment Agency (www.environment-agency.gov.uk/weee) offer similar advice.

You can also take gadgets to your local household waste recycling site, or simply ask your council to collect your waste electrical products, which they are obliged to do if you ask. You will not be committing an offence by putting old gadgets in your bin, but it makes sense to dispose of rubbish responsibly.

For what it's worth

Turn your trash into treasure – and make sure you get what it's worth

Useful links

Auction houses

Woolley & Wallis
www.woolleyandwallis.co.uk
Give a free estimate if you send an email with attached photo

Bonhams
www.bonhams.com

Christie's
www.christies.co.uk

Books

Abebooks
www.abebooks.com
Booksellers from all over the world list on this site

Coins, medals, stamps

Spink
www.spink.com

Comics

26Pigs
www.26pigs.com
Good for getting prices on comics, annuals, collectables

Free valuations

Mythings
www.mythings.com

Sports equipment

Mullock's
www.mullocksauctions.co.uk

Stamps

We buy stamps
<http://stamp-valuations.co.uk>

London Stamp Exchange
www.londonstampex.com

Anyone who's watched programmes such as *Cash in the Attic* or *Antiques Roadshow* has probably spotted something that they have at home and wondered if their piece of trash is really a treasure in disguise.

If you want to clear a bit of space and make a bit of extra cash, take the time to find out how much your unwanted items are worth. But how do you discover its true value? Well, the internet can be a useful tool. With old gadgets and the like, Ebay is probably your first point of call (see our feature on selling gadgets on page 32). But for other collections – old books, comics, ornaments, furniture and so on, it can be a bit more tricky. Thankfully, there is help available online.

Collectable or rejectable?

Let's start with books – if you're having a clearout, you may be tempted to take the lot to the charity shop, but wait one minute. First things first – check you haven't got any first editions lurking; a 1937 signed first edition of Tolkein's *The Hobbit* sold in March for a record £60,000. Also look for first novels of popular modern authors and books that have been turned into films.

Course texts are pricey, so if you have your old student books, see if you can sell them on Amazon's marketplace (www.amazon.co.uk). It's also a good starting point for valuing other books. If you have a large collection, you could call in a dealer from a second-hand bookshop, but be aware that they're likely to offer around a third of the price they hope to sell for. Log on to Bookfinder (www.bookfinder.com) to get an idea of values.

While you're clearing shelves, how about that music collection? Experts now say that with digital music so prevalent, the value of rare vinyl has increased. Paul McCartney's copy of *That'll be the Day* by the Quarrymen is thought to be worth more than £100,000, but even the first copy of the *Now That's What I Call Music* series is now worth around £10. One huge marketplace for record dealers is www.gemm.com, where there's also a good searchable database.



▲ Postcards can be valuable, particularly if they feature unusual locations

While we're talking nostalgia, check out the loft for old toys. Condition and packaging are vital in the valuation of old toys – the box can make up two-thirds of the total value. Take a look at specialist sites such as Vintage Toybox (www.vintage-toybox.co.uk), where a 1961 version of Monopoly is priced at £18 or a 1963 first edition of Mousetrap at £25. A Dinky promotional van from the 1930s sold for £30,000 at toy specialists Vectis auctions (www.vectis.co.uk).

In the shed or garage

Have a rummage in the shed and garage – there could be some bounty. If you've inherited old golf clubs or fishing gear, take a closer look at them. Antique reels, lures and baits are popular with collectors – and certain golf balls from the early 1900s can make you around £200. For free valuations on cricket items, email 334notout (www.334notout.com), or for a wide range of items, contact www.sportingmemories.co.uk. And look out for any old tools with ebony or brass on them. Find out more at Tony Murland's Antique Tools site at www.antiquetools.co.uk.

Valuables

Some things are made for collecting – Beanie toys and Disney special editions for instance. And timing is everything – prices can go up and down. To gauge interest, go to specialist collectors' sites. World Collectors Net (www.world



▲ Find out the value of rare vinyl by visiting record dealer marketplaces on the internet

collectorsnet.com) has links to collectable-related sites from antique dolls to Disneyana.

In the past, every boy had a collection of stamps or cigarette cards, many of which have been passed down the family. The 'penny blacks' of the cigarette card collections are the Taddy cards – a set with one card missing sold for £4,600 and was expected to increase by £10,000 in the next 10 years.

For stamp valuations, try *www.stamp-valuations.co.uk* for a free online estimate. Postcards can also be valuable: the world's oldest postcard, sent in 1840 with a Penny Black stamp, sold for £27,000. Apart from these gems, pre-1940 cards are the most sought after, and those of unusual attractions are likely to be worth more. Get an idea of values at Sunny Days' catalogue at *www.sunnyfield.co.uk*.

Vintage clothes

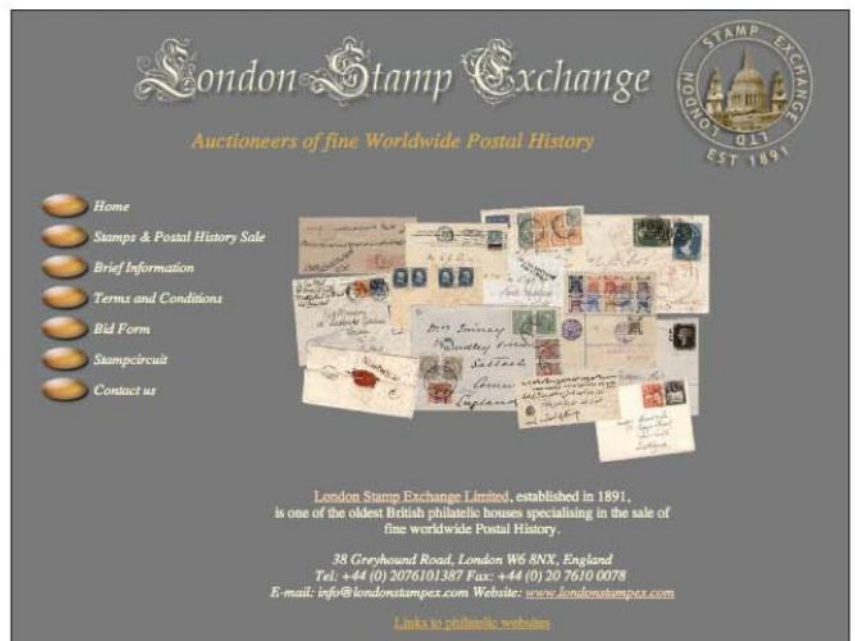
It's sometimes the things that have just sat in the wardrobe that can garner the most profit. Those old clothes for instance. But what is considered vintage rather than old tat? Ebay has a useful guide to identifying vintage clothing and ascertaining its condition. Take a look too at *www.whatsmineisyours.com* to get an idea of how much things are going for, or find an online seller such as The Frockerly (*www.frockery.co.uk*). Don't forget the wardrobe itself, either! Look out for furniture made by a famous designer such as Charles Eames or a classic manufacturer such as Knoll International. Take a look at the useful step-by-step guide to ascertaining if your furniture is a work of art at *www.cilss.org/antique-furniture-valuable.html* then send off the details, with photo, for a free valuation from Fellows & Son (*www.fellows.co.uk*).

Selling up

Whatever you're selling, get a couple of valuations where possible, to give a realistic figure for your finds. Bear in mind that anyone who plans to sell on your goodies will want to make a profit for themselves, while auction houses will want to achieve the highest possible

figure so that they get their commission. In online auctions, take into account fees for posting the item. If you have a lot of items to sell, consider getting a drop-shop to do it for you. These businesses handle the whole thing, from ascertaining the item's value to dealing with sellers. They will charge you a percentage of the sale figure as commission, but their knowledge of online selling can be invaluable.

Always advertise collectables on the appropriate forums. For less valuable items, take advantage of free ads such as those on Gumtree. And for the rest? Pack it in the car and have a fun morning meeting buyers at a car boot sale. If you do find something of value that you don't want to sell, don't just bung it back in the loft. For many items, the changes in temperature can be damaging, so seek specialist advice on the correct storage – and make sure your house contents policy is updated if necessary.



▲ Valuations of your stamp collection are available online – but try to get a couple of quotes

Make money from Amazon & Play

Ebay isn't the only place to make money on the web – we show you how to corner the market in unwanted books, films, CDs and games

The internet has transformed the way we buy books, music, games and movies. But now two of the biggest online retailers of these items provide a way for you to sell entertainment you have finished with for hard cash. It's already possible to do this at Ebay, but while the auction giant undoubtedly has a huge audience of ready buyers, sites like Amazon (www.amazon.co.uk) and Play (www.play.com) offer something that we think is even more valuable – a captive audience.

When people visit these sites, they tend to search for specific items, usually to see if they are available cheaper than in the shops. The beauty of Amazon and Play is that each new item sold is flagged with the lowest price on 'new and used' versions on offer from ordinary consumers. That means your sale is highlighted in the one place a prospective buyer will definitely be looking for it.

Prospective buyers at Ebay have to trawl through hundreds of listings in Ebay and decide

which sellers have a good history, whose auction has the best pictures and description, and how long remains to place a bid. Amazon and Play don't provide auctions – sellers simply set a price, describe the condition of the item and wait for a buyer to come along.

In this short article, we will explain how the markets at Play and Amazon work, while the workshop on page 38 gives a step-by-step guide to listing an item for sale at Play.

Set out your stall

The process of setting up an account and selling items at both sites is broadly similar. You need to provide a home address, telephone number and bank account details. This information isn't published; it is needed to make payments to you and to contact you if there's any problem with an item you have sold, such as if it goes missing in the post or the buyer believes it is not in the condition you described. There is a full guide to selling at Play on the next page, so let's take a quick look here at Amazon Marketplace.

Go to www.amazon.co.uk and click the link at the top left, marked Shop All Departments. A new menu bar appears; click the link labelled Sell Your Stuff. A box appears that asks you to identify the item you are selling, and this is where it gets really clever; you can choose to enter the title of the item and browse through a list of possible matches on the main Amazon site. But it's

much easier to use the second box, where you can enter either the number printed beneath the barcode on the item box or cover, or for books the International Standard Book Number (ISBN), which is usually positioned above the barcode.

The benefit of doing this is that the unique barcode or ISBN links directly to the equivalent new item on sale from Amazon, including a full description of the content and box or cover images, thereby removing the need for you to provide this information, as would be the case

▶ Selling your product on Amazon is easy

▼ It will even guide you through setting up your account

Please verify that this is the exact item you want to sell.
Review the item below. If this isn't the exact item you want to sell, please enter your ASIN, ISBN, EAN or UPC.

[I Am Legend \[Blu-ray\] \[2007\]](#)

Classification: Not for sale to persons under age 15.
By placing an order for this product, you declare that you are 15 years of age or over.

Starring: Will Smith, Dash Mihok, et al.
Director: Francis Lawrence

Edition Details:
• PAL, Special Edition
• ASIN: B0012YG7PK

Select the condition of your item
Please choose from the dropdown menu below. You may select "Collectable" if your item is signed, out-of-print or otherwise rare. Review our [condition guidelines](#).

Condition:
Select one:
New
Used - Like New
Used - Very Good
Used - Good
Used - Acceptable
Collectible - Like New
Collectible - Very Good
Collectible - Good
Collectible - Acceptable

Add your comments about the item
Please add a short comment to further describe your item. You are limited to 1000 characters.

amazon.co.uk

CREATE ACCOUNT CREDIT

When your phone rings, answer it normally, and

You

We are now attempting to call you at [01234 567890](#)

I have completed the phone verification process.

I have not received the call.

Need Help?
Are you having problems with our phone verification process? You can find help to common problems in our [troubleshooting guide](#).

Conditions of Use & Sale © 1996-2007 Amazon.com, Inc. and its affiliates



◀ An ISBN number is all that is needed to directly link to the equivalent new item for sale on Amazon's site



when selling through Ebay. Do not include hyphens when entering these numbers, but if the 13-digit ISBN ends with the letter X, be sure to include it. Now click Start Selling and a summary of the item associated with that code number appears. We've tried it with a selection of books, games and movies, and it works perfectly.

Now Amazon will guide you through the account setup. You will be asked to rate the item's condition and give a quick summary (to add details such as whether packaging is in good condition, or if it has never been opened – if you are selling an unwanted present, for example). You also need to set a price – both sites will tell you the current highest and lowest price on offer. When using Play, note that your price should include a postage and packing fee; Amazon charges buyers a set postage fee depending on the item, and takes an administration fee before passing the balance on to you (more on how that works shortly). You'll also need to say where you are prepared to post items to – whether just the UK, to an EU member state or worldwide.

At one stage, you'll be asked to give a contact telephone number for an automatic verification message. This is an anti-fraud measure and you can't proceed without completing it. A mobile number is fine, but if you're using dial-up and want to give your home number, you'll have to disconnect from the web first. Instructions on how to deal with this are given on the web page that asks for the number. The page displays a four-digit code number and when your phone rings, you will be asked to enter this on your phone's keypad.

Payment, fees and delivery

You are obliged to use the payment systems provided by Amazon and Play (Amazon Payments and Playfunds). When someone buys one of your items, their credit or debit card is charged and the funds are transferred to your Amazon Payments or Playfunds account. Both

sites charge a fee for this: Amazon takes 86p plus 17.25 per cent of the total cost paid by the buyer, although it pays your Vat on the item. Amazon automatically credits your bank account with any funds in your Amazon Money account every 14 days, although you can instigate a manual transfer. Funds take up to 10 working days to be transferred.

Play charges 50p and 10 per cent of the item cost, but if you decide to transfer the money from Playfunds to your bank account, a further five per cent is charged. However, if you use the money in your Playfunds account to buy other items from Play, this charge is not made. As for Vat, Play simply states that you are responsible for paying this yourself should the Vat man ever come calling.

Once payment from the buyer has been cleared, both sites will send you an email with the buyer's postal address. You should dispatch it as soon as possible and we advise you to obtain a proof of posting slip from the Post Office in case the item goes missing. In this case, you have to refund the buyer and make a claim against the Post Office yourself.

Avoiding disputes

It's worth noting that both sites offer a money-back guarantee to buyers in case of dispute. Neither site (like Ebay) is involved in the sale directly, so buyers will be given your email address if a problem arises in order to resolve it.

If the situation can't be resolved between you, the buyer can apply for a refund from the sites – and this will be charged back to you. The best way to avoid this is to ensure the description of your item is as accurate as

possible. If there is cosmetic damage (such as torn pages, tea stains or anything you wouldn't expect to see on a brand new version of the item), list it in your description. You should also obtain a proof of posting slip from the Post Office.

If a buyer does raise a question, answer it as best you can and treat them as you'd expect to be treated by a retailer. Buyers can leave feedback, much as they can on Ebay, so a little civility goes a long way.

Sell books and DVDs the easy way

Making a profit on unwanted entertainment is simple with Playtrade – here's how

Most of us have shelves heaving with CDs, movies, games and books that we have either finished with or didn't particularly want in the first place. Such items make simple presents for birthdays and at Christmas but, while the thought is always appreciated, sometimes the gift itself is not. Whether you are having a clearout or hoping to trade in an item for something you would prefer, Play.com's Playtrade service provides a simple way to cash in. As explained in the

feature on page 36, you can offer a second-hand copy of any item for sale at Play.com alongside the retailer's brand-new version. When prospective buyers look up a title on the website, the lowest price for a used copy is displayed alongside Play's own price. This gives buyers the chance to save money and gives you the opportunity to make a tidy sum. The money you make can be credited to your bank account or used to purchase other new or used items from Play.

Step 1

Open your web browser, type www.play.com into the address bar and press Enter. The Play home page appears, with a list of navigation tabs at the top of the window. Hold your mouse pointer above the tab labelled Sell Your Stuff and a list appears giving you the option to sell a DVD, CD, game, book or a games console – click the appropriate option. We are going to sell an old copy of the first *Lord of the Rings* movie so have chosen DVD. Don't worry about whether you have a Play account at this point, as you will be prompted to set one up if needed as part of the process of selling your item. If you have bought goods from Play before, you will still need to set up a Playtrade account, which again you will be prompted to do.



Step 2

Playtrade makes it easy to find the appropriate listing for your item. You can type in the name of the item and then browse through a list of possible matches on the main site, but it's far simpler to type in a DVD's barcode number (also called a UPC, or Unique Product Code). If selling a book, you can also search by the International Standard Book Number (ISBN), which is usually printed near the barcode. For barcodes, type in every number below the black and white lines, but don't include any spaces or other characters. ISBNs have 13 digits but if it ends with the letter X, you should include this with the number. We're going to search by barcode so we have clicked the down-arrow labelled Product Area to select DVD, and typed the number into the box below.

Step 3

Once Playtrade has found a match for the DVD, you need to describe its condition. Click the dropdown menu labelled Condition and select an option: 'New', 'Used – very good', which indicates that at a casual glance the item appears new. If you select 'Used – good' or 'Used – average' give some detail in the box beneath the list. Be honest and list any minor defects. If a CD or DVD has jumped or is scratched, don't try to sell it. Beneath the box is a list of options for where you are prepared to post the item to, and there's a link to the site's dispatch and delivery guidelines, which we advise you to read carefully.

Step 4

Now it's time to set the price, which must include what it will cost you to post the item – this cannot be added later. Beneath the box where you enter your charge are some notes on Play's own price for this item, with the lowest charges for second-hand versions in very good condition and the cheapest version overall. This will guide you on setting a fair price for your copy. If you exceed Play's price there's no reason for people to buy your used copy. Select the country you are dispatching the goods from (UK for most of us) and the quantity you are selling, then click Continue. Now you will be asked to enter your Play.com account username and password if you have one, or to set one up if you don't. Click the appropriate option.

Step 5

If setting up a new Play.com account, follow the on-screen instructions. You will be asked for a postal address, credit or debit card details (which are stored securely and not used unless you buy something from Play) and a delivery address. Then you will be prompted to set up a Playtrade account for selling. Choose a nickname, provide your contact details (which are used to notify you when your item is sold) and bank account details so the profit from sales can be transferred to you from the Playfunds account created for you. Finally you will be asked to activate your account – Play will send an email to the address you provided, which contains a link you must click to verify everything is in order.

Your Account

PLAY.COM

- ▶ Outstanding orders
- ▶ Order history
- ▶ Product reviews
- ▶ Gift vouchers
- ▶ Delivery addresses
- ▶ Credit/debit card
- ▶ Mobile phone
- ▶ Settings

Playtrade

- ▶ Listings
- ▶ Sales
- ▶ Account Preferences
- ▶ Account Summary

Back to shop Sign out

Step 6

Now you're ready to add your item to the main Play site listing. A summary of your item, its price and the profit you will make if the item is sold is displayed, along with an explanation of the charges made by Play. If you're happy that everything is correct, click 'Confirm Listing'. If you change your mind and want to cancel the listing, manage your account, transfer funds or have other queries, then sign in to the main Play site and choose the appropriate option from the panel on the left-hand side of the page.

Bangers & cash



Get behind the driver's seat at Ebay to rid yourself of your unwanted motor

Selling a second-hand car is easier than ever thanks to the popularity of the auction website Ebay. We show you how to list a car on the site and keep your sale on track.

The key to selling something is to reach as many people as possible who might be interested in buying it. If you're selling an old car in order to buy a new one, then possibly the biggest collection of potential buyers is available on Ebay.

More than three million people visit Ebay Motors every month and, according to the company, a car is sold on the site every two minutes. If you're looking to offload your current vehicle or buy another car, the sheer number of visitors to Ebay makes it a great first stop. The cash you pay for a listing on the site will get you far more exposure than you can expect for the same kind of fee in a car trading magazine.

Research assistance

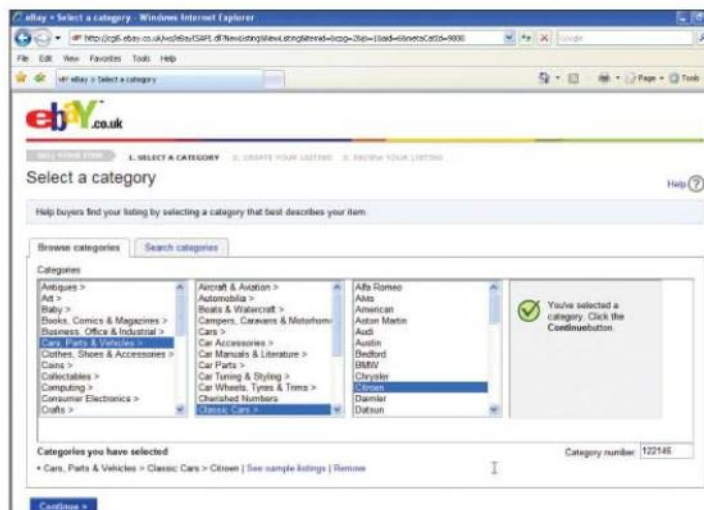
To put together a comprehensive listing for your car, you need to gather plenty of information. Basic make and model details are easy, but other information, such as the engine size, whether it

has anti-lock brakes, airbags and other valuable extras may need more investigation. Make sure you have all the relevant information before you put a listing together. Anything you forget to include could result in a lower price.

From a legal point of view, you need two main things: the MOT certificate and logbook, also



▲ More than three million visit Ebay Motors each month



▲ It's possible to place your car in more than one category on the auction site

known as the V5 document. If you're selling a car that's less than three years old, there will be no MOT certificate, but for everyone else, having less than six months of MOT remaining will reduce the price. No logbook also means you won't be able to sell the car for its true value.

The last piece of information you'll need is a valuation, especially if you plan to set a reserve on the auction or a 'Buy It Now' price. Dozens of websites can give you this sort of information, but our favourite for newer models is What Car? at www.whatcar.com, which offers a free rough valuation and general information about models to help write a description.

Listing post

To get started, go to Ebay motors, at <http://motors.ebay.co.uk> or just click the Ebay Motors button at the top of the page. On the front page, there's a 'Get selling' box, which contains a link you can click on to say that you're a private seller. Once you've clicked on that, you'll be asked to choose a category for your car.

It's possible to place your car in more than one category, such as 'Classic Cars' as well as the regular 'Cars' section, but the listing fees will be doubled as a result. Listing by manufacturer will suffice for more run-of-the-mill machinery.

When listing the car, you can enter the registration number. The idea is that key information about the vehicle can be filled in automatically based on DVLA records. For older models, imported cars and specialist vehicles, including motor caravans, this isn't very reliable. However, for regular cars, it's a good time-saver. Do check, though, that all the information is correct before submitting it. At the bottom of this page, you can choose whether to sell at a fixed price, via an auction or a classified ad.

Say what you see

To make compiling your car listing easier, write the main description in a Word document and spellcheck it to minimise the chances of making a mistake. You can copy and paste the words straight into the Ebay listing window later on.

The first thing to write is a strong line or two to start the listing off; being positive without slipping into the slimy patois of a used car salesman is the key. A good opening line might

be 'You are bidding on a very smart 2004 Kia Sorento XS diesel. This high-mileage example has a full service history, leather seats and is in excellent all-round condition'.

The main description should cover all the things a buyer needs to know. Split the description into logical sections, but keep things brief – between 150 and 200 words – to prevent buyer boredom. Make sure you mention the mileage and any desirable aspects that will make your car stand out.

It's best to be honest about any problems a car has, but many Ebayers

dwell on the negative points of their car to an absurd extent. You have a legal obligation to be truthful, but if you overplay the bad points, it'll simply put potential buyers off. For example, if the car has a dent, say the bodywork is excellent apart from a small dent – you are trying to sell the thing, after all.

Image is everything

The next thing to consider is the image section, where you get the chance to upload pictures. It's important to put some thought into your images. According to Ebay, cars with six or more photos sell for an average of 20 per cent more than those with fewer pictures, but quality is key. You can find some useful photography tips on page 22 of this Ultimate Guide.

The main picture should allow viewers to see the front and one side of the car. Avoid taking the picture in bright sunshine if possible, and ensure it's in focus and that the car fills the picture. With 12 small photos included in the listing price, there's plenty of opportunity to show the main views, but avoid repeating photos.

A dashboard image, including a close-up of the milometer reading, is a good idea, along with views of both sides and a shot of the rear. A good interior photo is worthwhile, as are close-ups of any faults mentioned.

There are various picture upgrade options to consider with the listing. The Supersize option is good for seeing larger versions of your pictures. ▶

Online alternatives

Selling cars online isn't exclusive to Ebay, and if you want a more traditional sale or are selling something a bit special, it's worth looking at the alternatives.

Traditionally, selling a car meant putting an advert in car trading magazines *Exchange & Mart* or *Auto Trader*. Both publications have websites – www.exchangeandmart.co.uk and www.autotrader.co.uk respectively – but *Auto Trader* in particular has improved a lot in an effort to compete with Ebay. *Exchange & Mart* has also improved, but

the search facilities aren't as easy to use or as exhaustive as on *Auto Trader*. In both cases, a clear, unfussy advert on either of these sites is likely to yield a buyer.

If the car you're dealing with is unique, a specialist website is an option. Pistonheads (www.pistonheads.com) is one such site and has the huge benefit of being free. While Ebay may boast billions of visitors, the fact that they're as likely to be shopping for a wooden spoon as a sports car means the smaller, targeted audience on Pistonheads is more likely to yield a result.

▲ Your main description should cover all things a buyer would need to know, such as registration details

This costs £1 per listing and will pay for itself in helping serious buyers make a bid. Uploading a Gallery picture is a good idea too, as it means a small picture of your car will appear in the search page list. For £3.50 extra you can have the listing highlighted, while £15.95 will see it featured at the top of the page. You can see all the different options by clicking on their names on the page at <http://pages.ebay.co.uk/help/sell/motorfees.html>.

Remember to upload the best picture first as with any Ebay listing, as this is the one that will appear on the search result screen.

Money matters

The pricing for a motor auction differs from other auctions on Ebay. Regular Ebay auctioneers are charged two fees for a sale – an initial fee for the listing, known as the insertion fee, and a final value fee. In regular auctions, the maximum insertion fee is £3, while the final listing fee is based on a percentage of the selling price. In Ebay Motors, the listing prices are structured in the same way, but the values are different, reflecting the higher final sale in car auctions.

The listing fee for Ebay motors is £8. If your car doesn't sell, that's the amount you'll be expected to pay. Hopefully your car will sell and, depending on the price achieved, the final listing price will be calculated. For vehicles up to £1,999, the fee is

fixed at £20, which, added to the listing fee, makes £28 in total. For vehicles between £2,000 and £3,499, the final listing fee is one per cent of the total value – between £20 and £35. Sales for more than £3,500 or more are charged at a flat rate of £35, which makes your total listing fee £43, providing you don't get silly with your listing options such as extra images, highlighted listings and other things to get your advert noticed.

Based on the fees applied, it makes sense to go for more expensive options only if you are selling a high-value vehicle or a popular model and want it to stand out from the many others available on

the site. Incidentally, if you decide on a classified advert listing, which has a fixed price and no auction facility, there's a flat fee of £12.99 and no final listing fee is applied.

The biggest sting is likely to come if the buyer wants to pay for the car using Paypal. While Paypal can be secure and straightforward to use, it can also work out quite pricey on high-value items. Also bear in mind that there is no Buyer or Seller protection for items that cannot be posted.

If you are happy taking cash for the car when the buyer collects it, that's the cheapest route, as there are no transaction costs to bear, but the happy medium is a bank or building society draft. These typically cost around £15 to raise, but are guaranteed not to bounce, unlike a conventional personal cheque. For more information, go to snipurl.com/17j6m.

During the auction, expect questions from other users and make yourself available to show the car, as any serious buyer should want to see it before bidding. Once the auction has finished, contact the winner to arrange the final details of the finance and a convenient collection time. From here, the sale is like any other. Ensure that your buyer signs the V5 log book in accordance with the instructions on the document – you must do the same and keep the correct half of the document to send to the DVLA; if you don't, you could receive parking tickets and demands to pay road tax long after you've sold the car.

Home straight

It's a good idea to make two copies of a sales agreement beforehand – one for the new owner, the other for you. Jot down the make and model of the car, registration number and chassis or VIN number, year of registration, agreed sale price and deposit paid, and both yours and the buyer's name and address. Finally, write clearly on both copies that the vehicle is 'sold as seen', so there is no grey area of responsibility if the car develops a problem later on.

A common-sense approach and following the regular rules of car selling should get the result you want. The three main things to remember are to provide plenty of information and photos about the car, set aside the time to deal with any questions and ensure you have the money before handing over the keys. Do this, and there's every chance you'll have a new space in your driveway.

View Fees for: ebay.co.uk | eBay Motors | Classified Ad | eBay Shops | PayPal

Basic Fees
You pay only an Insertion Fee to list a vehicle on eBay Motors. If the item sells, you are also charged a Final Value Fee. There is no additional fee charged after the listing has ended. eBay Motors vehicle listings are those within the Cars, Commercial Vehicles, Motorcycles & Scooters, Caravans and Classic Cars categories.

| Insertion Fee | Single Item Listing | Multiple Item Listing |
|-----------------|---------------------|---|
| Auction Style | £8.00 | £8.00 |
| Buy It Now Only | £8.00 | £8.00 (multiplied by the number of Vehicles listed) |
| Classified Ad | £12.99 | N/A |

| Final Value Fee | Final Selling Price | Final Value Fee |
|-----------------------|---------------------|----------------------------|
| £0.01 - £1,999.99 | | £20.00 |
| £2,000.00 - £3,499.99 | | 1.00% |
| £3,500.00 and above | | £35.00 |
| Classified Ad | | No Final Value Fee applies |

Note: Parts and Accessories Insertion Fees are the same as eBay.co.uk Insertion Fees.

Optional Feature Fees
You can choose to add optional features to increase the chance of selling your item.

▲ Fees can be expensive if you're selling a high-value car

The road to a successful buy

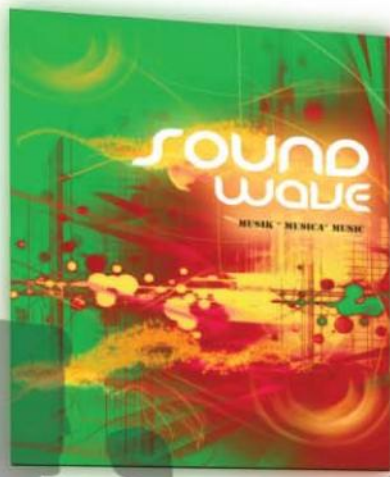
It's vital to inspect a car before bidding a serious amount of money. Unless the car you're viewing is listed in the wrong section of Ebay or has a serious spelling mistake in the title, it's unlikely it will be sold for a song.

If the bidding is much lower than you might expect, ask plenty of questions and arrange a viewing.

As with selling, make sure you get a free valuation from www.whatcar.com. Also visit www.rac.co.uk and get a free vehicle status check to ensure the registration mark matches the vehicle description.

If you're really keen, the RAC can inspect the vehicle too. This is expensive, but so is buying a bad car.

COREL®



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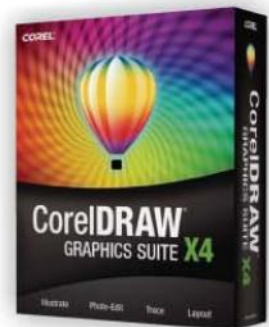
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Setting up shop online

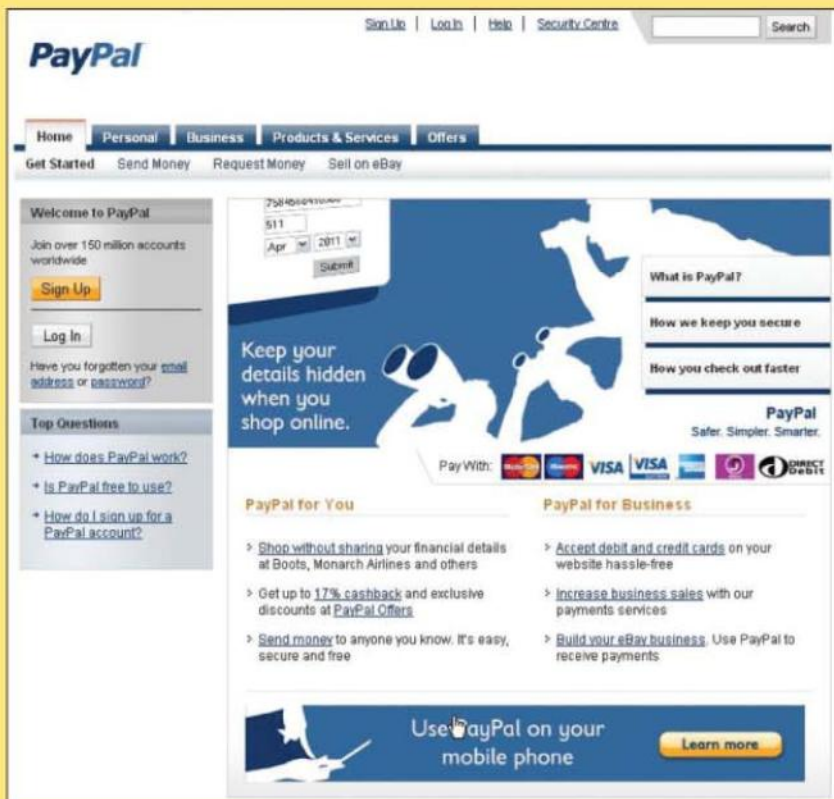


Find out all you need to know about running your own online shop

As we've seen in this *Ultimate Guide*, it's much easier than you might have thought to make a little bit of money by clearing out the junk from the garage or selling off a few things you don't need any more. However, if you want to do it for anything more than the occasional spot of beer or holiday money, there are a lot of things you need to consider in greater depth.

Here we're looking at making some sort of regular income from selling items on the internet. It needn't be a lot, but we're considering a more professional approach than we have done until this point. You will need to be regular in your deliveries and have some sort of system in place.

▼ Using PayPal is a good way of receiving money for your goods



You'll also have to consider Vat registration if you're likely to go over the Vat threshold. In short, you'll be behaving as a professional seller.

There are many ways of doing this. Ebay and Amazon shouldn't be discounted (but watch out: if Amazon decides you're not delivering goods quickly enough it'll cut you off, even if you have a reasonable excuse); there are ways of controlling what your selling operation looks like, or you can build up your own site from scratch. After reading this article you should have some idea of which approach will work best for you.

Ebays and Amazons

By far the simplest way to set up a shop online is to let someone else do the marketing and selling for you. As an aside, it's a common mistake to underestimate the difficulty of getting paying customers into a shop, electronic or otherwise, and establishing sufficient trust so that they'll part with their cash. Using an established name, whether it's Ebay or Amazon, and setting up your store on their 'premises' might well do the trick.

Setting up a seller account with Amazon is simple. Let's assume you've bought something through Amazon before. Listing items on Amazon is simple as long as it already stocks what you're selling: just go to the item and click on 'Sell yours here' on the right instead of going through and buying something. It takes you through to a page on which you get to choose what sort of condition your item is in, what quantity you have to sell and write a sentence commenting on it if you wish.

Click 'Continue' and on the next page you're asked what price you want to achieve, and it helps by telling you what virtually identical items are getting (assuming your assessment of the condition is accurate). Enter a price, click 'List your item' and you get a confirmation email – then just wait for someone to come onto Amazon and opt for second-hand rather than new goods. Every two weeks your money is deposited (minus Amazon's cut) into your nominated account. You can check your inventory by

clicking on 'My account' and looking into 'Seller account'.

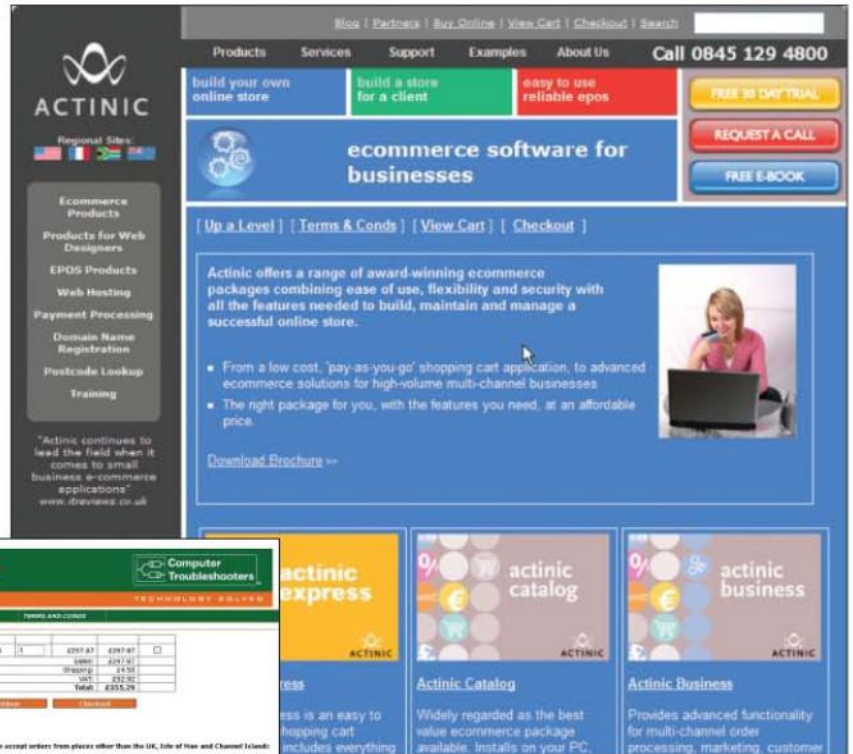
Watch out, though. These third parties have the right to change their terms and conditions at short notice and they also classify things in strange ways. For example, we sold one of the first Xboxes through the company and were stunned that, despite the fact that it was a heavy box, Amazon would only allow £3 for postage because it was classified as a video game. Amazon wouldn't move on this.

Ebay has stopped allowing customers to leave negative feedback. It is simple to open your own shop on Ebay; go to 'My account', click through to marketing tools and on the left-hand side there is a box marked 'shop management' and a chance to 'Open a shop now'. Prices start at £6 per month and there is advice on decorating your shop front and establishing your brand. The selling process is the same as with individual items – which we covered in the Workshop on page 10 – but if you're lucky customers will browse your items and buy more than one thing.

Never lose sight of the fact that your online shop is going to reflect your business and therefore needs to make some sort of statement about your brand values, but also carry reassurance as a new business. So having the word 'Paypal' on your site will work in both ways; it's reassuring and people will understand that money they pay will reach you. On the other hand, they'll be able to see you're a new business that isn't yet processing its own credit card transactions.

Perhaps more seriously, although there is flexibility built into the design of Ebay shops they never quite stop looking like an Ebay shop, so as long as you get the delivery and the product right you're going to do as much to promote Ebay's brand – which will be all over the place – as your own. You might not mind this, and a lot of businesses have started up using Ebay as their sole shop front, but be aware of it. Likewise if you use Amazon, it'll all be branded as an Amazon shop and, perhaps more seriously, it will tie you to the company's terms and conditions and costs for postage and packing (which you can't set yourself).

Also, as we mentioned in the introduction, these companies can be quite strict about their criteria for allowing people to sell through them. One of our colleagues was unwell and unable to deliver items for a couple of weeks. He was removed from the scheme in spite of his explanation, because Amazon felt the "customer experience" was insufficiently good, which he accepts. He notes, however, that feedback from an abusive customer (who had received the goods they ordered) including suggestions that he should die of cancer and be beaten on the head with an iron bar have been left in place by the same management.



▲ Tools such as Actinic let you choose how your shop looks

Design your own

So far, so shrink-wrapped. But just because you're a small business, you don't have to piggy-back on the likes of Ebay and Amazon. It's also possible, with a little know-how, to add an online shop as part of your own website.

Actinic Catalog (www.actinic.co.uk) is a clever piece of software that makes it possible to add shop functionality into your website without going through third parties. Some web design packages also include tools to build a shop – on page 47 we show how it's done using Netobjects Fusion. Actinic Catalog is more professional, though still easy to use, and you can find out how on page 52. As you move upward there are ▶

▲ Actinic Catalog enables you to create a website easily

Key issues for online shops

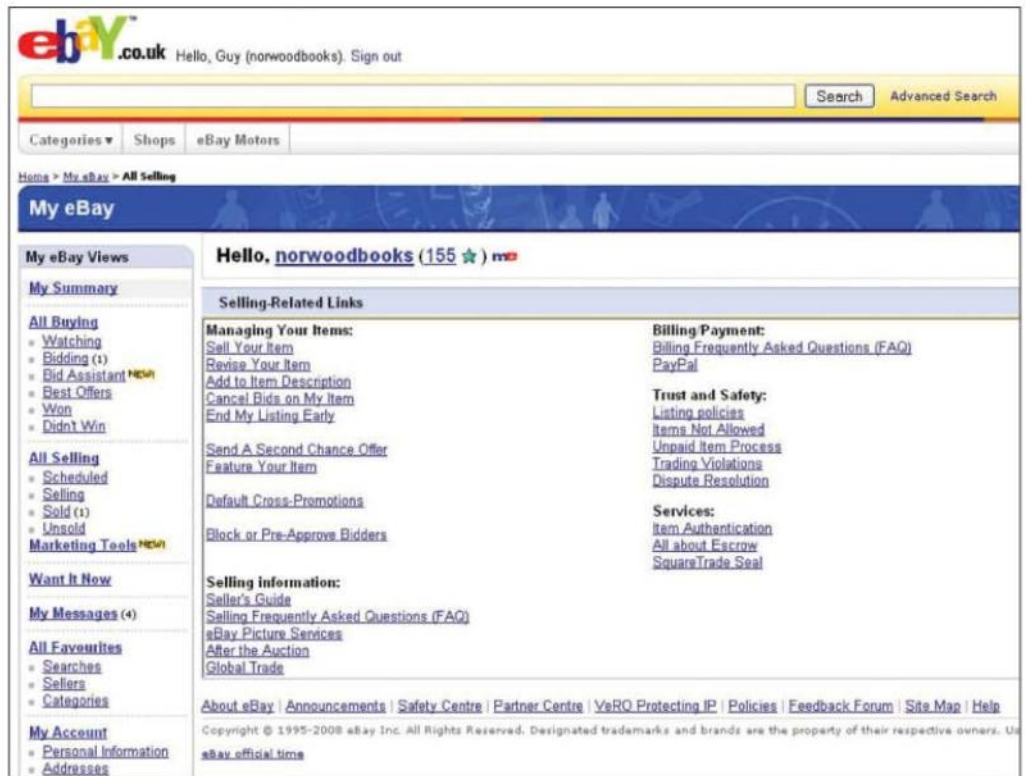
There are a number of crucial points to think about that will help you decide what sort of online shop to set up. The first of these is among the simplest: how will you accept payments? There's a separate box on this overleaf, but it will help guide you towards what sort of site to build.

An equally important element is how up to date you're going to look. By all means put together the swishest and most modern-looking online shop, but check how often your software supplier or online host upgrades its look and feel. A site that looks modern today can become tomorrow's antique very quickly in the online world.

There will be other considerations. For example, if you plan to sell overseas at all,

you should consider whether you need ecommerce software that will accept orders in different currencies (and set postage and packing accordingly) and how flexible and updateable the exchange rates are. You'll also have to consider some tricky legal issues, which we've explained on page 50.

If you're selling software, or other things that are digital rather than physical, you will need to investigate a shop that allows downloads, whether these are music, images or software. We've taken a look at some ways you can sell your photography, on page 56 – it's one area where there are quite a few sites dedicated to helping you sell online.



▲ eBay allows you to set up a shop, but remember it will carry the auction site's branding

products such as Access Accounting and, later on, Microsoft Navision, which allow the electronic shop front to link directly into your accounting system and stock control. These are substantial systems and unsuitable for the smaller trader or the newbie, but it's worth considering them for the future.

Each piece of software will suit a different business and different product set. Amazon and Ebay are great for second-hand goods; Amazon is good for items that are exact duplicates of others (such as paperback books or CDs) while Ebay is more likely to suit the seller of collectors' items. The larger business or full-timer is more likely to want something looking like their own site rather than something based on an Ebay

template so will want to move on from perching on someone else's site.

The host with the most

If you want something that looks more individual than an Ebay shop or a listing on Amazon, but without all the hard work of creating your own site, there's a half-way house. Hosted shops are essentially websites that are designed to do all the hard work, with a selection of well-designed templates and all the software running – often with payment services provided too.

You just pay a monthly fee, which covers the cost of hosting, and then enter details of all your products via your web browser, or by uploading a file from a program such as Excel, essentially filling in all the information for a blank shop.

There are quite a few such services around, including companies like Actinic Express (www.actinicexpress.co.uk), and many of the large web-hosting companies, such as 1&1 (www.1and1.co.uk). As we'll see later, some sites are aimed at certain niches, such as selling photography, or even creating books and selling them through an online marketplace. We'll look at some of these options in more depth in the rest of this section of the magazine.



▲ Web-hosting firms such as 1&1 can help run your shop

How you can accept payment

A key part of selling is, of course, being paid. There are numerous means of accepting payment for your own online business, as we saw on page 14. When you're aiming to make a living out of selling online, the most desirable choice is almost certainly to obtain authorisation from your business bank to accept card payments, including those where the buyer is absent and then tie this in with your own website.

One key reason this is desirable is because the customer will feel that you're more professional. It's also a logistical nightmare and not at all easy or cheap to be approved for accepting credit cards, especially with the issues surrounding identity theft. The chances are that you will want something a little less high-powered to start you off.

For many small traders online, the answer is third-party payment systems. Paypal is among the best known and is simple to use; sign up for a Business account and people can send money to you at the email address you used for the same account. It works internationally and the commission is clear so you'll be able to work out prices that take account of Paypal's cut without difficulty. You can also take payment from people who don't have a Paypal account, as long as they have a credit card.

Later on, we'll look at Google's new payment system, called Google Checkout. It has yet to become as popular as Paypal but is gaining ground and has the Google name behind it, which is likely to become an increasingly important factor in its success or otherwise. Find out more on page 78.

Open up shop with **Netobjects Fusion**



Selling products using your own online store is easy. We show you how

As we've just seen, there are many ways to sell products online. Sites such as Ebay and Amazon make it easy to reach many buyers – for information on how to use them, turn to page 10 or 36 – but they don't allow much control over how your products are presented. At the other end of the scale, professional **ecommerce** products such as Actinic – see page 52 – are powerful and very customisable, but they can seem a little too complicated if you only want to sell a few items.

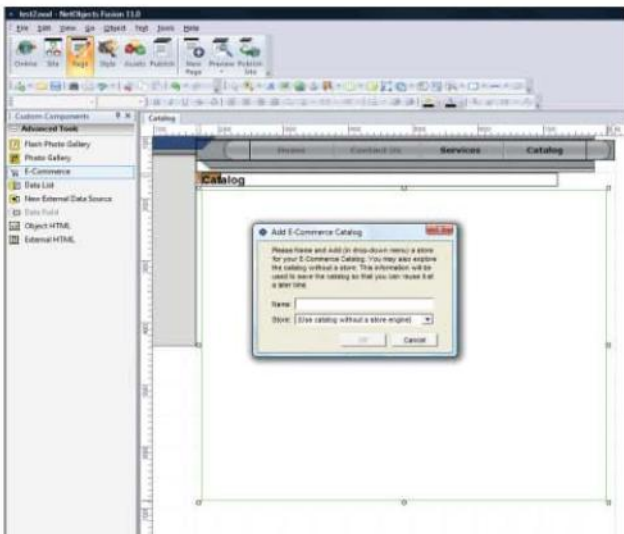
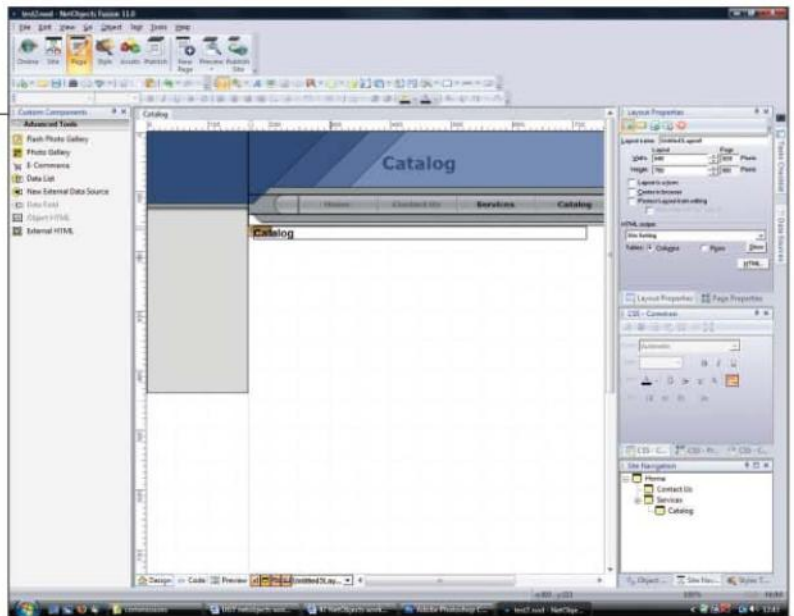
In this Workshop we'll explain how to create a simple online store with a shopping basket system using the website design program Netobjects Fusion. The store

uses the Paypal service to process credit cards, so receiving payments is simple, and it doesn't require any special software on your web **server**. This means that if you already have a website of some kind, you'll be able to put a shop online in minutes.

To follow this workshop you'll need a copy of Netobjects Fusion. We've used the latest version, 11, but most recent versions include similar tools. The software can be purchased on CD, or downloaded from **www.netobjects.com**. As well as creating an online store, Fusion includes all the tools you'll need to create an entire website for your business.

Step 1

Use Netobjects Fusion to create a website that includes one page for your online store. The simplest way to do this is to use the Site Wizard, which walks you through the process step by step; click the File menu, then New site, then Using Site Wizard. When the wizard asks which pages to include, ensure that 'catalog' is ticked. Once a suitable page has been created, open it and make room for the online catalogue by deleting any unwanted elements – select them with the mouse and press the Delete key on your keyboard, leaving a page like the one shown here.

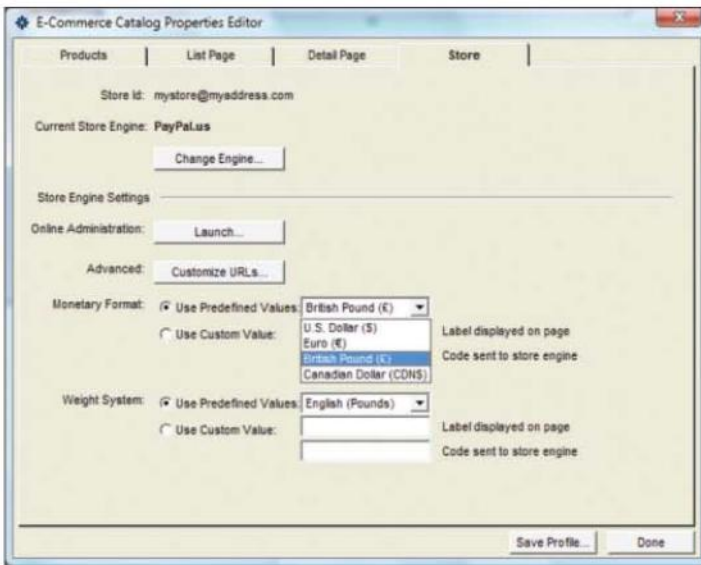


Step 2

Once there's enough space on the page, it's time to add the catalogue. Click the View menu, then Components, then select Advanced Tools. A new menu will appear in the left side of the Netobjects window. Select E-Commerce from that menu, then click with the mouse pointer to drag out a box onto the page where you want your online store catalogue to appear. We recommend making the box fairly large, filling as much of the blank space as possible. When you release the mouse button the 'Add E-Commerce catalog' **dialogue box** will appear automatically.

Step 3

The next step is to enter your Paypal details. Click the Store dropdown menu in the dialogue box and choose Add Store Engine. A new window will appear with another dropdown menu. Click this and select 'Paypal.us' to tell the program that you want Paypal to handle all credit card payments. If you already have a Paypal account, enter the email address associated with it into the Email Address box and click OK. If not, click the button marked 'Sign up for a new account' and register with Paypal; once registered enter your email address into the box and click OK. When the Add E-Commerce catalog box reappears, enter a name for the catalogue, such as 'products' and click OK.

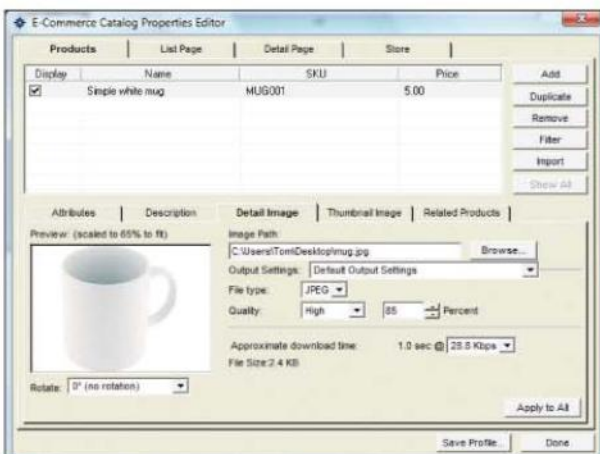
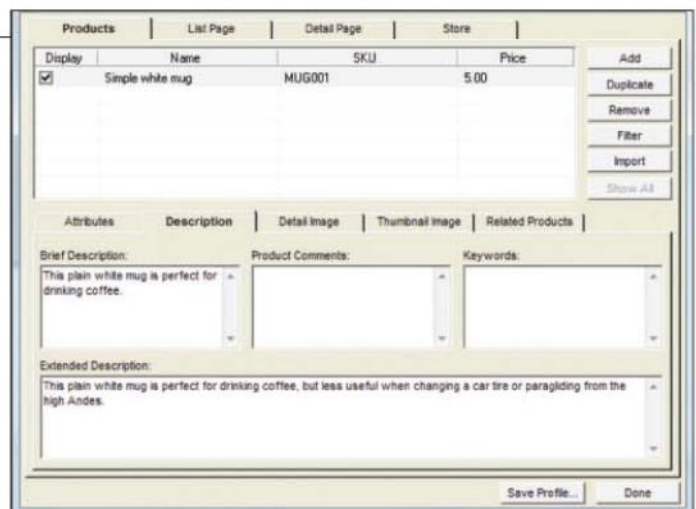


Step 4

Fusion's Ecommerce Catalog Properties Editor dialogue box will appear. This box will contain all the information about the products that you want to sell on your website, but at the moment it's completely empty. Before going any further, click the Store tab and look at the Monetary Format option half-way down. Fusion will normally choose to price all products in US dollars. To change this, click on the dropdown menu and choose 'British Pound (£)' instead. If you'll be selling products by weight you may want to choose between pounds and kilograms using the option below; otherwise simply click the Products tab.

Step 5

It's now time to add the first product. First enter a name, price and Part Number into the relevant boxes. If you want to add postage fees, click the Shipping Cost dropdown menu and select Edit List. A box will appear. Enter a fee, in pounds, then click Add and OK. Look at the row of tabs half-way down the dialogue box, then move from the Attributes tab to the Description tab by clicking on it. Enter a short description of the product in the Brief Description box, and a full description in the Extended Description box.

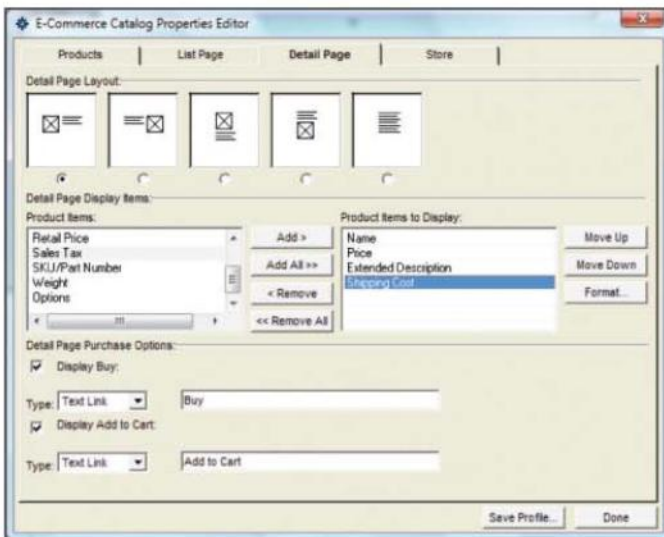
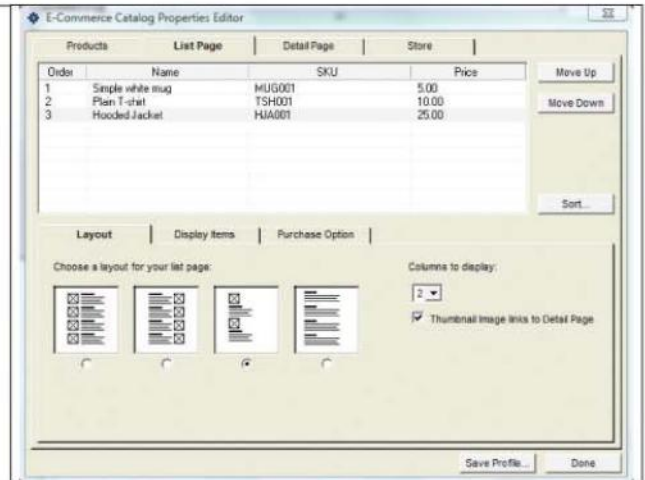


Step 6

The next step is to add an image of the product. Click the Detail Image tab, then click the Browse button. Locate an image of the product on your **hard disk** and click Open. A preview will appear in the left side of the box. Click the Thumbnail Image tab and you'll see that Fusion has created a smaller version of the picture to appear in product lists. Click to reselect the Attributes tab. To add more products, click the Add button and repeat steps five and six to enter their details and images.

Step 7

Once a few products have been added, it's time to decide how they should be listed. Look at the tabs at the top of the box, and click the List Page tab to select it. At the top of the page you'll see all the products. Use the Move Up and Move Down buttons to rearrange them, or click Sort to order them by name or price. At the bottom there are four basic layouts to choose from – click the one you want, then choose the number of columns required from the menu to the right – we chose two columns and a simple layout.

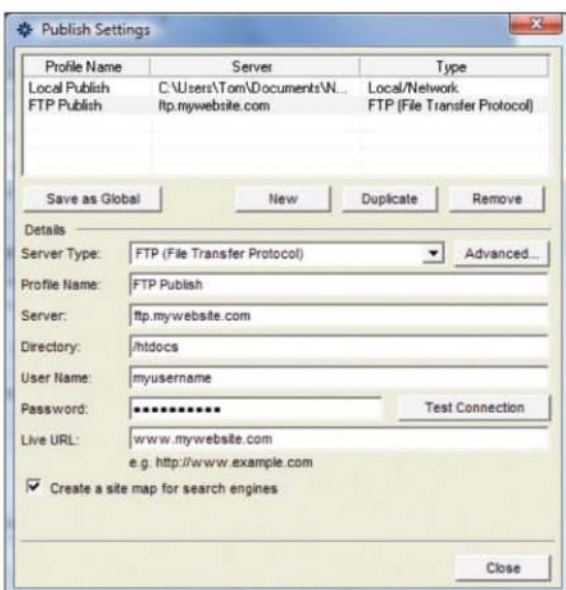


Step 8

At the bottom of the list page you can choose what information is shown next to the product image. We removed the Options information from display as none of our products has any options to choose from. Next, click the Detail Page tab at the top of the box to see the options. Here you can select from one of five basic layouts, as well as choosing which items of information are shown on the individual product pages. We've removed the Options information again and added the Shipping Cost instead.

Step 9

Click the Done button and you'll see the catalogue shown in place on the page. Each item will appear with the information you chose next to it, and two options for buyers to choose: Add to Cart and Buy. These links won't work yet as the current view is only a preview. To alter any aspect of the products or the way the list is displayed, double-click on the catalogue view to re-open the Ecommerce Catalog Properties Editor box. When you're happy, choose Save Site from the File menu to save the website.



Step 10

Finally, it's time to create the finished website. Click the Publish Site button at the top of the Fusion window and a dialogue box will appear. The only setting available at first will be Local Publish – this saves the files on your computer, ready to be tested and **uploaded** to the internet. To do this, simply click Publish. Alternatively, to upload the files directly click the button with an image of a pencil in the top right, then on New. Enter your website's **FTP** settings on this screen, check them using the Test Connection button and click Close. Clicking the Publish button will now upload the files to the web immediately. Go online and try out your new shop.

Selling around the world

The internet has made global e-selling easier than ever – just mind you don't break the law

One of the great things about selling on the internet is that you are not limited to one location. You can sell your items around the world, simultaneously, at any time of day or night, without ever having to leave your seat. But selling overseas isn't as simple as it sounds and involves a bit of research.

In this article, we'll look at the potential problems involved in selling to more than one territory at a time. But before we proceed we'll make a few assumptions: first, that you have the right setup and that you have a workable process in place. If you sell products, for example, we're assuming you have the time to stand in a Post Office queue and get them weighed and franked for shipment, or some alternative system in place. We're assuming you're able to market actively into these territories, as selling isn't any easier when dealing with overseas customers. We'll look at what can go wrong after that and arm you with some key facts and tips.

The basics

Let's start with some obvious pitfalls: an item offered for sale – a collection of vintage claret, for example – which can be sold legitimately and legally in the UK and elsewhere, may be

▼ Business Link offers some practical advice on the tax implications of selling online

The screenshot shows the Business Link website interface. At the top, there's a search bar and navigation links. Below that, a 'Your account' section offers 'Register now' and 'Log in' options. The main content area is titled 'Practical advice for business' and is divided into several columns. The left column lists various business topics like 'Starting up', 'Finance and grants', 'Taxes, returns & payroll', 'Employing people', 'Health, safety, premises', 'Environment & efficiency', 'Exploit your ideas', 'IT & e-commerce', 'Sales and marketing', 'International trade', 'Grow your business', 'Buy or sell a business', and 'Your type of business'. The middle column has a 'My Business' section with links for 'Register now for online services', 'Transactions & forms', 'Regulations & compliance', 'Business support tools', 'Documents & printouts', 'View all', and 'Log in'. The right column features 'What's new?' and 'Do it online' sections. At the bottom, there are two highlighted boxes: 'Assess your environmental compliance' and 'Thinking about trading abroad?'. The website also includes a 'Cargo' logo and a 'Local Business Link' contact number (0845 600 9 006).

The screenshot shows the HMRC Revenue & Customs website. The top navigation bar includes 'Home', 'About us', 'Contact us', 'Online services', 'Site map', and 'Help'. A search bar is prominently displayed. Below the navigation, there are tabs for 'Individuals & employees', 'employers', and 'Businesses & corporations'. The main content area is titled 'Import and Export' and provides assistance on matters relating to importing or exporting goods. It includes sections for 'BusinessLink - International Trade', 'Start-up Pack for Importers and Exporters', 'Trade Statistics', and 'International trade developments'. The website also features a 'Contact links' section on the right side.

▲ HMRC offers business advice for sellers of all sizes

considered illegal in a predominantly Muslim country. As such, those countries are unlikely to accept your business. Here's another example: the authorities in many of those countries may consider obscene what we in the UK would recognise as an ordinary swimwear or lingerie catalogue, again rejecting your business. And it doesn't just stop at alcohol and underwear.

There are other pitfalls which are even less obvious. For example, let's say you're starting a small shop online. Maybe you want to sell internationally and have decided to launch your site with a fun promotion – the first person to place an order online gets a bottle of champagne.

You'd be forgiven for thinking that, as long as you make certain alcohol is legal in the territories in which you're marketing your items, and you're not advertising to an under-age market, you're not breaking the law, right? Wrong.

By definition, you are offering a prize draw. In some US states, for example, this is considered gambling and so is illegal, even though you could argue that it's a grey area as you're not asking people to risk any money, and in some definitions of gambling you have to be able to lose your stake.

OK, so you do your homework and don't market to territories in which your activity will be deemed beyond the pale. This is where you have to watch your software. Many ecommerce systems have a pulldown menu that allows the customer to say which country they're in. The program or website then does all of the currency and postage calculation for them automatically, which is

brilliant for both seller and buyer. However, this does mean that you could be said to be trading actively in any of the territories listed. So, if you're going to sell in large quantities you need to be aware of this possible pitfall and check the options your software is presenting to buyers.

Euro vision

Many of the laws on import and export have been harmonised within the European Union. When you're shipping to places other than Europe you'll need to fill in a form called a CN22 Customs Declaration to say what you're sending and where. On page 26 of this *Ultimate Guide*, we talked about the Distance Selling Regulations, which cover selling within Europe as well as the UK. Elsewhere, the same legal structure won't apply, so you'll need to do some research of your own to find out what is required. UK Trade Invest (see box) is a good starting point, as is the Business Link scheme. Most of the laws within Europe will be the same, so there is no need to worry about customers from within the EU, although as more countries enter with their own opt-outs and stipulations, the position is likely to become a little less clear.

Of course, if you're just hoping to sell a few things to make some spare cash, then all of this might seem like a lot of work and hassle. If that's the case, you can make things much simpler. Just indicate clearly on your website or Ebay entries that you will only ship within the UK. As long as whatever you're selling is legal, none of this will matter.

Pay up

Finally, it's important to make clear to customers what's included. Perhaps you've had the experience where you order something online, it arrives from overseas and the postman won't release it until you've paid for import duty. You probably weren't expecting that.

As a seller, this can be a tricky issue to research, especially if you're selling into a lot of countries. But there's an easy way round this; just put a disclaimer on your website that states 'overseas customers please note that import

duties may apply in certain territories'. This way, people are made aware that they may have to pay something in addition to the charges you make for the goods themselves. Local taxes, import duties and fluctuating currencies can all distort the price of your goods or service, so it pays to be aware of them.

None of this should put you off selling to overseas customers. Many people sell very successfully to people located in countries other than their own. The key to getting it right is to do a little homework first, make sure your products are legal wherever you want to sell them, and manage the customer's expectations about total cost and arrival time. The rest is a matter of getting the customer to the point at which they want to buy in the first place – and that's a different story!

▲ A comprehensive resource on importing and exporting in the UK

Where to find help

There are two types of people wanting to trade internationally: the serious exporter, and the casual seller.

The government's Business Link network (www.businesslink.gov.uk)

is a good starting point for the serious seller. It offers advice on whether a business is ready to export (including assessing your own skills and infrastructure), licences needed to export to certain territories and legal guidelines.

The Government is also responsible for the UK Trade and Investment site (www.uktradeinvest.gov.uk), which has similarly comprehensive advice.

There are, of course, numerous other avenues for advice and your accountant would be a good resource if you're in business. Meanwhile, smaller traders have to look a little harder as the advice



on hand tends to assume you're a full-time exporter.

Forums are a good place to go for other people's thoughts – try <http://hub.ebay.co.uk/community>. Some excellent advice is also available from Ebay seller Baby Clothes Online at <http://snipurl.com/374nt>. It includes information on money orders that are valid in some countries but not in the UK. It also has information on the documentation you'll need for customs if selling outside the EU.

Start selling online with Actinic Catalog



Installing and setting up ecommerce software is simpler than you may think

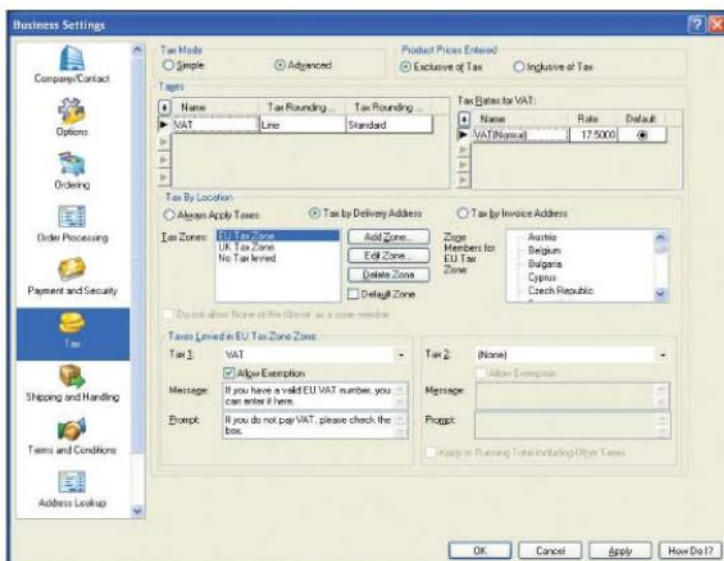
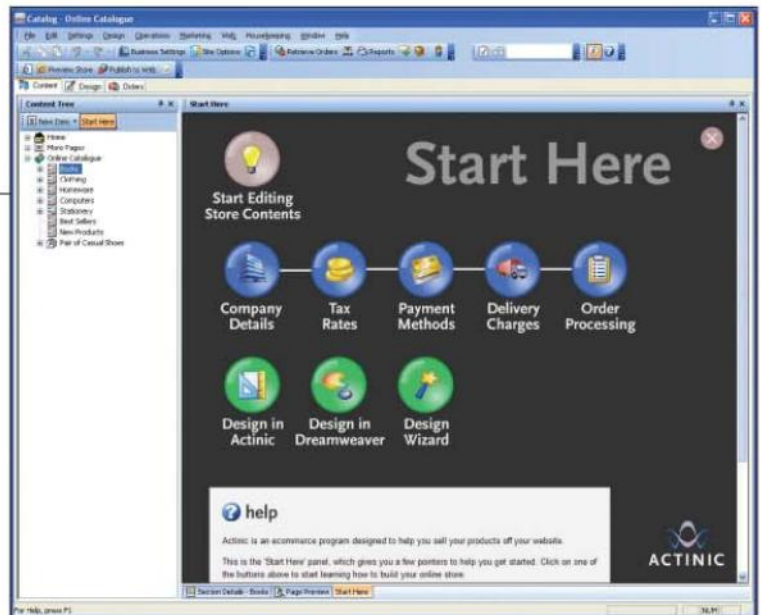
Actinic Catalog is one of the most popular ecommerce packages in the UK, used by hundreds of shops. It provides a wide range of features – far more than we can cover in a single workshop – but it's also quite easy to get to grips with, even if you're a newcomer to selling online. In this Workshop, we'll show you how to enter your business details, set up shipping options, create a catalogue of products and choose a site design, before **uploading** your new shop to the internet and processing orders from your customers.

We're using Actinic Catalog 25, which is on the cover CD. It's a fully functioning edition of Actinic's latest version, which can be used for selling up to 25 products. For details of how to upgrade to a version that allows you to sell more products, turn to the cover disc notes on page 93.

Here we'll be assuming that you want to use Actinic's trial **web hosting**, but it's also possible to use your own web space instead, as long as you're allowed to install programs called 'cgi-bin' for the web server to run; if you're not sure, ask your web hosting provider.

Step 1

The Actinic 'Start Here' panel combines the functions of a **wizard**, to get you started, and a tutorial to show you how the program works. First of all, click on 'Company Details' to see an explanation of how to set up your company information. Then click 'Edit your settings now' to open the company window. Fill in your details, then click 'OK'.

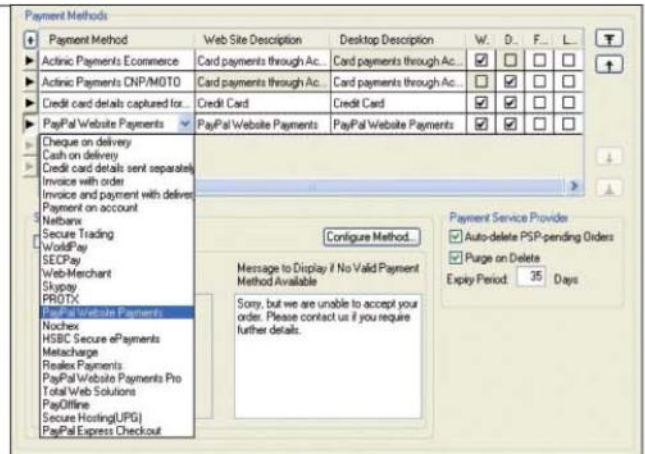


Step 2

Now click the Tax Rates button on the Start Here panel. Click 'Edit your settings now' and you will see that there are already settings for the most common options, for selling from the UK to all geographic regions. You can change and extend these in any way you are likely to need. The program is also set up so that Vat-registered business customers can enter their Vat number and claim exemption when they order online – a legal requirement throughout the EU. Wherever you see the 'How do I?' button on the screen, you can click it for more help.

Step 3

Click 'OK' to save the tax details, then choose Payment Methods from the Start Here screen and click on 'Edit Your Settings Now'. This is where you set up payment options for your store. Actinic v9 includes standard non-card payment options and integrates easily with popular payment systems. To add Paypal as a payment option, for example, click the '+' icon against 'Payment Method' and select 'Paypal Website Payments'. Click 'Configure Method' and enter your Paypal Merchant ID, click 'OK', and 'OK' again. Once you have published your site, visitors will be able to place orders and pay using Paypal.

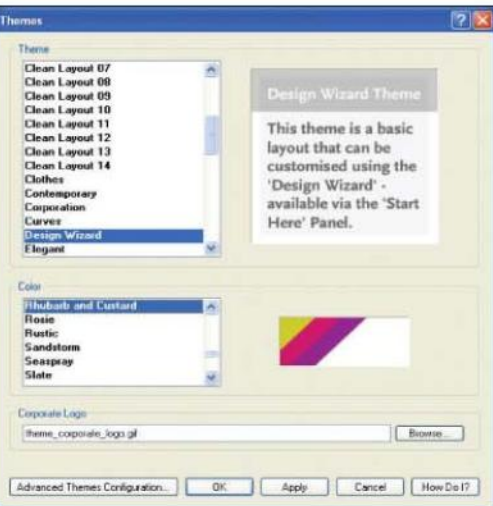
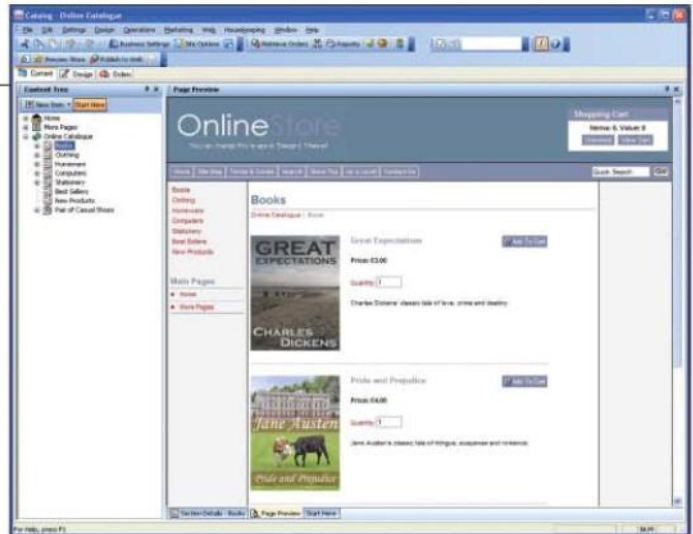


Step 4

To set up the design and layout for your site, click the 'Home' icon in the top right corner of the 'Start Here' panel, then click 'Design Wizard'. Click one of the buttons on the screen shown here to select the dynamic, centred or left-aligned layout, and enter the screen width that you want your design to span – for example, 600 pixels. Then click 'Next', and work through the wizard, selecting options for the look of your store. On the final screen, click 'Apply Design and Preview'.

Step 5

Actinic will now display a preview of the site design with the options you have selected, as shown in this screen. You can go back and change any options in the 'Start Here' panel at any time, just by clicking on the 'Start Here' tab at the bottom of the 'Preview' pane. To substitute your own company logo, buttons or other images, select 'Site Options' from the 'Settings' menu at the top of the screen, make sure the 'General' pane is selected, then click on an image name and click 'Browse' to select the image you want to use.

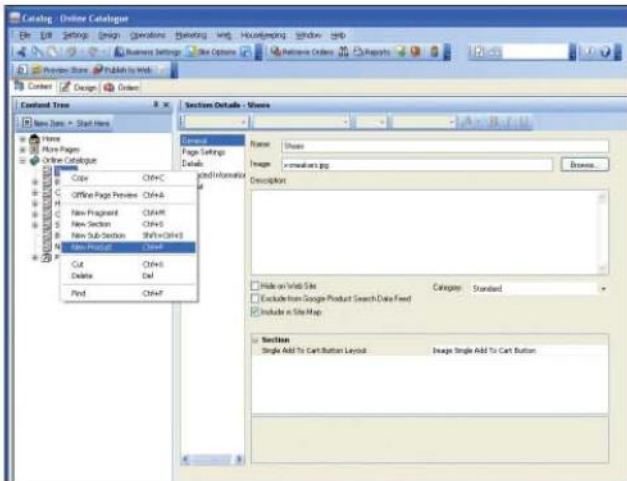
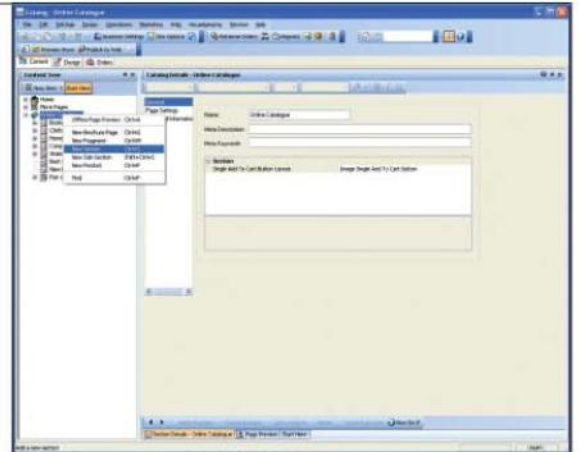


Step 6

As well as the 'Design Wizard', Actinic provides a range of predefined layouts, image sets and colour schemes that you can mix and match to create the look you want. These are accessed via the 'Themes' option in the 'Design' menu. By switching to the 'Design Tab' – just below the menu bars – more advanced users can create and modify layouts using Actinic's built in **HTML editor**, or by using Adobe Dreamweaver.

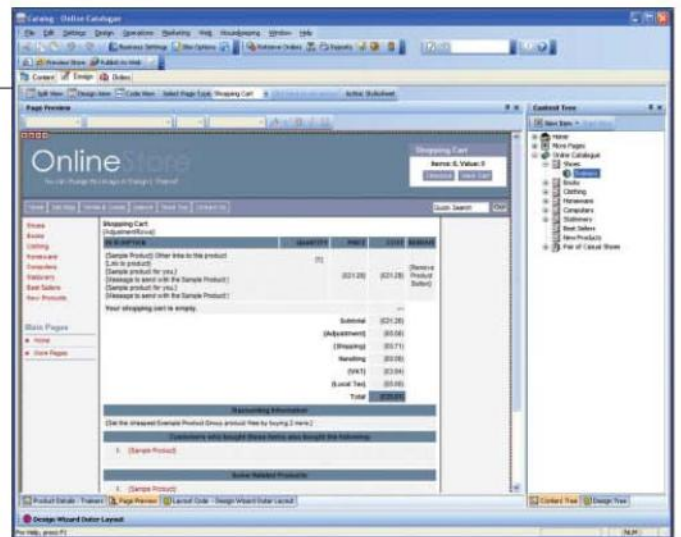
Step 7

Once the design is ready, you can start to add products to the catalogue. First, we will create a new section for them to go in. (Each section and sub-section will form a single page on the website). Make sure the 'Content' tab is selected, then in the 'Content Tree' on the left-hand side, right-click on 'Online Catalogue' and select 'New Section' from the dropdown menu. In the 'Section Details' panel on the right, type 'Shoes' for the section name. To associate an image with the section, click 'Browse' then go to the 'Site1' folder. By default, this is in 'My Documents, Actinic v9, Sites'. Double-click the file 'x-sneakers.jpg'. At the bottom of the panel, click 'Apply changes'.



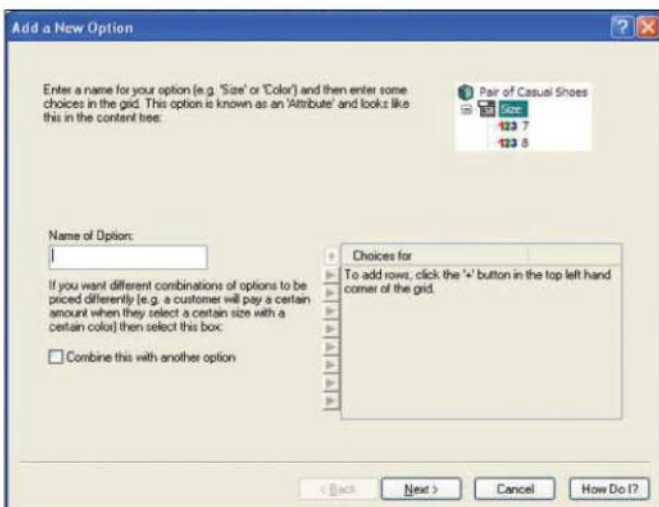
Step 8

Here's the section screen. To add a product, right-click on the section in the Content Tree and select 'New Product' from the dropdown menu. Type 'Trainers' in the 'Short Description', and give them a price of £20. For the 'Full Description' type something like, 'A great value pair of quality trainers'. Click the 'Browse' button by the 'Image' field, and browse and select the same image you used for the section. At the bottom of the panel, click 'Apply changes' again.



Step 9

To see both the preview and the detail together, you can select 'Restore Split View Layout' from the 'Window' menu. To preview the whole site, click the 'Preview Store' icon in the toolbar. The shopping cart and checkout cannot be previewed in your browser, because they require scripts that can only run on a web server. But you can preview their layout by switching to the 'Design' tab, and picking them from the 'Select Page Type' dropdown in the secondary toolbar, as we've done here.



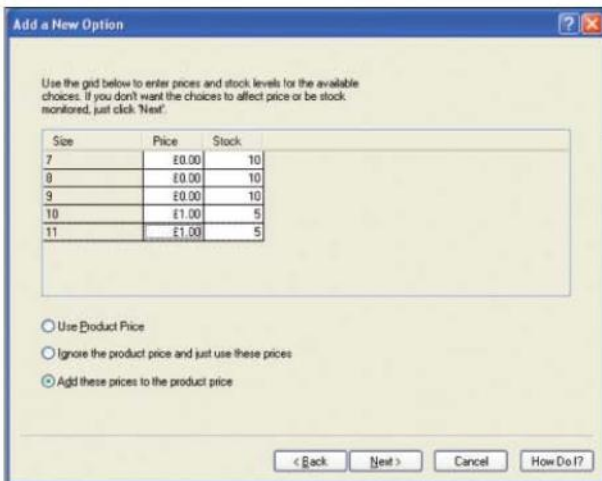
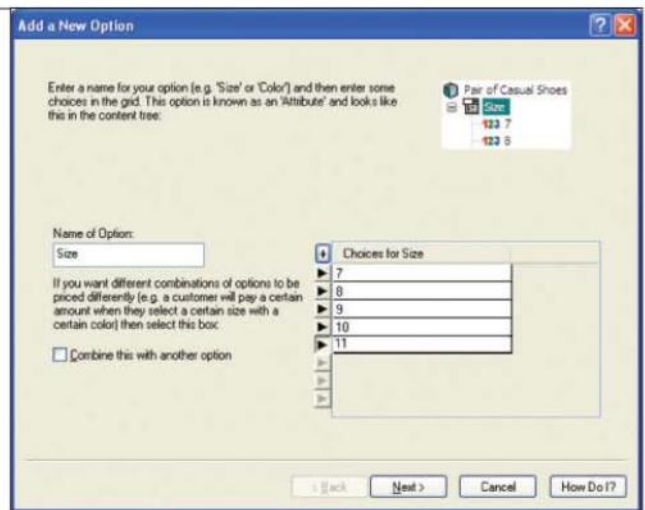
Step 10

Some types of products have options – such as size and colour for clothing. Actinic makes it simple to add product variants, and you can even monitor stock levels for each variant separately. For example, to add a range of sizes to the trainers, go back to the 'Content' tab and click on 'Trainers' in the 'Content Tree'. In the 'Product Details' panel select 'Product Options', then click 'Add a New Option'. This starts the Product Options Wizard.

Step 11

Under 'Name of Option', type 'Size'. Then click the '+' button against 'Choices for Size' and type '7'. Click again and type '8', then the same for '9', '10' and '11'. You could add further options such as colour by ticking the box marked 'Combine this with another option'. Let's keep it simple for now, so just click 'Next' to continue.

If all variants were the same price, and you didn't want to keep track of stock, that's all you would need to do – apart from clicking 'Next' through to the end of the wizard. Let's assume, though, that you want to set prices and stock levels for different sizes.



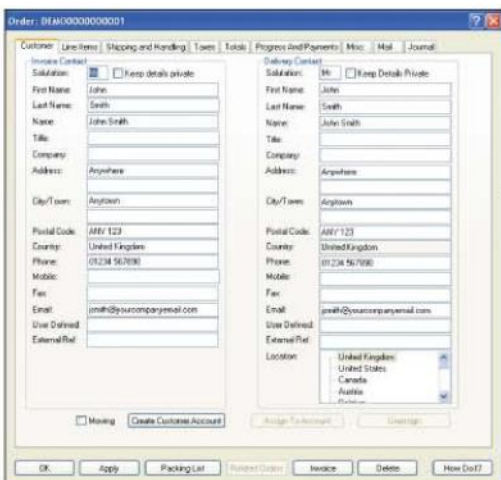
Step 12

Click 'Next' to bring up the price and stock levels grid. Let's assume that sizes 10 and 11 cost £1 more than the smaller sizes. Enter '£1.00' in the price column for each of these sizes. Select 'Add these prices to the product price'. Enter the amount of stock for each size, click 'Next', and 'Next' again.

For more about your new product options, tick the box 'Tell me more about my new product options' on the last screen of the wizard. Then click 'Finish'. All the options will appear in the 'Content Tree'.

Step 13

To upload your new website, click the 'Publish to Web' button in the toolbar. If you selected Actinic's trial hosting when you installed the software, you will be prompted to enter your username and password. To obtain these, click the link or just go to <http://trials.actinic.com> and register. Then copy and paste this username and password. If you chose to use your own hosting, click the 'Web' menu and select 'Network Setup'. Then either click the 'Convert' button to use the free trial hosting instead; or the 'Wizard' button, and the software will configure itself to your own web space (this must allow uploading of **cgi** programs and you will need to fill in the details for uploading to your web space when prompted).



Step 14

Once the site has been uploaded, select 'View Online Website' via the toolbar icon or the 'Web' menu. You can now browse your site and place a trial order. Then click the 'Retrieve Orders' toolbar button, go to the 'Orders' tab, and double-click on your test order. You can view and amend the order details, process payments, print invoices and packing lists, and deal with split and back orders. You can even deal with orders that come in by post or phone.

Make money from your photos

You don't have to be a professional photographer to make money from your photos. With the aid of a digital camera and a bit of ingenuity, you could turn your snaps into cash



Digital cameras have lowered the bar for would-be photographers by combining low price with high specifications. While it's still possible to spend thousands of pounds on a digital SLR, it's also easier than ever to find a quality, compact digital camera for between £100-£200, equipped with most of the presets needed to take professional-quality photos – action, sunset, night, landscape, macro.

Assuming you take a decent photo that's well framed, in focus and interesting, how can it be turned into a profit-making activity? Start by taking pictures of interesting objects and subjects that are not commonly photographed. Look for local clubs and societies (pensioner bowling clubs, darts teams, angling clubs or football teams), or small businesses (therapists, yoga teachers, voice coaches), or professionals (solicitors, GPs, financial advisers). Think *Calendar Girls*. Offer to take photos of them, which can then be turned into bespoke items such as calendars, photo books and business cards.

Yophoto (www.yophoto.co.uk) does an excellent line of quality photo books that range



▲ Sites such as iStockphoto offer amateur photographers a good way to make a bit of money from their photos

from big (300x300mm) to compact (200x150mm). They are nicely bound in a choice of finishes – from clear polypropylene to hand-sewn hard covers or bonded leather – at prices ranging from £8.99 to £39.99 including delivery.

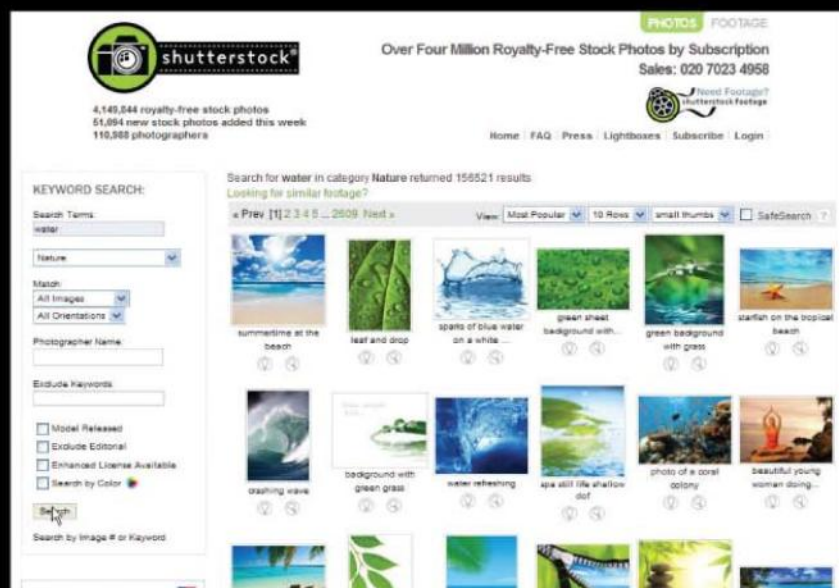
Elsewhere, companies such as Snapfish (www.snapfish.co.uk) print calendars starting from £14.99 and make it easy to upload photos from a PC or camera phone.

Hundreds of companies offer photo business cards, but our favourite is Moo (www.moo.com), which offers a set of 100 mini cards for £9.99 and 50 large-format cards for £10.99. Also look on Moo for stickers, postcards and greetings cards – all of which can be used to make a small profit.

There are plenty of other things that can be done with photographs. For example, you could create t-shirts, starting from £5.49, using Vistaprint (www.vistaprint.co.uk), or magnets at £7.99 for 10. You can have images printed on loads of other items as well, including pens, baseball caps, rubber stamps and window decals for only a few pounds each. Alternatively, visit Bonusprint (www.bonusprint.co.uk) for more substantial photo gifts, such as mugs, snow globes, cushions, mouse mats and wash bags, starting from £4.50.

The hard sell

Items such as these can be sold in various ways. For example, we've explained two different ways of setting up online shops in our Workshops on pages 47 and 52. Alternatively, visit Cafepress (www.cafepress.com/cp/info/sell), which will do it for you. If the photos are of a specific group, they can be sold in person, at club meetings and at fund raisers. Unsure what to charge? Try the Freelance Fees Guide at www.londonfreelance.org/feesguide/photo.html.



▲ Shutterstock's service makes it easy for people to search photos and then purchase them



▲ Cafepress allows you to design bespoke items such as t-shirts which you can sell. It handles the online shop, payments, shipping, returns – everything

Alternatively, if you think your photos may have wider appeal, get other people to sell them on your behalf by uploading them to an online stock photo agency. Although these were traditionally the preserve of professional photographers, there are plenty of so-called 'micro stock' sites that greet newcomers with open arms. Here's how they work: photographers upload photos to these sites and then tag them with keywords to make them easier to find. The site then vets the images for content and quality. If acceptable, the site sells them for a small amount and splits the money with the photographer. The actual amount varies from site to site – as does the threshold at which you start receiving money – but it's a simple way to make cash from photography.

Fotolia, for example, typically charges between \$1 (50p) and \$10 (£5) for a photo, for which the photographer will usually receive around 50 per cent. Look for those sites that let photographers set their own price, offer a decent profit split, have good bulk **uploading** tools, don't make you wait for weeks before posting your photographs and market their libraries worldwide.

Good micro stock photography sites to investigate include Istockphoto (www.istockphoto.com) Fotolia (www.fotolia.com) and Shutterstock (www.shutterstock.com).

Be focused

Spend some time thinking about the kind of photographs to take, then peruse these sites to see what's popular. Although many may not be particularly interesting, business snaps and nature shots are always popular, as are photographs that depict alternative healthcare and extreme sports. Try to strike a balance between taking photos that are exciting and those for which there is a market.

Finally, add a signature to all your emails that links either to a personal website where people can browse a portfolio, a free service such as Flickr (www.flickr.com) or Picasa (www.picasaweb.com), or to the stock photo library of your choice.

Make sure these are up to date and have a good range of photographs, are properly organised and tagged with keywords to make them easier to find. Remember, popular services such as Flickr can catalogue 2,500 new photos every minute.

If you need inspiration, don't forget to check out Flickr's camera search feature, where it's possible to display only those photographs taken by a particular camera. If you're keen on making a bit of money on your photographs, turn the page and learn exactly how it can be done in our step-by-step Workshop.



Jargon buster

- ▶ **Resolution** The amount of detail shown in an image, whether on screen or printed.
- ▶ **SLR** Single Lens Reflex. A type of camera in which the same lens is used for viewing subjects in the viewfinder and for taking pictures.
- ▶ **Uploading** The process of transferring information to another computer, often for publishing on the internet as a web page.
- ▶ **Watermark** A technique that allows you to print text and graphics as a background, 'behind' what you're typing. It is especially useful for marking a document as Draft or Confidential, or for personalising stationery.

For more on Jargon Buster visit: www.computeractive.co.uk

◀ Sites such as Yophoto offer a range of photobooks of different sizes and finishes

Copyright and watermarks

The simplest way to protect a photo online is to upload a smaller, lower **resolution** version instead of the original. If the photo's actually 1,280x1,024, then a version at 640x480 will show enough detail to give visitors the idea, yet be less attractive to those who just want to rip it off.

Alternatively, any decent image-editing program – for example Photofiltre, which is free to download from <http://photofiltre.free.fr> – will support **watermarking**. This puts a line of ghostly text across the photo – for example COPYRIGHT

COMPUTERACTIVE – which doesn't prevent anyone from assessing its quality, but does prevent them from using it, because the text makes it clear the image belongs to someone else. All programs are different, but with most it's just a question of adding some text on top of the image, enlarging it, then making it transparent.

If you're happy to share your work on some basis, it's worth visiting the Creative Commons website at <http://creativecommons.org> where there is a range of free licences available and plenty of advice.



Sell your **photographs**

Produce personalised gifts and bespoke items to sell online or in person

One of the easiest ways to make money from photographs is to produce bespoke items that can be sold – either electronically or in person – for a small profit. In this Workshop we're going to explain how to use Yophoto's free software to create a wall calendar that incorporates photos from a trip by a local charitable society to Kathmandu in Nepal.

The software allows us to take a selection of photos and then add them one by one to the months of the year. We can also type events into the calendar (for



example an annual general meeting or society dinner date) so that they'll appear on every calendar.

It's a great way to produce a personalised gift that can be sold to society members for a small profit, and the results are really very impressive.

If you don't fancy calendars, there are plenty of other gifts to choose from and many other sites that offer alternatives like t-shirts, mugs, mouse

mats and caps that can be customised using photographs to produce personalised gifts.

Step 1

Load Internet Explorer, then click once in the address line at the top, type in www.yophoto.com and press Return. When the site loads, click the Calendars link on the left. Select a calendar style (we're choosing the Wall Calendar) and at the next screen click the Go Create button. This opens the Yophoto software screen – click the Download link to copy it to the PC (if Internet Explorer warns about **pop-ups**, left-click on the flashing bar at the top and choose Temporarily Allow Pop-ups from the menu). If Windows displays a security warning, ignore it and click Save. Finally, when the Save As dialogue box appears, select a destination – we're choosing the desktop – and click the Save button.



Step 2

Double-click the new icon on the desktop to install the Yophoto program; if Windows issues a security warning, ignore it and click Run. Follow the instructions to install the software, accepting the licence agreement and all the defaults (unless you've got a specific reason for doing otherwise). Then click the Finish button to complete the installation and start the program. The free software is essentially a **drag and drop** layout program which allows you to create different kinds of photo-based products. When the opening screen appears, click the 'Create a new product' button and then select the Wall Calendar from the list. Click Continue to start designing your calendar.

Step 3

Choose the month and year you'd like the calendar to start and click OK. At the next screen, click the Edit Calendar button and then type any special dates into the grid – a club AGM, some meetings or maybe a dinner – remembering that every potential buyer will want them in their calendar. Click OK when you've finished and then Continue. At the next screen, select the Manual Fill option and wait for the program to load. Want to see some help? Click Yes when prompted, then read the help and close it by clicking the 'x' at the top right, otherwise click No. Navigate to the **folder** where your photos are stored and then drag the first one out and drop it onto the front cover of the calendar.

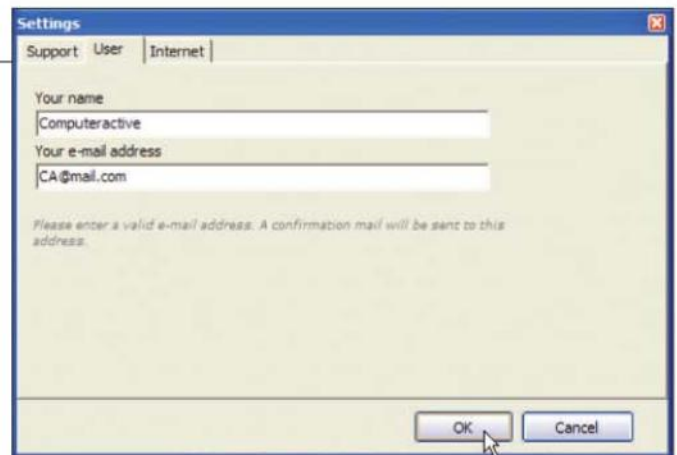


Step 4

Double-click the header placeholder and then use the **dialogue box** to add a title to the calendar. From here it's possible to specify a font, its size and select other attributes (for example whether it's centred or underlined). Click OK to add the title and then add a subtitle under the main picture in exactly the same way. Next, click on each of the month **thumbnails** along the bottom of the screen in turn. As you do, they'll appear in the main window – drag a photograph onto each one and then click the next one in the year to move that into the main window. Continue like this until all of the months include a photograph.

Step 5

You can drag and drop decorative frames from the selection on the right of the screen onto the calendar to jazz it up (if you change your mind, just grab the 'None' option at the top and drop that onto the calendar to remove a frame) and zoom in for a closer look by clicking the '+' button just above the calendar itself (if you did you'd see the calendar events we created in step 3). When you're finished, click the Order button on the button bar at the top and Save the file if you haven't already done so. Type in your name and a valid email address at the prompt and click OK to begin the ordering process.



Step 6

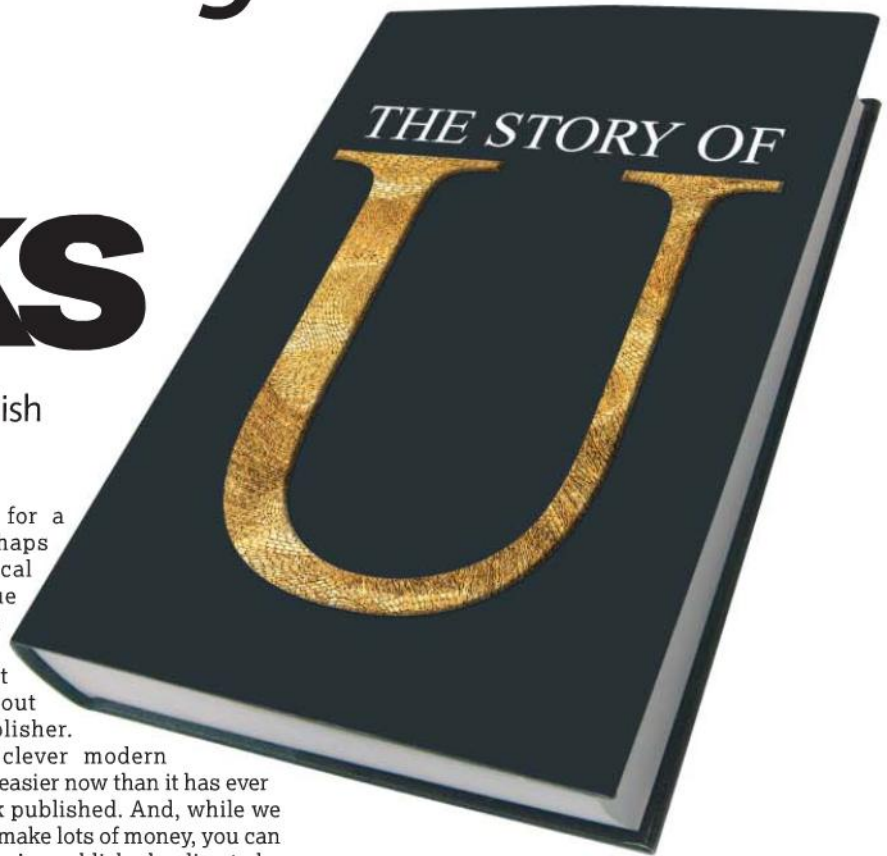
Yophoto allows you to check the calendar one last time and then asks you to put a tick in the box to confirm you're happy. Click there and then click the Continue button. It's possible to burn the photos to a CD or send them over the internet. That's the default and easiest option so click Continue. Yophoto then **compresses** the photos and **uploads** them. Specify the number of calendars to print and add a delivery name and address, click Order and then click OK. Click Continue and you'll be taken to the payments site where you can enter credit card details and complete the transaction. Your calendars will be dispatched as soon as they're ready.

Publish your own books

It's easier than you may think to publish your own book using the internet

Got an idea for a book? Perhaps it's some local history, or unique recipes. Maybe you want to tell a great story, but you don't know how to sort out a deal with a publisher. Thanks to some clever modern technology, it's a lot easier now than it has ever been to have a book published. And, while we can't promise you'll make lots of money, you can arrange for books you've published online to be available through sites such as Amazon, or just sell them on your own site.

In this feature, we're going to look at how internet printing and publishing services make all this possible, and show you how you can see your own work in print.



▼ Amazon now owns Booksurge, a large Print On Demand service

gain a new perspective on content.

BOOKSURGE
www.booksurge.com

HOME YOUR CART AMAZON ORDER STATUS SEARCH BOOKSTORE

SELF-PUBLISHING PUBLISHER SERVICES BOOKSTORE AUTHOR RESOURCES FAQs GPS LOGIN

SOLUTIONS
PUBLISHING MADE EASY

ready to self-publish?

BookSurge offers complete publishing, inventory-free fulfillment and online distribution services for independent publishing. Whether your book is in ready-to-print PDF format or a working draft requiring editing, illustration, or formatting, we provide services to create your desired book and the tools to distribute your books cost effectively.

Choose the

FEATURES
OUR STORY

BookSurge was launched in 2000 by a small group of writers dedicated to creating opportunities for authors to not only publish their work, but to also retain their content rights and sales profits. Acquired by Amazon.com in April 2005, BookSurge is a brand of On-Demand Publishing LLC, a subsidiary of Amazon.com Inc. [Learn more.](#)

BOOKSURGE IN THE NEWS

The Top 10 Finalists have been chosen for the [Amazon Breakthrough Novel Award](#). The winning submission will be announced on April 7th. [Go click.](#)

WHY BOOKSURGE?

- ▶ 35% Royalties on Retail Sales of Trade Paperback Books
- ▶ Low, Everyday Wholesale Book Pricing
- ▶ No Print Minimums
- ▶ No Annual Fees
- ▶ Experienced Team of Professionals
- ▶ On-Site Printing Facility for Exceptional Quality Control

Haven't spoken with a BookSurge consultant yet? [Schedule an appointment today.](#)

How does self-publishing on the internet work and how is it different from the traditional self-publishing or 'vanity publishing'?

First, there's not a lot of difference between vanity publishing and self-publishing – both essentially mean that you're paying someone to produce your book, as opposed to the way that, say, JK Rowling writes a book and is paid by a publisher who's taking a gamble that enough people will want to buy it. The publisher prints thousands of copies, distributes them to bookshops and, if enough copies are sold, the author gets extra money, on top of the advance they were paid.

But for a lot of people that's not realistic – it's very hard to have a book accepted by a publisher and, if you just want to write a history of your family, or a guide to an obscure topic, there might not be enough people around who want to buy it.

With vanity publishing you pay the publishing company a fee to cover their up-front costs and the production of the book. They'll publish just about anything, since you're paying. Some firms claim they're a bit more discriminating, and only accept 'good quality' material, styling themselves as 'self-publishing' companies.

A combination of the internet and a printing technology called Print On Demand has revolutionised self-publishing. Print On Demand relies on high-tech computerised printing

presses that can be programmed to do just one copy of a single book, and automated machines that will bind it in a cover. It means publishers don't need to have massive warehouses full of books that might never be sold and, if you want to publish something, it doesn't have to be printed until someone wants a copy – you won't be asked to pay for, say, 500 copies of a book that's only relevant to your immediate family.

The internet comes into the equation by making it possible to send the pages for the book from your computer – you create them using a **word processor** or page layout program, send them over the internet to the printing company, and tell your friends and family where they can order a book. At least, that's the theory.

The reality

In real life, of course, things aren't quite as simple; you need to do quite a bit of work to publish a book yourself.

First, you need to plan, plan and then plan some more. You'll create a better book if you know what it's about, and what

you want it to look like – and you'll be better able to consider the different options for publishing it. For instance, if you want to do something with lots of pictures, you might be better off eschewing a normal book and choosing instead a photo album, such as those available online from Kodak, Snapfish and other firms.

Though they're not cheap, you can have very high-quality photos, and pages with captions or even just text – though you'll be limited in the amount of writing you can fit in. That said, you could create photo-style images with text in them.

You can easily pay £40 or more for a single copy of a book like this, but you'll typically have high-quality printing for the photos, full colour and a hefty binding. Think coffee table book – and remember that if you want to sell these, you'll need some great photos to persuade people to pay. You can also find other ideas for making money out of your photographs on page 56.

For many people, though, it's a 'real book' they want to publish, which means many pages of text, with perhaps just a few illustrations, or perhaps none at all. That means using a book printing service. One of the best known is Lulu.com, whose service we'll concentrate on here.

Lulu just does one job – prints what's uploaded. That means it's your job to ensure what you upload is exactly as you want it printed – unlike a publisher – even a vanity publisher – no-one is going to read your work for you and spot any mistakes, or design the page layout for you.

There's also a 'Community' section on the site, with forums where you can get tips, and a marketplace, where you can find people who will edit your work for a fee, proofread it, design the pages, or perform any of the necessary tasks.

The process

Let's suppose, though, that you're going to take on the whole task yourself. You can work a word



▲ Lulu is one of the most well-known Print On Demand systems, and a great way to publish a book

processor, a colleague's going to proofread and correct any grammatical mistakes, and you're happy to use one of the simple cover templates Lulu provides. So, what do you need to do?

First, write your book. For most PC users, Microsoft Word is going to be the popular choice, and you can upload your document directly to Lulu and other printing sites – but watch out for some restrictions. You can only use the common Windows **fonts**, for instance, so if you have a yearning for a strange font you found on the net one day, don't bank on being able to use it for a book. If Lulu doesn't have the same font, you can't upload your book using it. It's best to stick to common fonts such as Times. As a general rule, people find books easier to read when they use a **serif** font, and you should only use **sans serif** – such as Arial – for headings.

It's also important to ensure that, once a size for the book has been chosen, a **template** is set up in Word, to match the same page size. If the Word document has a different size to the one Lulu is expecting, all the page breaks will change when Lulu converts the document for printing. Fortunately, you can **download** templates with the size already set. They will also have appropriate margins – don't forget that ▶

▲ Through Lulu's Marketplace, you can find editors, layout artists and other professionals to help you with your self-publishing

Publish and be scammed!

While companies such as Lulu are well known and reputable, there are also plenty of firms that will try to take advantage of the unwary author, especially if you're trying to have a work of fiction published, and you could end up losing money, not making it.

Some firms pose as agencies, claiming they'll set you up with a publishing deal, and charge up front – not something genuine agents do. Others may seek to

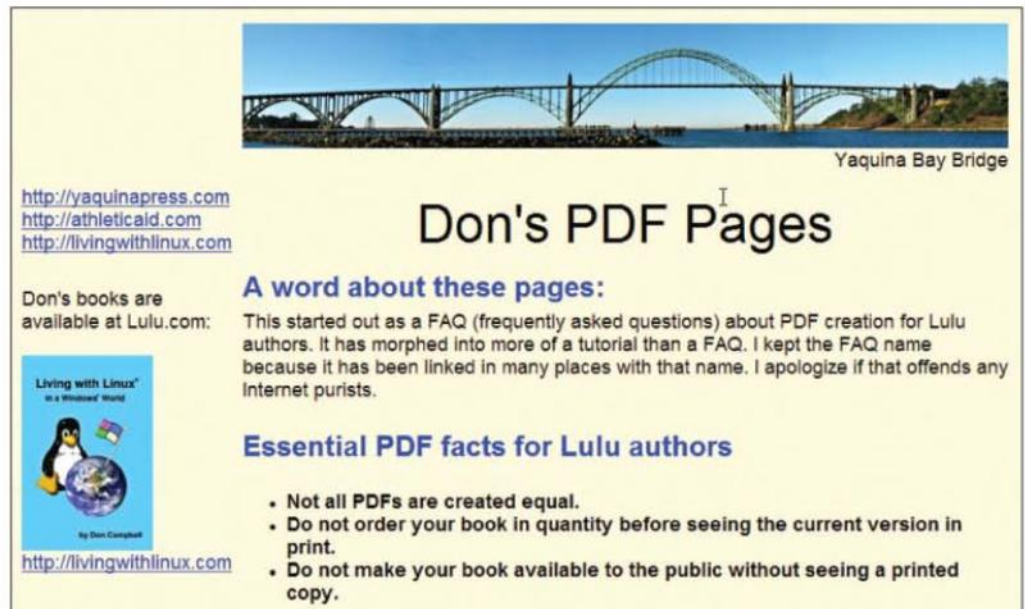
claim rights over your work, or hit you with extra charges for every little change you want made to your book.

The Science Fiction and Fantasy Writers of America has a section on its website called Writer Beware; don't be put off if you're not writing their sort of material – the tips, advice and scam alerts are essential reading for anyone who's trying to have material published. You'll find Writer Beware at www.sfwaw.org/beware.

Jargon buster

- ▶ **Backup** A file, folder or external storage device for valued documents.
- ▶ **Desktop publishing (DTP)** The design, layout and printing of documents using special software.
- ▶ **Dots per inch (dpi)** The way the resolution of printed and scanned images is measured.
- ▶ **Download** Transferring files onto your PC directly from the internet.
- ▶ **Font** A set of characters in a particular style.
- ▶ **PDF** Portable Document Format. A file format that allows pages of text and graphics to be viewed and printed correctly on any PC.
- ▶ **Resolution** The amount of detail shown in an image.
- ▶ **Sans serif** A design of typeface, without small 'tails' on the letters.
- ▶ **Serif** A design of typeface with decorative 'tails' or serifs on many letters.
- ▶ **Style** Settings that can be applied to text in a word processor, such as size, font, bold or italic.
- ▶ **Template** A document that contains all the required formatting for a specific type of document.
- ▶ **Word processor** A software application for preparing largely text-based documents.

For more on Jargon Buster visit:
www.computeractive.co.uk



<http://yaquinapress.com>
<http://athleticaid.com>
<http://livingwithlinux.com>

Don's PDF Pages

A word about these pages:
 This started out as a FAQ (frequently asked questions) about PDF creation for Lulu authors. It has morphed into more of a tutorial than a FAQ. I kept the FAQ name because it has been linked in many places with that name. I apologize if that offends any internet purists.

Essential PDF facts for Lulu authors

- Not all PDFs are created equal.
- Do not order your book in quantity before seeing the current version in print.
- Do not make your book available to the public without seeing a printed copy.

▶ If you want to submit your book as a PDF, there are useful tips available on the net

you need to have large enough margins to allow the book to be bound, and page numbers need to alternate between left and right, for a professional look.

Next, you need to learn how to use **styles** in Word – they're the key to making sure everything looks consistent, and essential for building an index or table of contents automatically. When you use styles, for example, a separate style for a chapter heading like 'Chapter 6, in which the hero gets the girl', updating the style definition means every chapter heading will change at the same time. On the other hand, if bits of text here and there have just been selected and changed into bold, or a different typeface, a decision to alter the way they look later could take hours of searching and updating. The step-by-step guide on the next page shows how to set up Word for a novel, using Lulu's template.

In the picture

While most novels won't need pictures, some will, and if it's a biography or history book that's being put together, there's a good chance some sort of illustrations will be needed. Fortunately, they can just be added to a Word document – but it's important to make sure that they're high **resolution**, 300 dots per inch (**dpi**), so they look good when they're printed. And they should be embedded in the Word document; though that can make it much bigger, it also ensures there's

no danger of the pictures being lost or forgotten when the book is uploaded. The publishing service you use will have more information about the formats it accepts, and you should make sure you read it before you start collecting images; if you have to scan photos, do it at the highest resolution you can, and resize them later, so if you decide to make changes, you always have a good-quality original to go back to.

Another important consideration when it comes to using pictures in your book is price. A straightforward text book is printed in black and white; some pictures will look OK – but if you want them to appear in black and white, make sure you convert them yourself. If you use colour on just one page, most services, including Lulu, charge as if there's colour on all pages. So you'll pay \$0.15 (about 7.5 pence) per page rather than \$0.02 (1 penny) for printing in black and white.

While using Word may be OK for a simple book with not many illustrations, to get the best look, use a **desktop publishing** tool that gives better control over layout and images. By creating pages yourself this way, it's easier to be certain that what's created on the PC is what will appear on the page – but the pages have to be uploaded as Adobe **PDF** files, and the software to create those isn't cheap. Some word processors, such as Open Office Writer, can create PDF files – there's a useful source of information in the links box.

Back it up!

Whatever sort of book you're working on, it's likely to take you many hours and a lot of effort to get things right. Don't risk losing it due to a computer glitch or some other disaster. We recommend that you take plenty of **backups**, including keeping some off site – even if it's just emailing a copy of everything to yourself on Gmail.com once a week, or leaving a CD in the office.

Don't rely on one method of backup – for example, burn to DVD as well as keeping a copy on an external hard drive. It's also a good idea to keep multiple versions so, while you might just back up the files you've changed each day, create a folder on your hard drive with a complete copy of your book for each day you've worked on it – so you can go back to any stage, if you decide some of the changes didn't work out right.



Science Fiction and Fantasy Writers of America, Inc.
 Founded 1965

Writer Beware

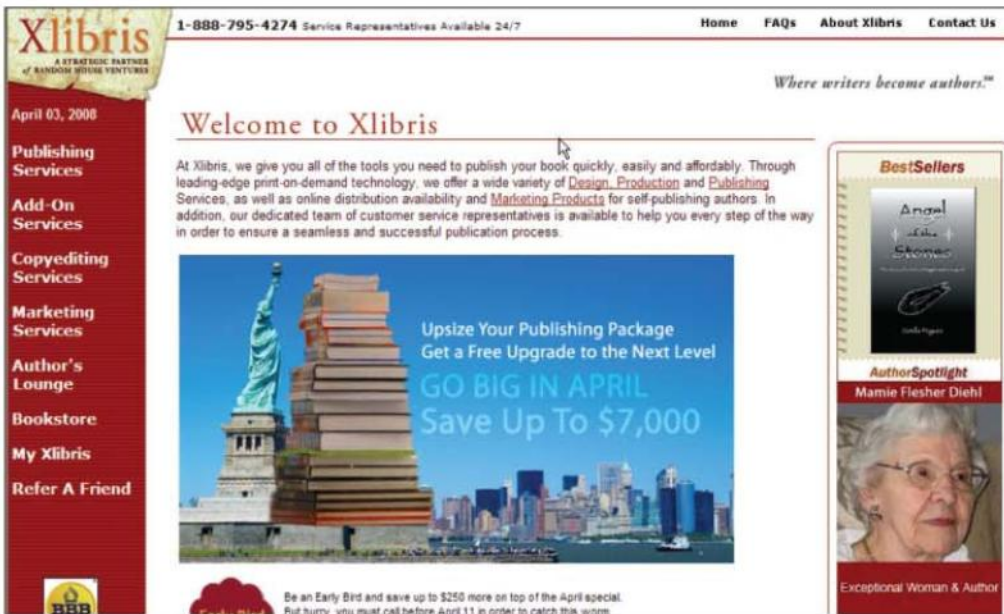
Warnings About Literary Fraud and Other Schemes, Scams, and Pitfalls That Target Writers

About Us
 Writer Beware's Mission
 Who we are, what we do, and why. Includes information on how to contact us.

Writer Beware
 Alerts for Writers

Scams in Action
 Detailed case studies of notable literary scams, including
 Edith Schell, Fernandina B. Williams, Thomas J. Powers

▶ Check Writer Beware for advice and warnings about unscrupulous publishing companies



▲ Another well-known self-publishing service, Xlibris offers a wide range of services

The publishing process

When the book has been proofread, and laid out in Word or a desktop publishing program, the next part is simple. Sign up with a self-publishing website, such as Lulu, and choose to create a new project. Pick the size and type of book to create, and fill in the details. Then upload the work. Lulu will convert a Word document, and it's worth taking plenty of time checking everything looks just how you want.

The next step is to pick the type of binding you want, which will depend on the number of pages. Then upload your cover, or choose one of the templates. Finally, you'll be told how much the book will cost to print and you can choose how much profit you want from each copy, which will determine the selling price, if other people want to buy it. It's even possible to arrange for your

book to be available on sites such as Amazon, if you want them to handle sales, as well as or instead of listing it on your own site.

The end

Technology has certainly made publishing books much easier – but unless you want to pay a lot of money to professionals to help with things like proofreading and design, there's still plenty of hard work to do. It may not be complicated to create your book in Word, but it will take a long time, and planning is vital – there's nothing more frustrating than eagerly grabbing a copy of a new book and spotting a mistake on the very first page.

Writing a book might seem like hard work, but even with the latest Print On Demand (POD) websites, it's still just the beginning of the story.

Useful links for self publishing

- BBC Blast**
www.bbc.co.uk/blast/writing
 Tips about writing and being published, from the BBC; aimed at young people, but useful to all.
- Booksurge**
www.booksurge.com
 Amazon's Print On Demand (POD) service
- Don's PDF pages**
<http://athleticaid.com/yaquinapress/PDF-FAQ.html>
 Help on creating PDFs for Lulu and other POD services
- Lulu** www.lulu.com/uk
 One of the most popular print-on-demand services
- Lulu Community**
www.lulu.com/uk/community
 Chat with other writers, and find editors, layout artists etc
- Pod By Mouth**
<http://girlondemand.blogspot.com>
 A humourous blog, reviewing POD titles; great for learning about common mistakes
- Writer Beware**
www.sfw.org/beware
 Tips and advice for avoiding publishing scams
- Xlibris** www.xlibris.com
 A well-known POD service

Getting started with Lulu's Word template

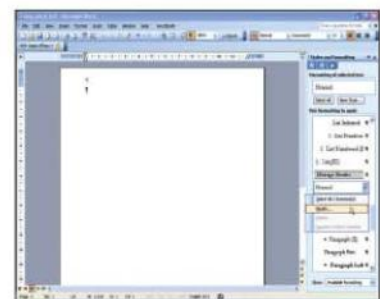
Step 1

Download the Word template from Lulu at www.lulu.com/uk/help/book_formatting_faqs. Right-click on the appropriate one – we've chosen a 6x9in novel – and choose Save Target As, then pick a location on your hard disk.



Step 2

Double-click on the file from Step 1 to start Word. From the Format menu pick Styles and Formatting to show the style gallery. Click on the 'Normal' style and select Modify. Pick the font and size you want, and set Language to English (UK).



Step 3

To format a piece of text, select it and then click on the appropriate style. To use a new style, base it on 'Normal', so if you change the base font all the other styles will follow suit. Don't just use Bold and italic options.



Step 4

To add a picture, click the Insert menu, choose Picture then From File. If the button at the bottom right of the dialogue box doesn't say 'Insert', change the option so the picture is embedded in the Word document.

Cash in on your skills

If you have a service to sell there are many things to take into consideration



▲ The Citizens Advice Bureau offers advice for self-employed people on tax, accounts and more

Mention selling on the internet to most people, and they'll think of clearing out their clutter and putting it up on Ebay, or running a small business selling something they've made, or bought from another supplier; that's the accepted thinking when it comes to selling online. However, plenty of people make money by selling something slightly less tangible than a collection of porcelain figurines or the rolling chassis of a Triumph Herald. These people are selling their skills – the ability, for example, to restore that Triumph to its original gleaming condition, or perhaps the cabinet-making skills required to house those figurines.

Not just goods

Skills don't wear out, fall out of fashion or break. Just about everyone has a skill of some sort – and in order to sell them there's no need to hoard things, or clear out any belongings. If you've a knack for tuning a piano, or a garage full of expensive new power tools and not enough DIY projects to fill your day, then it's worth considering putting these things to use. What's more, selling your skills online can be a great way to make money online on your terms and at a time of your choosing.

The first thing to consider is the sort of service that will attract paying customers. It helps to have experience, and this is perhaps where training, education or career can come into play. Alternatively, it may be worth looking to hobbies or interests – for example, *Ultimate Guide* readers have a better than average knowledge of computers, and may already help out friends and family with pesky PC problems. Those with a knack for solving them quickly and simply – and the ability to get on with just about anyone – could

perhaps consider a little PC fixing on the side. Alternatively, that after-work woodwork class and garage full of power tools, or years worth of experience fixing up furniture can be brought into play.

Where to sell?

The internet is a great way to sell services both locally and at a huge distance. It pays to take a weather eye, and look long and hard at how and where services are sold. There are plenty of sites that list local services – search for a

plumber or dry cleaner in one area using Google and you'll find umpteen sites selling listings, but not that many sites belonging to the plumber or dry cleaner themselves. As an example, we've searched for a gardener in the heart of London – not such an easy job, you might think.

Luckily, this search pulls up a couple of good examples of how people looking for your service might shop. At the very top of the results is the directory listing for Gumtree, the modern equivalent of the old classified advertising section in a local paper. We'll use Gumtree as an example in the Workshop on page 66. Next there's *Yell.com* – the descendant of the old Yellow Pages. Finally, there's Google's own listings – gardening services that the search engine calculates are near central London. A quick look at the services advertised makes it clear that most are small businesses, rather than sole traders, and are likely to have spent considerable amounts of time or money building an online presence. It may be worth using a search engine such as Google to find the sort of



▲ If you look after children or vulnerable people, you are required to have a criminal records check

Stay legal, stay safe

Before setting up in business, it's also worth finding out what, by law, you are allowed to sell.

A retired company accountant may be in an ideal position to put together tax returns for small businesses and sole traders, but there are a number of professional hoops to jump through first. Child minders, for example, need to be licensed by their local authority.

All County Councils have websites now, and all will provide information both on childminding and on how to become a registered childminder. Looking after kids is also something that requires a Criminal Records Bureau check – this also applies to those caring for the vulnerable, even on a voluntary basis. The check is a straightforward process, and something local authorities carry out, but the site, www.crb.gov.uk, has plenty of information about the process.

And don't forget that for certain types of job, insurance may be necessary, in case other people suffer an accident – such as your ladder falling on them while you're painting. It is essential to investigate Public Liability Insurance and some people may insist on it before you can work for them.

The screenshot shows a website header for 'get SURREY' with a search bar and navigation menu. Below the header, there's a 'Rubbish clearance' section. It features several advertisements for rubbish clearance services, including 'CK CLEARANCES', '1ST CHOICE APPEAL RUBBISH CLEARANCE', and '1ST CALL PETERS RUBBISH CLEARANCE'. Each ad provides details about the service, such as whether it's environmentally friendly, and includes contact numbers and prices. There's also a 'Have your say' section with a 'Register now' button.

▲ Ads on your local paper's website can be free or cheap, so it's an option worth considering when selling services

service you plan to offer – this will give you a good idea of how the competition advertises, where they advertise and what people find important to know about a service before buying.

It's important to note that quite a few websites that list local services either charge for their services or compete directly with a multitude of other listings sites. Upmystreet.co.uk, Welovelocal.com, smilelocal.com and others all offer a perfectly decent service, but they also compete for space in search results against many others, including Google itself and Yell.com. A trusted local site is always a benefit, so when you're thinking of selling your service online, consider which ones seem strong in the local area. It's also worth considering the local newspaper's website, especially if listings are free or cheap. Ask around and find out how friends in the local area find services. Often, aside from word of mouth, local papers' websites and services such as Gumtree see plenty of use, and it's these that are perhaps the best place to start.

Things to look out for

Most of us are already pretty familiar with the idea of selling second-hand goods, but not with selling less tangible things. Although it's not strictly required, if you are offering a service as an individual, it's probably wise to look at how

The screenshot shows the 'Trading Standards' website. It features a navigation menu with options like 'Home', 'For consumers', 'For business', and 'For schools'. There's a search bar and a 'Useful links' section. The main content area is titled 'Guidance Leaflet Listing' and includes a list of leaflets such as 'Animal health and welfare', 'Fair trading award', and 'Government policy'. There's also a section for 'Animal health and welfare' with a list of specific topics.

▲ The Trading Standards website provides useful information for consumers and businesses

companies offer services, and apply the same practices of fair dealing. Trading Standards offers plenty of advice for both consumers and businesses, and the organisation's website has more information – we've found some useful guidance at <http://snipurl.com/36jy4>.

While the guidance offered by Trading Standards is really aimed at businesses, the general principles are a useful starting point. It's also worth considering another important area – self-employment and taxation. The Citizens Advice Bureau (CAB) can be a great help, and a simple introductory advice sheet can be found on the CAB's website www.adviceguide.org.uk, at <http://snipurl.com/36r11>.

Finally, don't be put off by the idea of offering a service using the internet; as this guide shows, there are more than enough ways of selling using the internet, and many sites such as Gumtree and Ebay feature both classified advertising and people selling services. A quick scan of Ebay turns up paint shops ready to powder coat bicycle frames, gardeners offering four-hour blocks of their time in specific regions, and plenty more examples. Get thinking about what skills you have, who might buy them, and get out there on the internet and sell them. In the Workshop on the following pages, we're going to show you how to create just such a listing on Gumtree.

The screenshot shows the 'Surrey County Council' website. The main heading is 'Family Information Service'. Below this, there's a section for 'Contact information' with details like telephone numbers, email, and website. There's also a section for 'Please see the index below for further information' with a list of links.

▲ You can find lots of useful information on County Council and other local authority websites

Sell your services using the internet

Advertise your goods and services using online free classified advert websites

Selling a service used to be a case of simply putting a card in the window of the local newsagents – and this still applies to those places lucky enough to have kept a corner shop or local store. Another popular option is placing a classified advert in the local newspaper. However, it's easier – and usually cheaper – to do the same thing using the internet. If you are planning on offering a service – be it piano tuning, gardening or car restoration – an online ad can be a great way to spread the word.

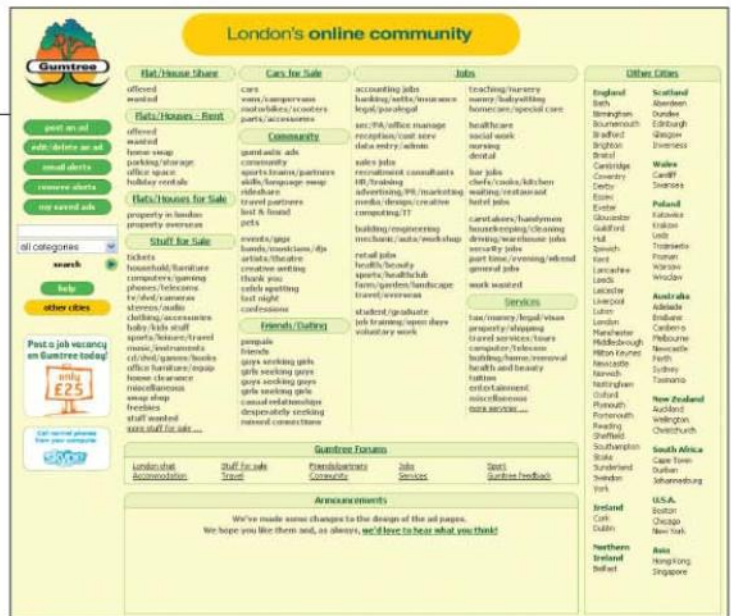
For this example, we'll use **Gumtree.com**. Originally a site for ex-pat Australians and New Zealanders working

in the UK to buy and sell possessions, Gumtree has grown far further than this small community. Users search for adverts, so there's no need to re-advertise all the time and getting the right wording in an advert is very important.

While Gumtree is free, it requires registration and it's possible to pay to have your ad featured – although it's worth seeing how effective a straightforward free ad is first. Don't forget to look at other services, including **Craigslist.com**, a similar service, and **Friday-ad.co.uk**, which accepts adverts for display online and in a weekly paper free of charge.

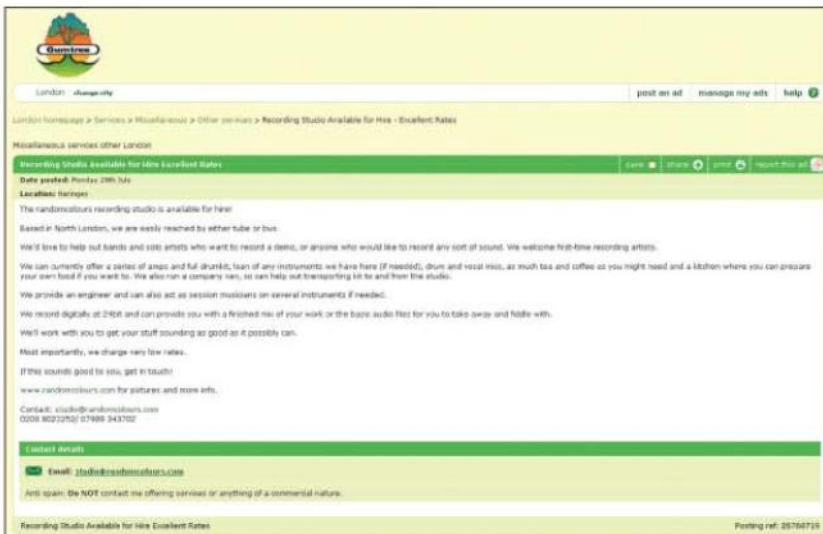
Step 1

Go to **www.gumtree.com**. The site has national and local listings on the right-hand side of the page. We chose London, but pick the city closest to you to get a good local listing. Once the page has loaded, click on the Services button at the lower right-hand corner. When we came to list our service, there were over 52,000 adverts in the services section. Don't let this discourage you; it's possible to choose specific categories, of which more later. Keep choosing topics from the top menu until you find the type of service the advert is planned for, and take a little time to figure out what potential competitors are advertising.



Step 2

Work out what you want your advertisement to say; the pictured advertisement for a recording studio is both friendly and clear. It's possible to deal with potential customers through email initially, but many people like to be able to make a phone call, too. Put together a draft of what your own advert should look like in Word, rather than composing it in the web browser – this way, it's easier to save what you've written, and you can keep the ad on your PC for future reference. At this stage, it's also worth thinking about accompanying the advert with photos or video, something Gumtree offers with advertisements.



Step 3

Click on the link marked Post an ad at the top of the page. The first advert will also be the basis for Gumtree membership – the site will prompt for a user name and password, as well as a few other pieces of information. Two, in particular, are of interest. First, it's possible to put your **Skype** ID in a listing, so potential customers can contact you from their PC. Second, your email address can be hidden from spammers – Gumtree will ask people to fill out a form and pass the email on to you, instead of publishing your email address. Don't forget to read Gumtree's Terms & Conditions before ticking the relevant box.



Step 4

Gumtree allows users to add both pictures and **embed** a Youtube video in their advert – this is really helpful for those selling a service. Advertisers can picture previous examples of services rendered, or a short video of what they do – it's really up to you. Copy and paste the relevant Youtube link – you'll find it in the panel at the top right of the Youtube page – or upload your pictures. Pictures and video should ideally explain what your service is and what it does well. Go over the advert once more to check everything is in its right place and the spelling is correct, and then hit the preview button at the bottom of the page.

Step 5

Here's the Preview screen. Check the phone number is correct, your Skype button works correctly if you've chosen it, and that any video or pictures are in the correct order. If everything is correct, hit the button marked 'Submit your ad'. Next, take note of the unique identifying number for the advert, and the direct link to the advert. The reference number is very important for the next step. At this stage, it is also possible to pay for a featured listing – although it's probably a better idea to see how well received the advertisement is before reaching for the wallet. Adverts can take up to four hours to appear, so don't worry unduly if nothing shows up for a while.

Step 6

Once listed, it couldn't be simpler to manage the advert – or add more to the roster. Click on the link in the top right-hand corner labelled 'Manage my ads'. Use the reference number from the previous stage, and the password you selected when filling out the advert in step 3. You can now edit the advertisement in question, delete it altogether or add new advertisements. This is particularly important, as it is possible to refine the advertisement should anything have been missed out. Now all that's needed are a few people to find the advert and get in contact.

Blog money



Got a passion for something and want to share it? It's easier than you might have thought to make some money from your website. We show how your knowledge can pay off

Writing about something you have a passion for is fun – it's great to share and swap opinions with like-minded people – and to share your knowledge, too. If you have a deep interest in something – whether it's gardening, crime fiction, collecting art deco ornaments or photography – creating a website or a **blog** can be a fascinating challenge. While investing time and effort into it, wouldn't it be nice to make a little something back?

While some people use the web to make money by selling online (and we tell you how to do that elsewhere in this *Ultimate Guide*), there are other options, too. Affiliate schemes, for instance, use links to point your readers in the direction of online stores where they are likely to find products of interest for sale. You get paid when they click on the links. Alternatively you can have adverts relevant to your subject matter on your site.

Setting up these money-makers is simple, and takes very little time, so it's worth

doing. But getting the cash rolling in relies on getting enough visitors to your site, so make sure the content of your site is interesting and fresh, so that your readers keep coming back for more.

Affiliate schemes

These work by placing links on your pages: every time a reader clicks through to a site and makes a purchase, you'll tot up some cash. So, if you're writing about the latest video game, a link to an online store selling that game could be attractive to your readers.

Obviously, it's best to sign up to affiliate schemes that are relevant to your subject matter. A blog about travel would do well to feature links to an online travel agent, while a site about digital

photography could link to camera shops or photo print services.

If your subject matter varies, it's best to find an affiliate scheme that covers a wide range of online merchants. This saves having to sign up to several different schemes.

Pricechecking sites such as Pricerunner and Kelkoo both run affiliate schemes, which show readers the cost of items mentioned. If a visitor clicks through to a Pricerunner advertiser,

▲ Pricerunner.co.uk runs a popular affiliate scheme

it will pay 10p-33p a pop (www.pricerunner.co.uk/affiliate.html). Kelkoo runs a similar scheme. With products varying from technology to travel, these are a good choice for sites that cover a multitude of themes.

If you write about the latest crime novels or new music releases, perhaps Amazon's scheme would be more appropriate. Called Amazon Associates (<http://affiliate-program.amazon.co.uk/gp/associates/join/main.html>), signed-up members receive 10 per cent on all revenue made via their site. The bookstore Waterstone's runs an affiliate scheme, too. Another benefit of these schemes is that site

▼ Blogger is a free service from Google that helps you create blogs easily



▲ Affiliate schemes with bookstores, such as Waterstone's, are a great way of helping your readers and yourself

owners receive regular updates, with newsletters, competition details and special event info, which can help provide the content you need to keep people coming back to your site.

For a one-stop shop, consider Tradedoubler (www.tradedoubler.com), which has around 50 merchants signed up in the UK, including Ebookers and Adtrader, Waterstone's, Letsbuyit and buy.com, and is a good choice for anyone who writes about video games or DVDs.

Another interesting affiliate scheme is run by Ebay (www.affiliates.ebay.com). With the Ebay editor kit you can add dynamic auction listings to your website. These show the latest bid price, buy it now options and end dates. So, for example, if you run a website about Disney collectables, you can have auction listings for the things you mention on your pages.

One of the downsides of affiliate schemes is that you have to rack up a certain amount of money before they pay out. So, using a large network means that all your **hits** are added together in one place, and you're likely to reach

your target sooner. Take a look at Commission Junction (www.cj.com), which includes Ebay among its merchants, rather than having a small amount of money stuck with several affiliate schemes.

Advertising

The main alternative to affiliate links (though you can take advantage of both) is to include relevant ads on your sites. Google AdSense aims to make taking adverts easy. AdSense for content automatically 'crawls' through your website and delivers ads (you can choose both text or image ads) that are relevant to your audience.

AdSense for search allows website publishers to provide Google web and site searches to their visitors, and to earn money by displaying Google ads on the search results pages.

To get started, you need to submit your URL and a few personal details. Google will check that your site has 'acceptable content'. Bear in mind that it will reject sites under construction, that don't load or that have non-functioning links, ►

Jargon buster

► **Blog** Short for 'web log', a blog is an online journal or news site. Most blogs provide a download called an RSS feed, which means you can set up a blog reader to download new articles as they appear without visiting the site.

► **Hits** A visit to your website. Each time someone loads a page of your site, it is counted as a hit.

For more on Jargon Buster visit:
www.computeractive.co.uk

▲ Commission Junction uses a large network of affiliates

Maintain your integrity

There are other ways to send readers to products – swallow your pride and there is the chance to get paid commission every time you mention a certain product. But these kinds of paid links may go against the grain – do you want readers questioning your integrity? Recommend a product that you don't believe in, and that they are disappointed in, and you're likely to lose them forever. And bear in mind that Google will downgrade your blog if it suspects the site is displaying paid-for links. Take a look at Blogsvertise (www.blogsvertise.com) and decide for yourself.

There have also been reports of affiliate schemes 'losing' records of any clicks through from a site, so that blog owners can't prove that their readers have logged in and bought products. The best way to avoid this is to stick to big names that you know and recognise.

And remember that, although your little money-making venture is in the virtual world, the cash you make goes into a real-world bank, so make sure you declare it to the tax office.

For more on tax matters go to www.hmrc.gov.uk.

Making money online Make it: Cash in on your website

Useful links

Yahoo Publisher Network

<http://publisher.yahoo.com>
This is Yahoo's equivalent to Google's AdSense and works in almost exactly the same way

Guide to Search Engine Optimisation

www.theinternetdigest.net/archive/diy-search-engine-optimization.html

A simple-to-understand guide to making sure that your site is easy to index, so it can be found easily

Prologger

www.prologger.com
Tips on getting the most from your blog

Reviewme

www.reviewme.com
Get paid to write reviews on your blog – no need to fib – just write an honest review

Performancing Ads

<http://performancingads.com>
A new advertising network

Waterstone's Affiliate Programme

www.waterstones.com/waterstonesweb/navigate.do?PageID=200000162
An affiliate scheme run by the bookstore

Blogging services

Blogger

www.blogger.com
A blog design and hosting service run by Google

Wordpress

<http://wordpress.com>
A free blog-hosting service

Typepad

www.sixapart.com/uk/typepad
Paid-for blog-hosting service that offers a free trial

► Sites such as Prologger.com offer tips on getting the most from a blog

▲ Yahoo Publisher Network works in a similar way to Google's AdSense by putting relevant adverts onto your website

so don't apply until your site is ready. And it must have enough content for them to evaluate, so don't send in a blog with just one entry! We've included a Workshop on setting up AdSense on page 74.

Adverts are a little more intrusive than the links used by affiliate schemes, so it's a matter of personal choice whether you choose to go down this route. Think about the kinds of people who are likely to read your site, and whether they will be put off by adverts on the page. Perhaps the best plan of action is to give it a trial run, and see how successful they are.

Paypal donations

If your site provides a lot of useful information – tutorials, free software downloads and so on – you might be able to persuade your loyal readers to help you out via the Paypal donation scheme. It's simple to set up – just go to the Paypal site (www.paypal.com) and sign up for a free account. Then go to the Merchant Tools section and find the Accepting Website Payments section, then click on Donations. You'll be asked

for details to set up your donation button. There are some other options to complete, such as a thank-you page, and then you can create your button. Copy the HTML code and paste it on to your site.

All you have to do is encourage readers to donate! This probably works better for sites that have some sort of charity link – if you write about dogs for instance, perhaps raising money for a cause dear to readers' heart – such as The Guide Dogs for the Blind Association – is a more appropriate use of a donate button.

Also check out Pledgie (<http://pledgie.org>), which is designed to help you raise money for causes. Or you can just be very cheeky – some bloggers have racked up thousands of pounds just by telling readers they're trying to raise a million pounds or pay off a stack of debt!

New and improved

While all these ways of making cash from your site are useful, if you never update your site, it's a waste of time. To keep people coming back, the content must be interesting and fresh. Remember, there are millions of blogs and other sites online, so you have to build up links, do search engine optimisation and set aside time to keep your pages updated.

Make sure you keep up to date with the latest developments by signing up to news feeds such as Google Alerts. Some affiliate schemes send out regular newsletters and updates, which can be valuable sources of information to inspire updates to your site.

Running a site should be fun and interesting, so stick to a subject that is dear to you. It's not worth setting up a site just because you think it will make some cash – unless it's getting thousands of hits a day, it won't pay the mortgage – but a fun project with the added bonus of a few quid thrown in is a pretty attractive proposition.

PRIMERA 8:1000 Tower Duplicator



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large capacity robotic
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duplicator
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Do you need an autoloader that can hold up to the pressures of your high volume 24/7 work environment?

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- Supports Manual Duplication Mode
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- Supports all common CD Formats

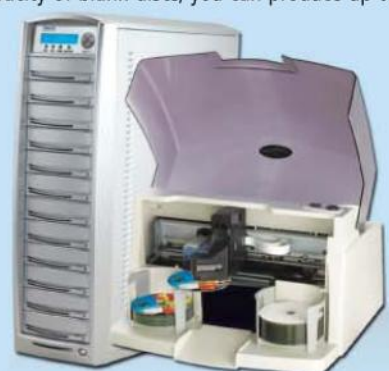
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Primera's DUP Tower Duplicators are the ideal companion in use with the **Primera AutoPrinters** to produce a high volume of discs/hour. Using the **Disc Publisher PRO AutoPrinter**, which holds a 100 disc capacity of blank discs, you can produce up to 1000 discs in one day.

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- Fastest disc printer in his class
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- Layout software for Windows & MAC included
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- Lowest ink cost per disc
- High-gloss, waterproof photo prints



DUP-11 with Disc PublisherPRO Autoprinter

- | | | |
|----------------------|----------------------|-----------------------|
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| • 7 CD/DVD Recorders | • 11CD/DVD Recorders | • 15 CD/DVD Recorders |
| • 160GB Hard Drive | • 160GB Hard Drive | • 160GB Hard Drive |



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Blu-ray Discs Supported

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SO WHY WAIT? www.pcw.primerainfo.com

www.FreeDownloads.Net

Promote your website

If you need to encourage more people to visit your website, we show you how to do it

Register your site

You don't have to pay for search engine listings. All these sites allow you to submit your site free – but don't do it until you've finished all the pages!

Altavista

<http://addurl.altavista.com/addurl/default>

Google

www.google.com/addurl.html

Lycos/Fast

www.alltheweb.com/help/webmaster/submit_site

MSN Search

<http://search.msn.com/docs/submit.aspx>

Yahoo!

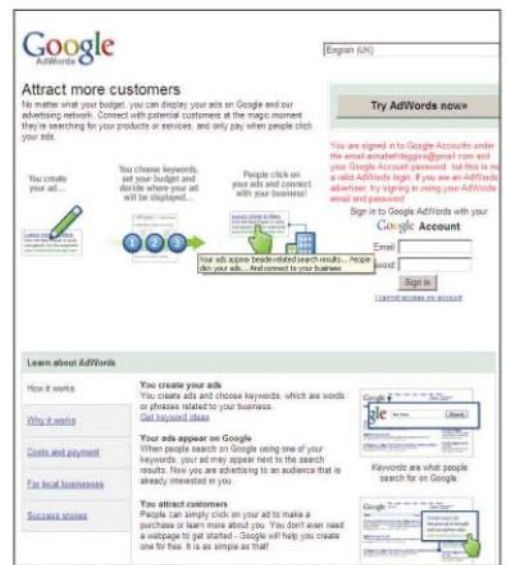
<http://search.yahoo.com/info/submit.html>

▼ Ride on the back of established businesses by joining an affiliate

You can have the best products, lowest prices and best-looking website on the internet, but all these will be useless if no-one knows your site exists. If you're serious about setting up an online shop or want to sell your services, you need to persuade people to visit your site. This is known as traffic. And all visitors to your site must be treated as potential customers, so an effective web presence is crucial. Here we're going to talk you through some of the best ways to build a web presence.

There are a surprising number of ways you can generate traffic to your site. Most won't cost anything and they might even help generate extra income. You need to register your website with search engines, which are generally the single largest source of traffic. Basic registration is free, but if you plump for a sponsored search – which displays your ad when people search for certain words – there is a cost. A deposit of about £25 is usually required and prices vary, depending on how much you want to spend and the keywords used (see the Workshop on page 76). But before you do any of this, you must optimise your website. Remember, potential customers must be able to find you – and quickly.

Optimising your website means using keywords. A keyword is a word that best describes your web page and should be used in your website title, the description and the body



▲ Attract more customers with Google Adwords

copy of your pages, all of which are scanned by search engines. So, while a clever headline might seem witty when used in print, it won't help search engines online.

Instead, use straightforward descriptive headlines with keywords. Make keywords and phrases as succinct, but specific, as possible. Google has a good free keyword tool to give you new ideas (www.snipurl.com/3foum).

And you shouldn't forget meta tags either – these are a small summary of the site content and a list of relevant keywords and phrases hidden in the invisible header of your page. Most web-editor programs will allow you to add them easily. Although not used by all search engines, they're still worth including.

It's who you know

Another key part of persuading people to visit to your site is to talk to them. Obvious though it sounds, use word of mouth; tell people about your business when you meet them and if you're printing business stationery, don't hide your web address away at the bottom – make it prominent, so everyone who sees your letters or business card knows where to find you online. Also use social networking sites/forums to gain exposure, but have look at the warnings in the box on page 73.

Never disregard the importance of links. It's

not what you know, but who you know, so trade links with as many other sites as you can. Do your homework and find appropriate sites. For example, if you're selling your paintings or drawings of local areas, you may like to link to a picture framer, a dealer in art supplies and a website on the local history. Be creative, but make sure the links are appropriate to your business – and be cautious about emails out of the blue that ask you to link to sites you've never heard of; it's a tactic that spammers use.

When you do link to other sites, try to get them to scratch your back too, with a reciprocal link. Obviously, they will want to check you out first, so provide as much information in your email as possible – a form email will make them think you're just a spammer, who might not even have looked at their website.

Blogs can be a great way of getting people to talk about you. It's worth dropping an email to bloggers who cover the sort of products you sell to tell them about your site, but avoid setting up a blog to promote your shop; many net users will see through such obvious marketing ploys.

You should get your site into as many online directories and classified ad sites as you can. Many are free, such as the UK Business Directory (www.snipurl.com/3fov8) and The Open Directory Project (www.dmoz.org). Others, such as Yell (www.yelldirect.com), will charge for an ad, starting from £220 for a year's subscription.

Advertising your presence

Also consider investing in pay-per-click advertising. Google, Yahoo Search Marketing, and Microsoft are the largest operators. Pricing isn't extortionate and they are easy to control. For example, with Google Adwords (<http://adwords.google.com/support>), the Starter option costs a £5 activation fee, then click-per-view fees can be set as low as £0.01. You can find out how to set up Adwords on page 76.

You can also get a ride on the back of established net businesses. Many people use online auction sites or selling through Amazon Marketplace as a means of generating traffic to their site. When your business is running well, think about either joining or starting an affiliate scheme (for more on these, see page 68). Essentially, it's using one website to drive traffic to another. But they're not for the faint-hearted. A network (www.webaffiliate.co.uk) can be expensive – setup fees start at around £300 and there's often a percentage fee on sales volumes. You also have to pay commission to your affiliates. You can start your own by visiting www.web-source.net/affiliate_program.htm.

Keeping people on board

If you get good feedback from customers, why not consider a testimonials page? You should also

▲ Amazon can be used to generate traffic to your site

think about offering multiple payment options; not everyone wants to use Paypal (see page 14 for more about payments).

Also consider 'viral marketing', which can mean something as simple as sending

sweeteners to potential customers, such as e-vouchers or discounts. And remember, it pays to answer queries as quickly as possible. Ask your customers for feedback; people always like to give their opinions, but make sure you take notice of it even if you don't act on it.

The long haul

Be patient: it will take time to build a web presence. Get to know your customers and where your traffic is coming from. It will be hard work but if you have the products, a good website and you market it effectively, you're on the road to a successful business that people will keep coming back to.

▲ Pay-per-click advertising from Yahoo isn't extortionate and is easy to control

Jargon buster

▶ **Blog** Short for 'web log', a blog is an online journal or news site. Most blogs provide a download called an RSS feed, which means you can set up a blog reader to download new articles as they appear without visiting the site.

For more on Jargon Buster visit:
www.computeractive.co.uk

Don't get an online ASBO

When using forums and social networking sites, be sensible. Offer help, ask advice and post comments, but never use them as free advertising or to go on about your business too much.

Promotional emails and literature are great, but only send them to those who have signed up for them – and make sure it is easy to opt out. Ignore these basics and forum users and customers will get hugely annoyed – at best, you will be 'flamed'; at worst you'll be kicked off

and blacklisted from other forums, as well as getting in trouble with the Information Commissioner.

Don't use companies that promise – for a hefty fee – to have your site ranked in the top 10. If these scams worked, then everyone would use them.

Don't build a website heavy in slow downloading graphics; one survey showed that 80 per cent of surfers will give up on a slow site, with the average person leaving within 30 seconds.

Get ahead with advertising

From text ads to web searches, we show how to link money-making adverts to your site

As we explained on page 68, a good way to make money online is to carry advertising on your website. If your site is sufficiently popular (if you're getting thousands of hits per month) you may be able to negotiate with potential advertisers to show their ads, but for most of us that's not feasible, because our sites don't have enough visitors. That's where Google AdSense comes in. This is a service run by Google that allows smaller websites to display ads and to make money from them. Each time someone clicks on an ad on your

site you'll make some money (not a lot for one click, but the clicks will mount up).

There are several kinds of ad you can use, from standard text ads to search boxes on which you earn a commission. It's not a complex process, and you don't need to know much about **HTML**, just enough to insert a few lines of code. We'll take you through the process, and there are tutorials online (more details below). You may not become a millionaire overnight using AdSense, but if your site is popular, it's a good way to make extra cash.

Step 1

To start, go to www.google.com/adsense and click on the Sign Up Now button. That will take you to a form – at the top, fill in your site's main **URL** (such as www.computeractive.co.uk) and select the language it's written in (the main language if you use more than one). Tick the boxes below to agree with the terms (you're not allowed to run ads on pornographic sites and you must not ask or tell people to click on the ads – your site will be banned if you don't follow those rules).

Step 2

Choose the type of account you want. If you are running a small business with fewer than 20 people, or you're an individual, choose Individual, otherwise choose Business. Select your country from the dropdown menu. You'll see the address fields below change once you've selected a country. Fill these in and tick the box about cheques (or 'checks' as they're called on the page). Fill in your phone number below this and leave the next box ticked if you want to get AdSense newsletters. Finally, tick all the boxes below that to show that you agree with the terms (which include not clicking on your own ads) – see www.google.com/adsense/policies for the full list. Click Submit Information.

Step 3

The next page will show the information you typed in again so that you can verify it. Make sure it's all correct and choose one of the options to describe yourself. If you already have a Google account choose the first one, otherwise choose the second. If you have a Gmail or GooGlemail address, or you use Google Docs, Analytics or Sitemaps, you'll already have an account that you can use. You will then be asked whether you want to use this or to create a new, separate AdSense account (for example, if you want to keep this business login separate from your personal GooGlemail login). If it's the latter, or if you don't have an account, you'll be asked to create a new AdSense account.

Which best describes you?

- I have an email address and password (Google Account) I already use with Google services like AdWords, Gmail, Orkut, or the personalized home page.
- I do not use these other services. I would like to create a new Google Account.

Would you like to use your existing Google Account for AdSense?

You can use your existing Google account email address and password for AdSense as well. Or you can choose new ones just for AdSense.

- I'd like to use my existing Google account for AdSense.
- I'd like to choose a new login name and password just for AdSense.

Please provide a valid email address for your AdSense login

Email:
e.g. myname@example.com. This will be used to sign-in to your account.

Password:
Minimum of 8 characters in length. [?]

Re-enter password:

Word Verification: Type the characters you see in the picture below.

bleedance

Letters are not case-sensitive

The screenshot shows the 'AdSense Setup' page with several options to choose from:

- AdSense for Content:** Display ads that are targeted to your site's unique content. Includes a 'Linked Title' preview.
- AdSense for Search:** Offer your users site search or web search while earning revenue from ads relevant to their search terms. Includes a search box and 'Google Custom Search' logo.
- Referrals:** Earn more by referring users to useful products and services. Note: Referrals will be removed during the last week of August 2008.
- Video units:** Add YouTube partners' video content to your site and earn extra revenue. Includes a YouTube logo.
- AdSense for Mobile Content:** Unlock the revenue potential of your mobile site with targeted Google ads. Includes a mobile phone icon.

Step 4

On the next page you'll see a confirmation of your account. It takes a couple of days for your application to be approved. Once that's done you'll need to add the AdSense code to your website. This is a small piece of HTML that tells your readers' web browsers to go to Google to pick up an ad when they visit your site. Without that, nobody will see ads on your site, so it's important to make sure it's inserted correctly. Sign in to AdSense and click on AdSense Setup, then choose the kind of ad you want – there are text ads on which you'll earn a commission when someone clicks them, or search boxes, which sit on your page and allow people to search your site or the web.

Step 5

Choose AdSense for Content (if you want a search box instead, the process is similar). On the next page, select a type of ad: you can pick ads that contain just text, or images and video, or ads that are simply lists of links. Click Continue to format your ad – make sure you select the correct option to suit the format of your site. You can pick a format from the dropdown list, and then pick colours that suit those of your site. A sample will appear on the left. Finally, click 'Submit and get code' to get the code to put on your site.

The screenshot shows the 'AdSense for Content' configuration page:

- Ad Type:** Choose Ad Format and Colours > Choose Ad Channels > Save and Get Ad Code
- Wizard | Single page:** You can customise your ads to fit in with your pages. Use the options below to specify ad size, style and more.
- Format:** Ad units come in a variety of sizes - view all the options on our Ad Formats page. Selected: 728 x 90 Leaderboard.
- Colours:** Choose from one of our pre-designed colour palettes or create your own palette. Selected: Default Google palette. Border: #FFFFFF, Title: #0000FF.

The screenshot shows the 'AdSense unit: 728x90, created 04/08/08' page with a success message and the generated code:

```
AdSense unit: 728x90, created 04/08/08  
Your AdSense unit has been saved. Changes may not appear for up to 10 minutes.  
You may paste this code into any web page or website that complies with our programme policies. For more help with implementing our Code Implementation Guide.  
Tip: Did you know that you can make changes to your ads without replacing the ad code on your site? Try Manage Ads.  
Your AdSense unit code:  
<script type="text/javascript"><!--  
google_ad_client = "pub-204695986988312"  
/* 728x90, created 04/08/08 */  
google_ad_slot = "3264582146"  
google_ad_width = 728  
google_ad_height = 90  
--></script>  
<script type="text/javascript">  
src="http://pagead2.googlesyndication.com/pagead/show_ads.js"></script>
```

Step 6

You'll need to **copy and paste** the code exactly as it is into the HTML of your website. If it's not right you won't see the ads, or they will look odd. There's a good tutorial on the AdSense website that explains the process – go to www.snipurl.com/36ht8 to view it (you'll need Flash installed). Select the entire code as shown in the window and copy it all, then open the HTML source code for your site in your editor and paste the code in close to the top of the <body> section of your page (after the <body> tag). If your website editor doesn't normally show HTML you should be able to change into Code View (it may not be called exactly that) to see the HTML. Save and **upload** the site and you'll see the ads almost immediately.

Spread the word with Adwords

Good promotion is vital to ensure potential visitors discover your site without a struggle

Once you've got a website up and running, people will flock to it, won't they? In practice it is rarely that simple. In order to get visitors you'll need to promote the site. As we saw on page 72, that could involve submitting it to search engines, making posts on internet forums or emailing people you know – but be careful, or people might accuse you of spamming.

Then again, the old saying has it that you have to spend money to make money, and one of the best ways to put the word out is to buy advertising online. That way, people who are already surfing the web will become aware of your site. It's not a complex process and it needn't be expensive, either. In this Workshop, we'll be looking at

Google's Adwords, which is the best-known online advertising service for small businesses and individuals. Google recommends a minimum monthly budget of £30, although you will not have to pay this if not enough people click your ads.

You'll need a website or a product (Google can help you set up a website if you don't have one) along with some idea of what you want your ad to say. Once you've set up the ads, you can log in to the AdSense site to see how well they're doing. Don't confuse this with Google AdSense, which is a way to make money by carrying other people's ads on your own site (see the Workshop on page 74 for details of how to set that up).

Step 1

To start, go to <http://adwords.google.com> and click the Try Adwords Now button. You can choose between the Standard and Starter editions. We're going to stick with the Starter edition, which is more suitable for home users and for people who don't already have a website. You can upgrade at any time to the Standard edition, so you don't lose anything this way. Tick the box and tell it whether or not you already have a site (if not, you'll be guided through the process of making one), then, below, fill in the details of the business you want to advertise. The site will then try to automatically find your business – click Continue to start the search.

1. Business Information

Have we identified your business?

The information you entered is similar to the following listings. Select one:

- Personal Computer World**
32-34 Broadwick St
London
W1F 8JB
United Kingdom
- Management Consultancy**
London
W1A 2HG
United Kingdom
- My business doesn't appear here or the details are incorrect..**
(We'll ask you to provide details later)

2. Location and language

Where are your customers located?

For best results, pick only the area your business serves. We'll show your ad to users there.
[How will my location choices affect my ad performance?](#)

- United Kingdom [\[select a different country or territory\]](#)
 - England
 - London
- [\[select a different area in this country or territory\]](#)

Step 2

If your business is shown, select it, or tick 'My Business Doesn't Appear Here' – if that's the case you can fill in the details later. Then select the area your business covers. This is important because it ensures that your ad will only be seen by people in the right area (if you're running a local business in Humberside, there's no point Google serving your ad to people in Bristol, for example). If you cover the whole country you can select that too. Choose the language of your site – again, this will affect the kinds of pages on which your ads are displayed.

Step 3

Now you have to write the ad. This is the important part – the more enticing it is, the more people will click on it. At the top of this section enter the page on your site you want people to be taken to when they click the ads – this doesn't have to be the home page, it could be any one. Then fill in the various parts of the ad as shown – the headline must be fewer than 25 letters long (including spaces) and the other parts each fewer than 35. Then fill in your home page **URL** so people can see where they'll be taken when they click. You can edit this later, or create a new ad entirely.

3. Write your ad

What site will your ad link to?
 Users who click your ad will be sent to this web page.

Example: http://www.AdWordsExample.com/products/item.htm

What will your ad say?
 All text ads contain a title, two lines of descriptive text, and a display URL.
 Make sure to include information that will help customers understand your business.
[The five keys to powerful ads](#) | [Editorial Guidelines](#)



All the latest tech news
 Read all about it with Britain's biggest-selling technology magazine
www.computeractive.co.uk
 This is how your ad will look.

All the latest tech news 25 max
 Read all about it with Britain's 35 max
 biggest-selling technology magazine 35 max
<http://www.computeractive.co.uk> 35 max

4. Choose keywords

Who will see your ad?
 When people search Google for the keywords you choose here, your ad can show. Keywords must be directly related to your ad. (Don't enter 'real estate' when you're selling cars.) Enter 20 or fewer keywords for best results.
[Top secret keyword tips](#)

Enter as many specific words or phrases as you like, one per line:

Sample keywords based on a scan of your site
 If they describe your product or service, click 'Add'.

Click categories to view keywords:

- ▶ Category: [www.computeractive.co.uk](#)
- ▶ Category: [computer hardware job](#)
- ▶ Category: [computer hardware](#)
- ▶ Category: [computer magazine](#)
- ▶ Category: [pc magazine](#)
- ▶ Category: [computer active](#)
- ▶ Category: [computer technology](#)
- ▶ Category: [computer software](#)
- ▶ Category: [computer job](#)
- ▶ Category: [accounting jobs](#)

Wondering if you chose the right ones?

Step 4

The other vital part of the process is keywords – this decides when your ad will be seen. Type keywords into the box, pressing Enter after each one, or click a blue category on the right to see some suggestions (click Add to add them). When someone types your chosen keyword, your ad may be seen. Whether it is or not depends on how popular your keywords are. If you've picked a popular one such as 'computer' it might not be seen very often, while less popular keywords will allow your ad to appear more frequently, although the reason they're less popular is that fewer people search for them.

Step 5

Select the currency you wish to pay in, ensuring it's correct. Choosing the wrong one may mean you'll pay too much each month. To see how you can pay in each currency click the Payment Options link. Then choose a budget – the higher it is, the more frequently your ad will appear, so the more clicks you'll get. For more popular keywords you will have to pay more to get your ad seen more often. You can change the budget later, so start small if you like. Choose whether you want newsletters and click Continue.

5. Choose your currency

How will you pay for your ad?
 You can't change this currency later, so consider carefully. Please review the available [payment options](#) for local currencies before you decide.

6. Set your budget

What is your monthly budget?
 AdWords shows your ad as often as possible within the budget you set. You're charged a small portion of the budget each time a user clicks your ad, so the higher your budget, the more ad impressions and clicks you may receive. You won't be charged more than this amount each month (though in some cases you may be charged less).
[How will my budget affect my ad performance?](#)

£30 per month
 £100 per month
 £300 per month
 £ per month

Google AdWords

My Ad Campaign | **My Account**

[Billing Summary](#) | [Billing Preferences](#) | [Account Preferences](#)

Account Setup

Select location > Choose form of payment > Agree to terms > Provide billing details

1. Select the country or territory where your billing address is located.
 This choice may affect the [payment options](#) you'll have in the next step.

2. Select a permanent time zone for your account.
 This will be the time zone for all your account reporting and billing.
Please choose your time zone carefully. Once you finish setting up your billing account you won't be able to change time zone again. [Learn more.](#)

Time zone country or territory:
 Time zone:

3. If you have a promotional code, enter it here (optional).
 Promotional code:

Step 6

If you already have a Google account, select that option and choose whether you want to use it for Google Adwords. If not, or if you don't have an account, you'll be prompted to create a new Adwords account. When you're done, click the button to continue. Sign in again and click Enter Billing Information. Choose the right options for your location and click Continue. Now choose whether to pay up front or in arrears, and the payment type. Click Continue, read the terms, tick Yes and click Continue again. Finally enter all your billing details (don't forget there's a £5 activation fee) and click Save and Activate. Your ads will appear on the internet when people search for the keywords you chose.

Google Checkout



We explain everything you need to know to use Google's new online payments system

Until recently the decision about what sort of payment to accept on a website or on Ebay was simple. You either used Paypal or asked for a bank transfer or cheque. Other companies have tried to provide services in the past but failed to break that virtual monopoly; Phonepaid tried to link the whole thing with mobile-phone bills and Nochex uses debit and credit cards, but its profile has been nowhere near as high as Paypal's.

Elsewhere in this guide we look at Paypal in more detail but here we're going to look at a new entrant into online payments, Google Checkout. Although best known as a search engine and to businesses for web advertising, Google now handles online transactions, too. It could be the right choice for your site, and by the end of this article, you'll have enough information to make an informed decision.

Essentially Google Checkout extends the Google Adwords scheme by allowing merchants



▲ Google Checkout operates using credit card payments

▼ Offering a variety of payment methods is better for business

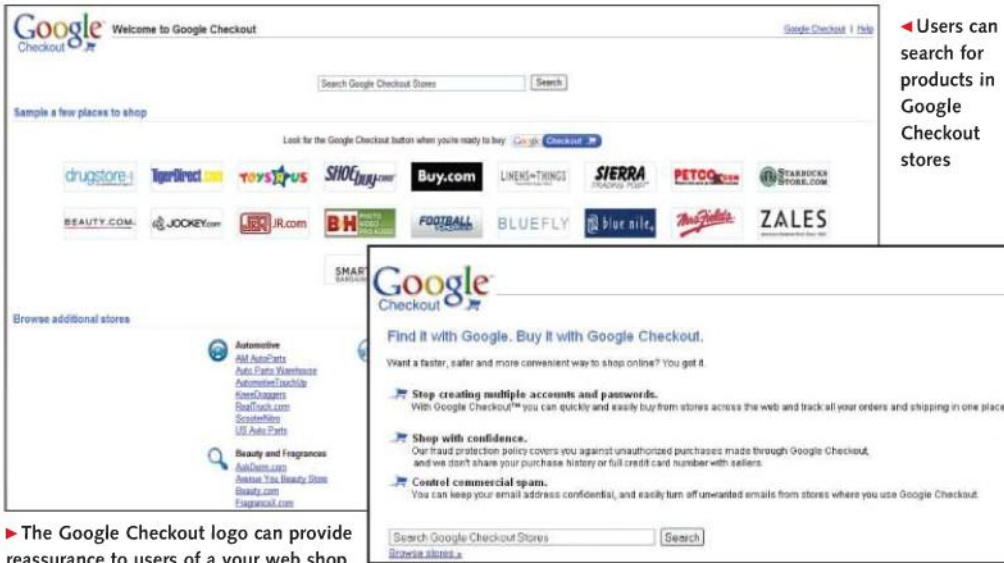


not only to advertise (through Adwords) but to complete their customers' transactions by using a Google Checkout account. However, the fact that users must set up an account highlights a drawback of this or any system that doesn't just take credit card payments directly from a customer's card: it can lock out potential customers if they don't want to sign up for yet another way of paying online, should you not have an alternative.

Google Checkout offers cheaper order processing than is typically available, but it only performs at its best for Adwords account holders. It effectively acts as a wrapper for regular credit card and debit transactions, storing customers' card data and shipping information so that they find it easier to shop online and don't have to dig out their card every time they want to buy something. The advantage to the merchant is that this makes it easier for the customer to spend money. It adds extra security, to reassure customers that their data is as safe, too.

Checking in

If you are already advertising through Google Adwords, then applying to use Checkout is easy. (You can see how to set up adverts on page 76). Go to <http://checkout.google.com> and select 'Information for sellers', which you can get to from the button on the right. You'll be asked for



▶ The Google Checkout logo can provide reassurance to users of a your web shop

◀ Users can search for products in Google Checkout stores

Jargon buster

▶ **HTML** Hypertext Markup Language. The language used to create pages for a website.

For more on Jargon Buster visit: www.computeractive.co.uk

some security information, just as you would for any other financial account you open.

Once you've been accepted – this will involve handing over your credit card details, as you would for any other service – you'll want to integrate selling in this way through your website. This is where it can become slightly complicated as there are different procedures for people whose sites already have online shops and those whose sites don't.

If you don't have any shopping facilities on your site, Google will supply **HTML** code to display Buy Now buttons next to individual items on your website, a little like the Paypal buttons we saw in the Workshop on page 18. People clicking on these buttons are directed to a purchase page supplied by Google and they complete their purchases using Checkout. You then log on to the Merchant Centre to process the orders. A refinement of this option is the ability to send an invoice by email. When a buyer receives this, they can then follow the link it contains to complete their purchase.

Adding to your shop

There are also options for people who already have shops on their site. These people may not need the functions of Google Checkout, but the brand name can give visitors to their site some reassurance, and the Google Checkout logo on search results can help attract people's attention.

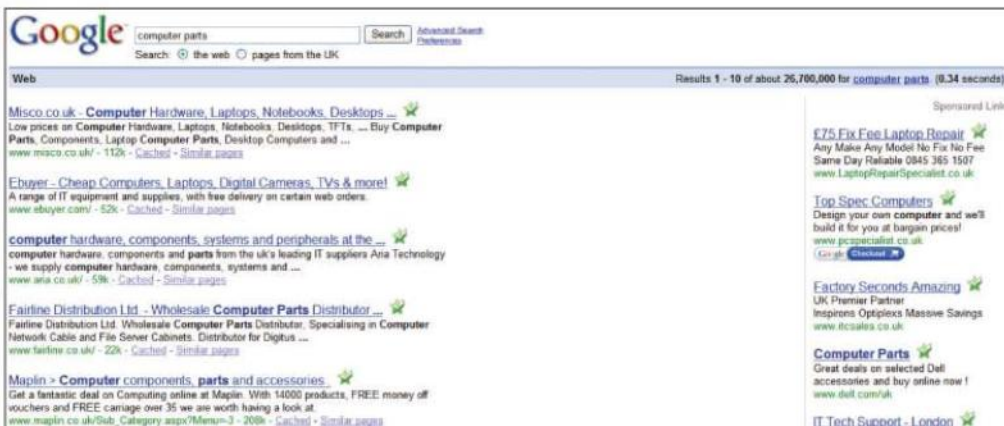
In many cases, you'll probably be using an off-the-shelf shopping system to allow people to buy via your site. If you use one of the 11 systems Google already supports (including the Actinic software on this issue's cover disc) then Google has already done most of the hard work for you to integrate Checkout with your online store. If you have a completely custom-made web shop, then Google will supply the technical information that your web developer needs to link it with their systems.

In either case, the pages will end up looking like the rest of your site. Costs are low; 1.5 per cent plus 15p per transaction, and if you have (or are prepared to start) an Adwords account that you can link to it, you will be entitled to some free transactions, depending on how much revenue Google is already making from you.

Pros and cons

If you want to tie your sales into Google searches and are already paying for your ad to appear in search results, this could be the right solution for your business. The fact that there's a Google Checkout sign with your advert might well tip the balance between someone clicking onto your site and not.

It's not for everyone – especially if you don't want to advertise via Google. But if you do, upgrading to a Google Checkout account could well be a sound business decision.



▶ Google Checkout links your sales to Google searches

Is it right for me?

To help you decide if Google Checkout is a useful addition to your online business, here's a useful summary. If the following are going to put you off, then it's not the right system for you:

- It's not for the casual seller, it's intended for professional merchants
- It's not a system like Paypal in which you can store money, it works alongside your credit card and your existing ecommerce system
- It's tied in to the Google Adwords system
- Unlike Paypal it's focused on one-off payments rather than an ongoing relationship with the person spending the money
- It's not allowed on Ebay, which owns Paypal
- You must, above all, understand what the system is – it's an attempt to build on Google's revenue from its advertising business. There's nothing wrong with this per se, but don't be surprised if you find out in future that more functions have been added to tie it in with the company's advertising platform



Every little helps

There are lots of ways to make money on the internet – and if you've got the time to be organised, you can be making little pots of money all over the place. We show you how

While we have shown you lots of ways to make money from the internet in this *Ultimate Guide* – whether it's setting up an online shop or selling all your unwanted books, gadgets and antiques – there are other ways to make money by selling nothing but a bit of your time. You may only make a few pence or a pound or two here and there, but put it all together and it can soon add up. OK, you may not earn enough for a holiday in the Caribbean, but it can pay for a good day out or some other treat every so often. We've gathered together some money-making ideas to get you started.

It's what you know

Websites such as Any Questions Answered (www.issuebits.com) and Texperfs (www.texperfs.com/opportunities) are often looking out for internet researchers. It works like this: customers text in questions and then the researchers find the answers and send them back. Pay is about 30p an

answer, and some questions can be answered in seconds, some minutes. There's a test to pass first, but the upside is that it is usually possible to choose when and how often you work – there are even people who do it full time and make enough to pay the bills. The rules usually state that a certain amount of online activity must be sustained, and regular appraisals are carried out, so don't be tempted to fudge your answers.

A little less interesting, but also less taxing on the brain, is online market research. Probably the best known of the research groups is Yougov (www.yougov.co.uk). After logging in with a few personal details, respondents will be emailed when suitable surveys come up – pay is from about 50p to £2, although often candidates are also entered into a prize draw with a few hundred pounds as the incentive. Be aware that you only get paid once you have tallied up a certain amount – £50 in the case of Yougov.

Another option is the shopping advice portal Ciao (www.ciao.co.uk), which pays £1 to £5 for each questionnaire – earn at least £5 for the money to appear in your account. Reviews of products will tot up 2p each time another Ciao member rates them.

Thank you for the music

It's not just on products and the state of the country that your opinion is needed. If music is your thing, there is a way to enjoy listening to new bands as well as making a little money at the same time. Anyone who enjoys listening to new music can become a scout. Head to Slice The Pie (www.slicethepie.com), where music scouts review tracks and get paid for each review. If other users enjoy a scout's reviews, then their rating will improve and they'll earn more money for each review they complete. Pay starts at 3p for a review and goes up the more popular a reviewer becomes.

► You can make money through social networking at www.yuwie.com

▼ Make your opinions count and get paid for it at www.yougov.co.uk

The screenshot shows the YouGov website interface. At the top, it says 'YouGov The Full Service International' and 'challenging research award winning'. Below this, there are two main sections: 'RESEARCH SERVICES' and 'PANEL COMMUNITY'. The 'RESEARCH SERVICES' section includes a world map and a dropdown menu to 'Select your local hub'. The 'PANEL COMMUNITY' section includes a dropdown menu to 'Select a country' and an illustration of a family. At the bottom, there is a copyright notice: 'COPYRIGHT © 2001-2008. YOUNGOV PLC IS A REGISTERED COMPANY'.

The screenshot shows the Texperfs website interface. It features a list of questions and answers. The questions include 'What is the best way to lose weight?', 'What is the best way to lose weight?', 'What is the best way to lose weight?', 'What is the best way to lose weight?', 'What is the best way to lose weight?', 'What is the best way to lose weight?', 'What is the best way to lose weight?', 'What is the best way to lose weight?', 'What is the best way to lose weight?', 'What is the best way to lose weight?'. The answers are provided by various users, including 'Yuwie', 'Ciao', and 'Slice The Pie'.



▲ Make money by selling your digital images at www.fotolia.com

If you're not into music, there are also plenty of opportunities to earn money from your digital images. There are a host of sites that allow amateurs to **upload** photos and get paid a set fee when someone downloads them. At Photographers Direct (www.photographersdirect.com), buyers quote how much their budget is and the photographers decides whether to sell their picture or not. There are other ways to make money from photos, too – we take a detailed look on page 56.

Retail therapy

The good news is that, even while you're spending money, it's possible to claw a little back using cashback sites. Just log in, set up a free account (we wouldn't recommend using any that ask for a payment to join) and get shopping and earning. Greasy Palm (www.greaspalm.com) is a well-known site, as is www.topcashback.co.uk and Quidco (www.quidco.com), which lists Currys, Dell and PC World among the online merchants signed up to its scheme. Whether you're paying a bill, buying a gift or getting a new computer, it's worth signing up for these schemes. Take a little time to work out which works best for you, in terms of retailers you shop with regularly or offers that will be of use to you.

A few more ideas

Keen surfers can make the most of their online time by making money. For instance, most of us have wasted hours bumbling around Facebook, but, believe it or not, there's a way to make money



▲ Get paid while you shop at www.greaspalm.com

from social networking. Yuwie (www.yuwie.com) is a social network that pays its users as they increase visits to their public profiles, upload photos to share and refer others to join. Likewise, some **message boards**, which rely on member posts to sustain interest, often pay for people to maintain an active presence on the board. As a reward, posters are likely to receive 1p to 15p a post – but remember that copying content from other websites will get you banned – and webmasters expect to see proper use of grammar and spelling. Find out more at Webmaster Talk (www.webmaster-talk.com/freelance-writing-jobs).

Cashing in

Investing in a little time online can reward you with a few extra pennies. Many of the ideas we've listed take little effort – once you're signed up, just a few minutes here and there can see the money totting up. Put in a more concerted effort and the rewards will grow. It's probably worth setting up a separate email account for your money-making schemes to make it easier to keep track of what's going on. But if you spend a lot of free time surfing, you might as well be putting a little extra cash into your pocket at the same time.



Jargon buster

➤ **Message board** An internet-based equivalent of a message board, where people can post and reply to messages 'posted' by other people.

➤ **Upload** The process of transferring information to another computer on the internet.

For more on Jargon Buster visit: www.computeractive.co.uk

◀ If you're into new music, you should visit www.slicethepie.com

Useful sites

The Market Research Society
www.rbg.org.uk
 Check out the credentials of any online market research (online surveys) company before signing up.

Moneysavingexpert
www.moneysavingexpert.com
 Financial expert Martin Lewis' site is full of fabulous ideas for making and saving money. Take a look at the making money forums for readers' opinions on profitable schemes.

Paypal
www.paypal.co.uk
 Many schemes make payment through Paypal, so sign up for an account.

Selling photos
iStock Photo
www.istockphoto.com
 Earn royalties for each file downloaded.

Fotolia
<http://en.fotolia.com>
 Earn around 30p for each image download.

British Images
www.britishimages.co.uk
 Photographers receive between £10 and £25 for each image downloaded.

Online surveys
Toluna www.toluna.com
Valued Opinions
www.valuedopinions.co.uk

Bag a bargain

Getting good value on the internet isn't just about cheap shopping. It's possible to save money and get a great deal, too

The theory goes that it's always cheaper to buy something online than on the high street. But while we all love a bargain, doing your shopping online is just one of a huge number of ways you can use the internet to save money.

You can't truly call yourself a bargain hunter until you've become acquainted with the numerous websites that flag up great online deals, offer money-off vouchers and discounts, help you save money on household bills, get a better deal from your bank and even give details of how to get products free.

In this article, we'll share some of the bargain connoisseurs' secrets to ensure your cash goes further and that you can take advantage of all the money-saving tricks the web has to offer.

Deal or no deal?

It's satisfying to think, as you put the credit card away, that you've just got a great deal. Enjoy that feeling of satisfaction more often by taking advantage of the tips on deal websites such as Hot UK Deals (www.hotukdeals.com). This site, and others like it, lists the best deals currently available online. View the latest offers or use the category filters to search for deals from electrical, home and garden, sporting goods or travel retailers, among others. Users add details of great deals they've found all the time, so you can be sure you're up to date with the best offers out there. Email alerts are available but we particularly like the **RSS** feed, which can be customised so



▲ Websites such as Freecycle advertise unwanted items

that you only get information on the deals of most interest to you.

Before you place an order with an online retailer, it's also a good idea to check the Voucher section of the Hot UK Deals website to see if it has details of any special offers you can use to get money off. Any promotional codes that can be used on the checkout page of retailers' websites for discounts or free delivery will be listed here. Just copy the code and use it when you pay for your shopping. Voucher Codes (www.vouchercodes.com), provides a similar service. Games fans should check out Game du Jour (www.gamedujour.com), which features discounted games that can be downloaded every day. A similar site, iBood (www.ibood.com) has one special offer each day.

When loyalty pays

When shopping online, don't forget you can use loyalty scheme cards to collect points. Use a Nectar card (www.nectar.com) to collect points when you shop on a wide range of sites – click the Estores button on the Nectar home page for more details. Some sites also allow you to collect Airmiles; for example, you can convert Tesco Clubcard points to Airmiles and collect Airmiles points when you shop online at John Lewis (www.johnlewis.com) and many more retailers. Again, the Airmiles site (www.airmiles.co.uk) has a complete list.

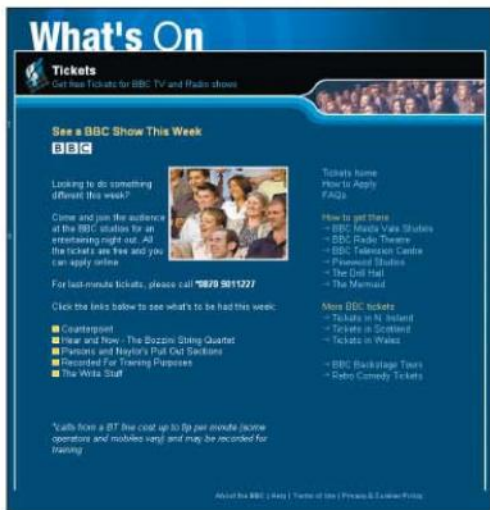
There's lots of information comparing the value of points collected through the different loyalty schemes on the Moneysavingexpert website (www.moneysavingexpert.com). For example, collect Airmiles and your points will be worth around 7.8p when you come to redeem them. This compares to 1p with a Boots Advantage Card or 0.54p with a Nectar card. The Loyalty Checker calculator on this site will work out the value of the points balance on other loyalty cards you may have.

Free for the taking

So far, we have focused on making and saving money when you spend money. But there are plenty of ways you can get your hands on stuff online without spending a bean. Believe it or not, many companies are clamouring to give you free things, such as samples of their products or money-off vouchers. In the box on page 84 we've rounded up a selection of the best websites to check for information on getting your mitts on freebies online.

Many of these websites send out free email alerts to anyone who provides their email address, which saves you trawling the web every day for details of the best new offers.

We harvested a great crop of freebies – for the purposes of research, you understand – in just a few minutes, including some

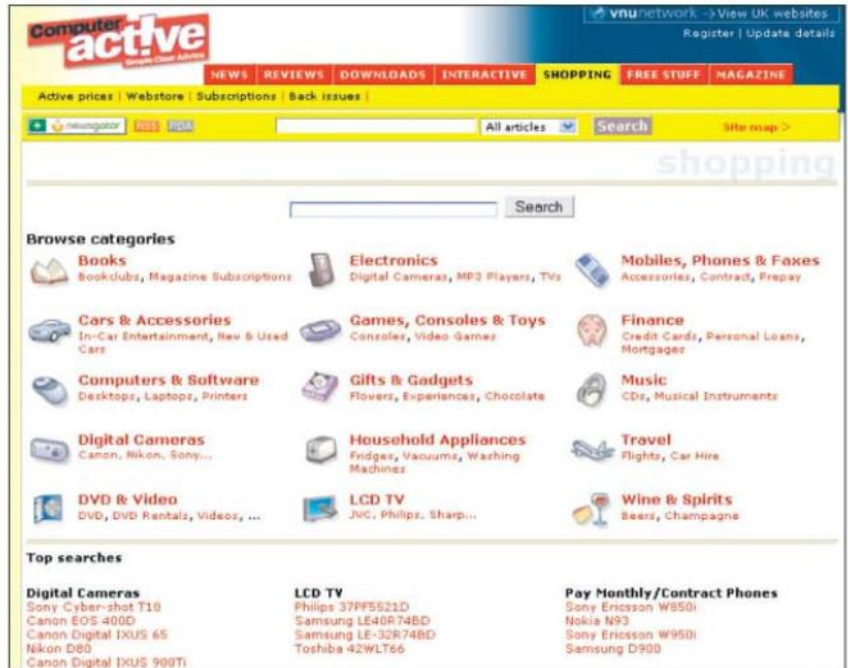


▲ Many BBC shows give free tickets to studio audiences

cranberry and pomegranate juice, fruit tea and anti-ageing cream.

What's the catch? You'll have to spend a few minutes filling in online surveys about companies' products for starters, answering questions about how often you buy them or competing products, what you think of them and where you usually buy them.

At the very least, you'll also have to part with your email address and, obviously, your postal address so the freebies can be sent out to you. But you may have to register on a company's website, so remember to read the terms and conditions thoroughly. These should set out how any personal and contact details supplied will be used and should give the choice of opting in or out of further marketing emails and letters in the future. Just ensure you check the right boxes at the end of the registration page before submitting



of the form. If there's any confusion about how the information will be used, or there's no option to opt out of mailings from third parties, for instance, steer clear, no matter how tempting the free offer may seem. The collection of data about UK consumers is a big business and you may find your details are sold to marketing organisations by unscrupulous companies.

▲ An Active Services search can help you find the best deals on a range of products and services

There is an easy way around such concerns, at least for email. If you are required to give an email address but are worried about getting deluged with marketing emails in the future, set up a secondary email account with a service such as Hotmail or Yahoo, and use that one to sign up for freebies. Save your primary email account for business and staying in touch with family and friends.

Pass it on

Staying with the idea of getting something for nothing, the web is a great tool for putting people in touch with others with things to swap. If you haven't yet signed up with your local Freecycle group, (www.freecycle.org) do it today. The Freecycle network was set up as a way to prevent used but still serviceable goods being dumped once their owners no longer needed them.

The principle is simple. If you have something you want to get rid of – from a hand whisk to a ▶

Don't get stung

The best things in life are, so the saying goes, free. But keep your wits about you, particularly if parting with money, financial details or personal information.

If a link from a deals site takes you through to a retailer you have never heard of, look for a real-world address or telephone number.

There's consumer legislation to protect you when you shop online, but if you can only get in contact with the retailer by

email, you may have trouble resolving issues if things go wrong with your order. Don't forget that if a retailer is based outside the UK, you won't necessarily have the same rights as buying from a UK-based online store, though the Distance Selling Directive means you should be safe buying from companies within the EU.

For advice on known scams visit: www.consumerdirect.gov.uk/watch_out/scams.

Get a freebie

Whether free washing powder, fragrance, shampoo or chocolate takes your fancy, check out these sites to ensure a steady stream of samples makes its way through your letterbox.

www.freebiehuntersblog.co.uk

The simple design makes this stand out from other, more chaotic freebie sites.

www.freebiesclub.co.uk You'll have to register (free) to use the site, which is maintained by a dedicated editorial team.

www.freestuffjunction.co.uk

Category links down the left side of the site make it easy to find freebies that suit you.

www.free-stuff.co.uk Easy to check up on new postings daily.

www.freebiesbank.co.uk With nearly 6,500 other eagle-eyed users trawling the web for freebies, you're bound to gather a good crop.

These sites rely mainly on other freebie hunters posting details of the freebies they've found online on the message boards. Sign up to post your own finds – it can quickly become addictive and competitive.

▲ Moneysavingexpert.com offers good, impartial advice and information from experts on a range of topics

sofa – post a message on your local group's message board and wait for someone to get in touch to say they'd like to take it off your hands. You can also post requests for specific items. It's up to the recipient of the goods to arrange collection. If you're not happy about having a stranger call at your home, ask a friend to stay in with you and wait for the collector to arrive, or state you'll leave the item on your doorstep.

Swapz (www.swapz.co.uk) offers a more conventional approach to swapping items, with posts requesting or advertising items and stating what's on offer or required in return. Like Ebay, there's a messaging system to put users in touch with each other and a rating system so that users

can leave feedback on other users they've dealt with. Bookworms will love [Readitwapit](http://Readitwapit.co.uk) (www.readitwapit.co.uk), a site that lets you swap books for someone else's well-leaved tomes once you've finished with them.

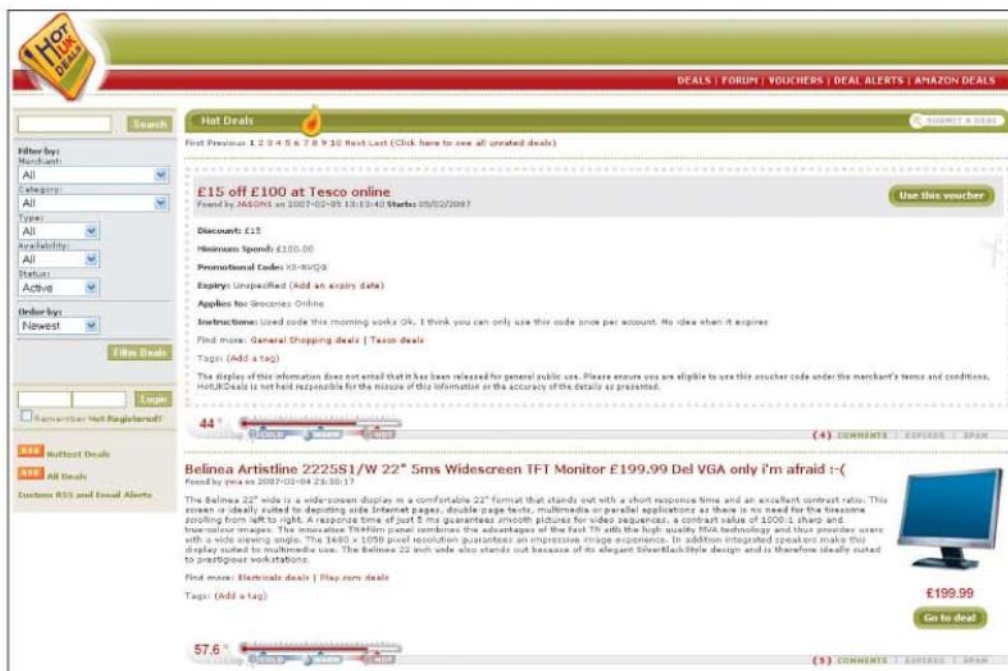
If you want to set your sights a little higher, why not swap your home? Not permanently, of course, but just for the holidays. Homelink (www.homelink.org.uk) puts homeowners from Andorra to Venezuela in touch with each other through its database of properties in almost 70 countries. Anyone who wants to use the service has to become a member of the community first, but it's free to register. If this appeals to you, also check out Geenee (www.geenee.com) and U-Exchange (www.u-exchange.com).

Get out more

Using the web as a starting point, it's also possible to entertain yourself for free. And we're not just talking about visiting museums or the great outdoors. There's something for telly addicts, too. Broadcasters, including the BBC, need people like you to make up the audience of shows such as Clive Anderson's *Chat Room* and televised concerts by the BBC Symphony Orchestra. Tickets are free – visit www.bbc.co.uk/whatson/tickets to find out more and for details of what's available. ITV and Channel 4 also offer free tickets for their shows, and Applause Store (www.applausestore.com) offers tickets for a range of shows by different broadcasters and production companies.

If you fancy something a little more cultural, keep an eye on the English Heritage open days schedule at www.heritageopendays.org.uk. The programme of tours, events and activities in sites of historical interest that are not normally open to the public runs from 6-9 September this year. And remember that venues including the Royal Festival Hall (www.rfh.org.uk) and Royal Opera House (www.royaloperahouse.org) put on free music events all year round.

▲ Mysupermarket.co.uk allows you to compare the cost of shopping in big UK supermarket chains



▲ Sites such as Hot UK Deals provide up-to-date details of the latest vouchers and offers from online retailers

Smart shoppers

We all know that it's possible to pick up great bargains on brand new goods online. Online stores such as Amazon don't have flashy high-street stores to maintain or sales assistants to pay and they buy and sell goods in bulk so they can afford to pass on the cost savings to their customers.

Shopping around to find the best price for a specific item can be fun but if it's not your thing, let a price comparison website do the legwork for you. Most savvy web shoppers will already be acquainted with the likes of our very own Active Prices (www.computeractive.co.uk/activeprices), Pricerunner (www.pricerunner.co.uk) and Pricegrabber (www.pricegrabber.co.uk). There are plenty of other types of comparison site out there to satisfy the money-saving appetite of even the most thrifty consumer.

Let's start our tour of these by looking at Active Services (www.computeractive.co.uk/services). The tools here provide instant comparisons of motor and home insurance quotes from a range of providers, and comparisons of credit cards, loans, current and savings accounts, all in just a couple of clicks of a mouse. The often-quoted statistic that UK consumers are more likely to get divorced than change their bank isn't just depressing – it could also cost you dearly if you don't explore the alternatives on the market.

Cut your bills

Don't stop at financial products – use Active Services to get the best deals on energy, phone and broadband bills, too. The broadband checker asks questions about how you use the web to find the best deal, instead of you having to trawl through the small print to find out about service restrictions, for instance, before signing up.

If your weekly grocery bill leaves a bigger hole in your pocket than you would like, pop down to Mysupermarket (www.mysupermarket.co.uk). Use this new site to do your weekly shopping online at the local

supermarket, then compare the total cost of the goods in your virtual trolley. If it's cheaper somewhere else, you can transfer all your shopping to the cheaper online supermarket with a couple of mouse clicks. The site even flags up special offers and money that could be saved by buying own-brand goods.

Finally, in your quest to save money online it's easy to overlook that most valuable of commodities, which the web has in spades: information. Websites such as Moneysavingexpert provide free advice and information, written by experts, on anything from choosing a mortgage to getting cheaper train tickets or buying contact lenses online. You'll also find advice about challenging the council tax band of your home and claiming back unlawful charges your bank may have made against you.

Armed with this and the rest of the tips in this feature, you'll be fully equipped to make the most of the web's best-kept money-saving secrets. Just don't go round telling everybody or they'll all be at it. And that means fewer freebies for those of us in the know!

Jargon buster

▶ **RSS Really Simple Syndication.** A simple format for automatically distributing news headlines and other content from the web.

For more on Jargon Buster visit: www.computeractive.co.uk

▼ Comparison sites can be a quick way of finding a cheaper service

Credit Cards

23 ways to find the best credit card – compare 300+ cards.

1. Select the type of card you wish to compare:

| | |
|---|--|
| <input checked="" type="radio"/> 0% balance transfer | <input type="radio"/> No fee balance transfer |
| <input type="radio"/> 0% balance transfer and purchase | <input type="radio"/> 0% purchase |
| <input type="radio"/> Cashback | <input type="radio"/> Low standard rate |
| <input type="radio"/> Lowest balance transfer rate for life | <input type="radio"/> Abroad - best cards overseas |
| <input type="radio"/> 13 credit card comparison options | <input type="radio"/> Prepaid cards |

2. Select the type of search:

Smart search with **EQUIFAX**

Quick search

Increase the chance of your application being accepted by searching for credit cards based on your individual credit score

All products displayed and sorted by APR.

[Proceed](#)

Making money online
Save it: Buy and sell houses



Make your move

Use the internet to take some of the pain out of buying and selling your home – it could potentially save you a lot of time and money

Speak to anyone who has bought or sold a property and they will tell you why it's up there with bereavement and divorce in the stress stakes. From finding the perfect home in the right area to dealing with estate agents and solicitors, moving house can try the patience of the coolest customer – and then there's the cost.

Whether you're buying or selling, you'll be spending thousands of pounds in fees and may find yourself wondering what your agent or solicitor is doing to justify their charges. It's no surprise, then, that home movers are increasingly using the internet as a tool to take more control over the process and save money at the same time. In this feature, we'll look at the online resources available for buying and selling a home, as well as point out the issues that should not be dealt with purely by electronic means.

Whether you're buying or selling, the first point of call is a search site such as Rightmove (www.rightmove.co.uk), Find a Property (www.findaproperty.com) or Propertyfinder (www.propertyfinder.com).

Home owners who want to sell online without paying an estate agent (more on this later) can check out the competition while buyers will be able to see what they can afford and where.

The majority of estate agents list what they are selling on a few big property websites. To find your ideal home on a site such as Rightmove, you can set up a search that enables you to enter a location and specify the type of property you want. Register online and you'll be given the option to save the search and receive email updates on new properties matching your requirements.

The main property search sites are updated regularly, but in areas where homes are snapped up quickly, buyers may find that the listings are not as timely as they'd like. To maximise the chances of seeing properties as soon as they come on the market, follow the links to estate agents' sites. Ask the agents to email or phone you when they've got a suitable property.

Some regional newspaper websites are also useful for narrowing your search down to a more specific area and finding links to local agents, which may not show up among the bigger brands on the property portals. Go to Hold the Front Page (www.holdthefrontpage.co.uk) and follow the link to newspaper websites to find the local papers in the area.

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HOME INFORMATION PACK

- Home
- Energy Performance Certificates and your home
- What's in a Home Information Pack?
- Buying and selling
- Get a Pack before 1 June and Area Trak
- News and publications

SEARCH THIS SITE

Submit

From 1 June 2007 find out the energy rating of your home with a Home Information Pack

If you're buying or selling a home from 1 June 2007, you will need to know about Home Information Packs.

Sellers: you will need to have a Pack before you put your home onto the market.

Buyers: the Pack will offer you essential information about the property you wish to buy, for free. It's also possible to [get a Pack before 1 June](#).

A Home Information Pack contains:

- An Energy Performance Certificate which tells you how energy efficient the property is
- Other compulsory documents, such as an index of contents, a sale statement, searches and evidence of title
- Optional documents, such as the Home Condition Report

Energy Performance Certificates & your home

Help | Accessibility | Terms and conditions | Contact us | Site map

Directgov | Communities | HM Government

Cut out the middle man

You can also buy a home direct from the vendor. Anyone who's had a bad experience with an estate agent may be attracted by the prospect of searching on a private sellers' site such as House Ladder (www.houseladder.co.uk), Houseweb (www.houseweb.co.uk) or Property Broker (www.propertybroker.co.uk).

Similarly, you can search on a classified ad site such as Loot (www.loot.com), although the property descriptions aren't as detailed. Buying direct has the benefit of sidestepping a third party, but nine out of 10 people still sell through an agency, so the number of properties will be limited and don't assume you're getting a better deal either.

Buying property at auction is an increasingly popular trend because of relatively high house prices and TV programmes such as *Homes Under the Hammer*. You can find a real bargain, as a speedy sale is often more important than high price – something that's becoming more prevalent in the credit crunch. The Essential Information Group (www.eigroup.co.uk) has a list of auction houses and you can search for property and auction dates.

Get a feel for the area

Finding the perfect home is one thing, but what's lurking outside your new front door? Fortunately, buyers can research the area they're interested in online, and find out much more than was ▶

▶ Get all the information you need about Home Information Packs from www.homeinformationpacks.gov.uk

Making money online
Save it: Buy and sell houses



Make your move

Use the internet to take some of the pain out of buying and selling your home – it could potentially save you a lot of time and money

Speak to anyone who has bought or sold a property and they will tell you why it's up there with bereavement and divorce in the stress stakes. From finding the perfect home in the right area to dealing with estate agents and solicitors, moving house can try the patience of the coolest customer – and then there's the cost.

Whether you're buying or selling, you'll be spending thousands of pounds in fees and may find yourself wondering what your agent or solicitor is doing to justify their charges. It's no surprise, then, that home movers are increasingly using the internet as a tool to take more control over the process and save money at the same time. In this feature, we'll look at the online resources available for buying and selling a home, as well as point out the issues that should not be dealt with purely by electronic means.

Whether you're buying or selling, the first point of call is a search site such as Rightmove (www.rightmove.co.uk), Find a Property (www.findaproperty.com) or Propertyfinder (www.propertyfinder.com).

Home owners who want to sell online without paying an estate agent (more on this later) can check out the competition while buyers will be able to see what they can afford and where.

The majority of estate agents list what they are selling on a few big property websites. To find your ideal home on a site such as Rightmove, you can set up a search that enables you to enter a location and specify the type of property you want. Register online and you'll be given the option to save the search and receive email updates on new properties matching your requirements.

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Going spare

Replacements for broken or worn-out components for PCs, peripherals and gadgets need not cost a fortune. Find out how to track down bargain spares on the web



▲ Many manufacturers have a dedicated section on their sites for buying spares

When a battery, power supply or any other spare part gets lost or worn out, many people head to the manufacturer to buy a replacement. However, this can be expensive and tracking down the contact details for the right department to place an order can take time. But with the abundance of auction sites and online suppliers that specialise in spare parts, it's now possible to get the replacements you need at a fraction of the cost of branded parts.

Net a bargain

Buying online has many advantages. It's easy to order from home or work without worrying about shop closing times. Another advantage is that online spares companies tend to stock more parts or at least have the facility to order the part required immediately.

Professional fitting

Some spare parts can be fitted without much fuss. Others require a professional touch. Finding reliable tradespeople has become quite a job in itself, but there are some websites that can help. In pre-web days, the first port of call would often be the *Yellow Pages*, and its publishers have been swift to transfer the content online at www.yell.com.

The best way to find professional repair and maintenance people is by personal recommendation. You might try searching for the name of your town or city in a search

engine, as many communities have a local website that may include links to trusted tradespeople. Alternatively, try www.ratedpeople.com, which invites you to specify the nature of the work that needs to be done and then arranges for three local suppliers of that service to provide a quote. You can then see the rating given to each supplier by customers who have previously hired them. If you choose to hire someone, you can then leave your feedback and rating on that supplier's profile so that other people can benefit from your experience.

Niche online retailers are also cheaper because they can source parts in a range of ways. Some companies make compatible batteries for notebook PCs to undercut manufacturers, while others break down used computers for parts or source them from the makers of notebook PCs (usually in Taiwan or China). Some also buy in bulk so they can pass on lower costs to customers.

For example a Li-Ion six-cell 4,000mAh RoHS-compliant battery for a Toshiba Satellite A100-204 notebook PC, part number PA3465U-1BRS, costs about £93 direct from Toshiba (www.snipurl.com/3fopv); the same product can be found for £87 online at www.pcwb.com/catalogue/item/TOSOP165. It's a small saving, but an unbranded replacement saves even more. Many stores also stock replica batteries for as little as £58 (www.snipurl.com/3foq0). Similarly, a replacement USB cable for a Nikon Coolpix 8800 camera costs £16 from Nikon; we found one on sale online for £9 and another on Ebay for just £1.95.

The downside

Sounds easy? Well, there are some drawbacks. Sometimes it's not possible to see a good picture of the spare part and most of the time people will have to rely on email rather than the telephone if queries arise. Checking an Ebay trader's feedback for negative comment is simple, but this isn't as easy for traders not on Ebay. Our general advice would be to use only suppliers based in countries that are part of the EU, as all member states are bound by a directive to offer guaranteed consumer protection laws. That's not to say deals direct from, say, Taiwanese suppliers don't offer good value and quality, but if you have to return a faulty product, then the cost of carriage may be your responsibility.

Finding the right one

Faults aren't the biggest concern, though. Manufacturers have many different parts for different products, so it is advisable to hunt out the model number of the product needing a spare part. Many products may seem generic, such as a USB cable for a camera, but others may not always be compatible, despite them being from the same manufacturer. The first thing to do is to visit the manufacturer's website and find out what parts are compatible with the product in question. Get the official part number for the branded replacement. Spare part options are often found in the 'accessories' or 'support' section. If the company doesn't sell spare parts directly, it will often redirect you to a partner website that provides the same information.

Once the part number has been found, you can broaden your search. Most people when searching online use Google. A standard Google search can yield results for some spares, but we found that checking out the websites mentioned below produced better results for others.

Compare prices

Twenga (www.twenga.co.uk) is similar to comparison sites such as Moneysupermarket, but includes spare parts too. To find a spare part here, access the site and type what you require into the search bar. Clicking on Search will reveal a range of suppliers and prices. However, look at this closely; Twenga also lists related products, so make sure you click the correct part.

Auctioneering

Visiting an auction site such as Ebay can also save money. When shopping on Ebay, it's advisable to go via an Ebay store specialising in spares. Individual sellers who offer a part in among a range of other goods are unlikely to be experts and may not list the correct compatibility information. Remember that a faulty replacement can cause damage to electronic products, so it's better to pay a little more for something that's definitely right than save money and cause more problems.

To search for a product in an Ebay store, visit the home page and type the brand name and model number of the product into the search bar. Click Search to reveal a range of different auction products. To limit these to Ebay stores, scroll down; on the left-hand side of the page there's a box labelled 'Matching Ebay shops', showing a list of Ebay stores selling the product. To view a seller's recommendations, scroll to the bottom of the screen and click on their name. This should bring up comments from buyers and an overall positive rating. It's advisable to pick a seller with over 95 per cent positive ratings.

As well as stores that sell products, many manufacturers are also embracing Ebay to sell their parts. In Germany, Bosch, a company that sells classic cars, has set up a store to allow users to search for rare Bosch parts from its warehouses or partners. The search is done by entering the part number or description in combination with the corresponding car model; 18 categories are then searched for results.

Direct line

Those who want original parts but are unable to get to a shop or can't find the spare part section on a manufacturer's site can visit Currys Partmaster (www.partmaster.co.uk). The site is part of the group that owns Dixons, Currys Digital and PC World, and sources products straight from the manufacturer.

Replacement parts are listed by category on the left-hand side. Click on the relevant category to reveal a range of products. Each category has a slightly different route through to the spare parts, so click on the links that seem suitable until you find what you need.

Home maintenance

As you can see, parts are available for a wide range of electronic and other household appliances - from washing machines to lawnmowers. But before buying any of these, it is

important to seek the advice of an expert who will be able to pinpoint which part is broken and if it is worth replacing. For example, if the tube in a television is broken, then the cost of buying another one, plus the cost of fitting it, may add up to more than that of a new set - and it's likely to require quite a lot of skill too.

And it's not only mechanical parts that are on offer - for example, many vacuum cleaners come with a range of plastic attachments for cleaning hard-to-reach areas. These attachments can break or be lost, but are easy and cheap to find on spares sites.

Drive my car

Many old cars are stripped of parts before they are crushed, thus making it easier and cheaper to buy and find spares. For example, type the phrase 'spare car parts' into a search engine to reveal a range of options from dismantlers to classic car sites. There are also a number of sites that concentrate on private sales of parts for rare cars. Car spares are in so much demand that Ebay motors has a dedicated car parts section (<http://motors.ebay.co.uk>).

Washing machine filters, spare dials and drums can be sourced just as easily. Many companies also offer the option to buy a washing machine repair kit, which includes parts that might eventually need to be replaced due to wear and tear. These include a heater element, drive belt, motor descaler, a hot fill hose and a cold fill hose for around £100 (see www.snipurl.com/3foqk).

However, with parts such as these, and for cars, it's advisable to seek the help of a qualified engineer to fit them. Failure to do so may not only damage the warranty (if you have one), but also make it pointless to try and save money by buying parts online.

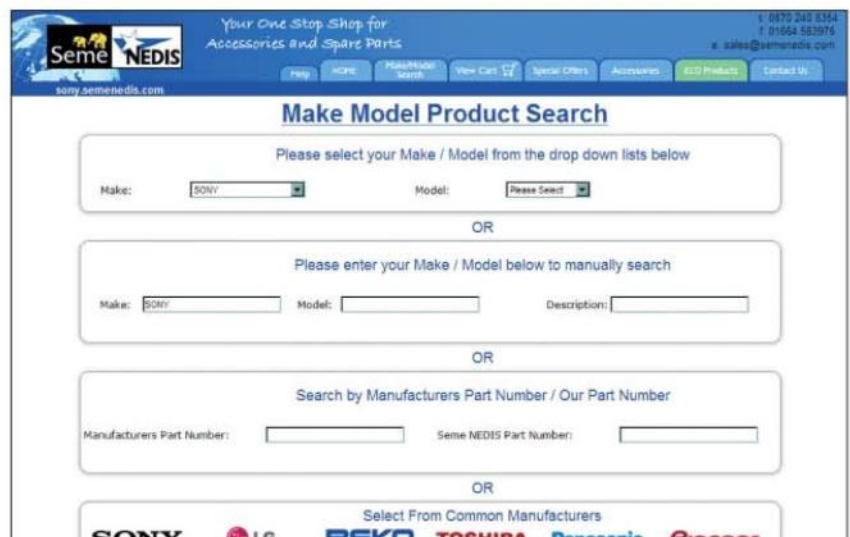
Using the internet to source and buy spare parts, such as batteries, washing machine filters and vacuum cleaner tubes, can save time and money. Price comparison and auction sites are a good place to look for these, but it is always worth checking out what others have to say about the seller or store in question.

Just remember that spares have to be fitted - if you don't have the know-how, then hire a professional to do the job.

A warning about batteries

Although the internet provides an excellent place to buy lithium-ion batteries for notebook PCs and cameras, it's important to ensure that the retailer is reputable and the batteries are genuine branded ones or new and certified. A second-hand battery may not give the power required, as batteries lose their maximum charge over time, and poorly manufactured ones that have not been certified can overheat and explode, which is not only dangerous, but could also damage the product. Any such damage will not be covered in warranty, so the costs must be picked up by the owner.

▼ There are also one-stop-shops for finding accessories and spare parts



Glossary

Jargon buster

- ▶ **Backup** A file, folder or external storage device for valued documents.
- ▶ **Blog** Short for 'web log', a blog is an online journal or news site.
- ▶ **Browser** A program used to view and interact with websites.
- ▶ **CGI** A type of program installed on a web server.
- ▶ **Clipboard** Part of a PC's memory used by Windows to store information cut or copied in an application.
- ▶ **Clone brush** In image-editing software, a tool that allows you to copy one part of and 'brush' it into another.
- ▶ **Compression** The process of reducing a file's size by encoding the data.
- ▶ **Copy and paste** Selecting part of an image or document in order to place it elsewhere.
- ▶ **Desktop publishing (DTP)** The design, layout and printing of documents using special software.
- ▶ **Dialogue box** A window that pops up to display or request information.
- ▶ **Dots per inch (dpi)** The way the resolution of printed and scanned images is measured.
- ▶ **Download** Transferring files onto your PC directly from the internet.
- ▶ **Drag and drop** Enables users to move files around by clicking on an icon, then holding down the left-hand button on a mouse.
- ▶ **DSLR** Digital Single Lens Reflex. A digital camera that uses the same lens for composing and taking pictures.
- ▶ **Ecommerce** A term used to describe financial transactions over the internet.
- ▶ **Embed** To store one file inside another.
- ▶ **Folder** Files on a PC's hard disk are arranged within a system of folders, which group related items together.
- ▶ **Font** A set of characters in a particular style.
- ▶ **FTP** File Transfer Protocol. A way of transferring files over the internet.
- ▶ **Hard disk** A high-capacity disk fitted in almost all PCs and used to store applications and documents.
- ▶ **Hits** A visit to your website. Each time someone loads a page of your site, it is counted as a hit.
- ▶ **HTML** Hypertext Markup Language. The language used to create pages for a website.
- ▶ **HTML editor** A program that allows you to create and edit pages for a website.
- ▶ **Message board** An internet-based equivalent of a message board, where people can post and reply to messages 'posted' by other people.
- ▶ **Paste** Placing text cut from a document somewhere else.
- ▶ **PDF** Portable Document Format. A file format that allows pages of text and graphics to be viewed and printed correctly on any PC.
- ▶ **Pixel** Short for picture element, which is the smallest part of an image displayed on a monitor or captured by a scanner or camera.
- ▶ **Pop-up** A window that is displayed by a website, usually over material already on the screen.
- ▶ **Resolution** The amount of detail shown in an image, whether on screen or printed.
- ▶ **RSS** Really Simple Syndication. A simple format for automatically distributing news headlines and other content from the web.
- ▶ **Sans serif** A design of typeface, without small 'tails' on the letters.
- ▶ **Serif** A design of typeface with decorative 'tails' or serifs on many letters.
- ▶ **Server** A computer on a network, such as the internet, that distributes information.
- ▶ **Skype** A service that offers free calls between PCs and low cost to regular phones.
- ▶ **SLR** Single Lens Reflex. A type of camera in which the same lens is used for viewing subjects in the viewfinder and for taking pictures.
- ▶ **Style** Settings that can be applied to text in a word processor, such as size, font, bold or italic.
- ▶ **Template** A document that contains all the required formatting for a specific type of document.
- ▶ **Thumbnail** A small image used to give a quick preview of a larger image.
- ▶ **Upload** The process of transferring information to another computer on the internet.
- ▶ **URL** Uniform Resource Locator. The unique address of a web page.
- ▶ **Watermark** A technique that allows you to print text and graphics as a background, 'behind' what you're typing.
- ▶ **Webmail** An email account that is accessed via a website.
- ▶ **Web hosting** A company that provides internet connectivity and space on a server it owns for internet users to store information, images, video, or any content accessible via the web.
- ▶ **White balance** To adjust the balance of colours in the image to produce natural-looking images.
- ▶ **Wizard** An automated online 'assistant' designed to guide you through a potentially complex process.
- ▶ **Word processor** A software application for preparing largely text-based documents.
- ▶ **Wysiwyg** What you see is what you get. Used in software to signify that the on-screen image of your page is the same as the printed output or published web pages. Non-Wysiwyg programs force you to use control codes which only take effect on printing; you cannot see the results on screen as you work.

For more on Jargon buster, visit www.computeractive.co.uk

On the disc

Our disc is packed with great software. We have listed the main applications below, and over the page you'll find tips on how to get started with the best ones

Jargon buster

▶ **Applet** Small utility program within Windows, such as Calculator or Scandisk.

▶ **Browser** A program, such as Internet Explorer, used to view and interact with websites.

▶ **Flash** Application used to create high-quality animations on websites.

For more Jargon Buster definitions see page xx or visit www.computeractive.co.uk

Software listing

Full Software

- Actinic Catalog 25 v9
- Serif WebPlus 8
- V-Com Web Easy 7 Express
- NetObjects Fusion Essentials

Accepting & Processing Online Sales

- Erol 5
- Fortune3 Ecommerce Wizard 7.02
- Interspire Shopping Cart 3.5
- PayPal Flash Button Creator
- PayPal Shop Maker 3.2
- RapidShop 4.3.5
- Shopfactory 7
- Shopfitter 4
- Smartstore.biz 3.1
- Viart Shop 3.5
- Website X5
- Znode Storefront

Auction & eBay Sales

- AuctionX2 1.1.0.47
- Ebay Desktop 1.06
- Garagesale 5.03
- iSale 5.2
- Shooting Star 3.4.9
- WYSIWYG Web Builder 5.5.2

Auction Monitoring & Sniping

- Anuko Auction Sniper 1.0.0.23
- Auction Sentry 3.0.10
- Auctionsieve 1.8.5
- Auctionsleuth 2.9.2
- Baygenie 3.1.3
- EBgo Sniper 1.7.1
- JBidwatcher 2.0
- Magic Easy Sniper 1.2.2
- Merlin Auctionmagic 8.2.26
- myTimezone for eBay 1.6
- Prospector Lite 6.6
- SniperFox Basic 1.5.9

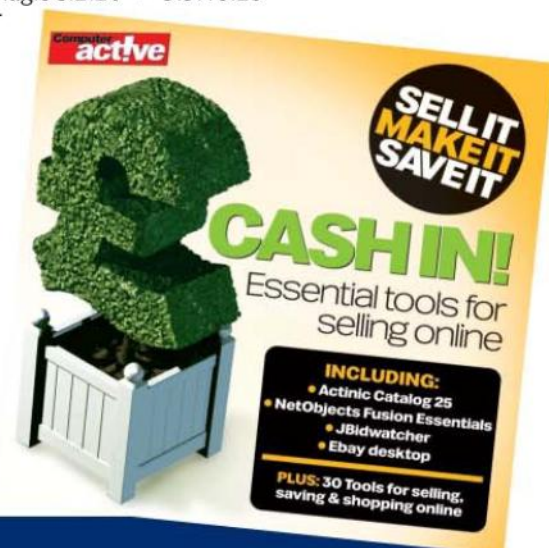
General Internet Resources

- Bandwidth Monitor Lite 2.0.135
- Devicescape 2.0.51
- Eraser 5.86
- Filezilla 3.0.11.1

- Mozilla Firefox 3.01
- Siteup 1.1
- zFTP Server 3.3

Network Security

- Ashampoo AntiVirus 1.61
- Comodo Firewall Pro 3.0.25.378
- Keepass 2.04
- PC Tools Firewall Plus 4
- Webroot Desktop Firewall 5.5.10.20



Using the cover disc

The *Computeractive Ultimate Guide to Making Money Online* cover disc uses a web browser-style interface. To get the full functionality, you'll need to use the Microsoft Internet Explorer browser version 5.5 or later. Unfortunately, other browsers don't properly support this software.

However, we have provided links to the featured programs so you can still copy them to your hard disk or install them manually (the standard download dialogue box will appear).

Programs can be found in the \software\ folder on the disc.

Starting the disc

The CD-ROM should auto-start. If it doesn't, double-click the CD-ROM icon in My Computer or open the terms.htm file on the disc.

Problems?

Please note that we cannot give support on individual programs contained on this disc. If you

have problems running the disc or any of its content, please note these guidelines:

Faulty disc

If the disc is physically damaged and will not load, please ring 01702 668 198 between 9.30am and 5pm weekdays, except Wednesday when lines are open until 8pm, and between 10am and 2pm Saturdays. Or email help@computeractivesupport.co.uk and quote CA Making Money Online 2008.

Installing/running the software

Check the support page on the disc, or check the manufacturer's website. For software requiring registration, *Computeractive* cannot guarantee that serial codes will be available later than three months from the on-sale date of the magazine. Please avoid disappointment by registering your software promptly.

Actinic Catalog 25 v9

Design, build and run your own internet shop – no previous ecommerce experience required

High-street retailers may be reporting poor business as the credit crunch bites, but online it's a very different story. Recent research shows the UK now has the biggest internet retail market in Europe, predicted to be worth more than £15.5bn by 2010, so there's never been a better time to grab a share of the profits by opening your own online store.

If you've never done anything like it before then the prospect can seem a little intimidating. But that's where Actinic Catalog comes in. You start by choosing the look of your site from more than 40 professional designs, and you can add details of your products in a few minutes. Wizards walk you through the process of setting up discounts, taxes and shipping, then putting your shop online. Other tools handle everything from collecting orders to checking stock levels, providing everything you need to run an

effective online business. You can see how to set up your own store on page 52; here we'll add a best-sellers list to the sample store.

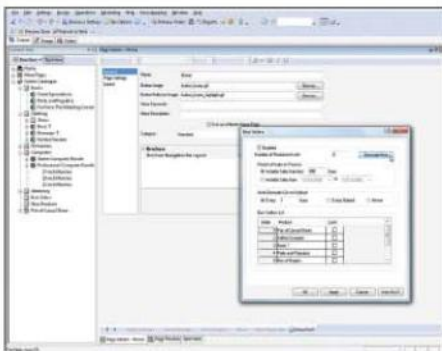
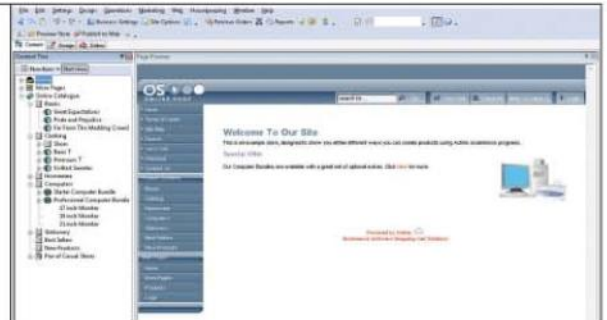
System requirements 1GB Ram (2GB Vista), Windows XP SP2/Vista, Internet Explorer 6, 120MB disk space

Contact www.actinic.co.uk

Need to know Your Actinic Catalog store can include a maximum of 25 products. If the 25-product limit is too restricting then you could upgrade to Actinic Catalog, which supports up to 20,000. It's normally £399 ex Vat, but as a registered owner of Catalog 25 v9 you qualify for a £50 discount. Or move to Actinic Business with its extra marketing and customer management features, as well as links to accounts products such as Quickbooks, and pay £699 ex Vat instead of the usual £799 ex Vat. Just call 0845 129 4800 or email sales@actinic.co.uk, quoting 'Catalog 25 offer' to qualify.

Step 1

Actinic Catalog can be complicated at first, but don't worry – it's much simpler than you might think. We recommend you start by browsing the entries in the Content Tree, particularly the product pages, which are labelled 'Clothing', 'Homeware', 'Computers' and so on. You'll see there are lots of different options available to tweak exactly how your products will appear on the page, but don't worry about the fine detail too much. Just click the Page Preview tab to see how these pages will look in your **browser**.



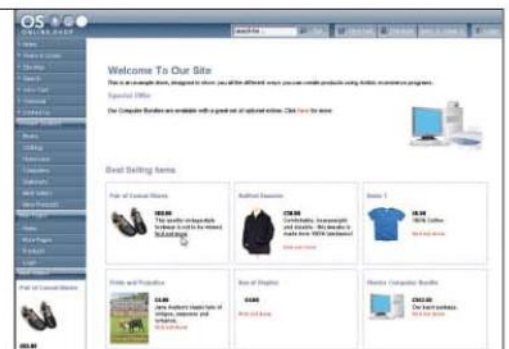
Step 2

Most stores use their home page to display a list of best-selling products. It's good marketing sense, and a way for customers to quickly spot popular items they might otherwise miss. With a little help from Actinic Catalog you can have a best-sellers list too. Click the Marketing menu, select Best Sellers and check the Enabled box if it isn't checked already. Type 999 in the 'Include sales from last xxx days' box and click 'Generate now'. Actinic Catalog will now figure out the best-selling products based on the orders in its demonstration database. Of course, normally you'll want a more up-to-date list, so now change it back to 30 and click OK to finish the job. The list is now built for the first time.

Step 3

Now click Home in the Content Tree, select Page Preview, and you'll discover a new list of best-selling items on the home page. However, the home page shows your best sellers in the main page, and the sidebar, which looks a little odd.

To fix things, click the Settings menu, then Site Options, Layout, and scroll down to the Best Sellers List. Set 'Location for Best Sellers List' to Home Page Only. Now look under New Products List, and set the 'Location for New Products List' to Sidebar Only. Now your best sellers will appear on the home page, and your new products in the sidebar, a very effective layout that will help to maximise your sales.



NetObjects Fusion Essentials

A quick and easy way to build feature-packed websites that will make you money

Creating your own website can seem like a very complicated task. There's the domain name to register, web hosting to investigate and a site to design, and that's before you've even begun to think about earning an income from your efforts. Don't be intimidated, though – NetObjects Fusion Essentials provides easy access to everything you need.

There's no need to worry about design issues, for instance – the program can build you a stylish website in the minimum of clicks. You're able to add plenty of interesting content to attract customers, including videos, **Flash applets**, photo galleries and more. There's strong

support for selling products directly from the page, including a free Paypal-based service. And if you need more help then just browse the front page, which links to premium services where you can buy professionally designed web templates, good-value hosting packages, get assistance marketing your site, and much more.

System requirements Windows 98/ME/2000/XP, 250MB disk space

Contact www.netobjects.com

Need to know The program appears to run under Windows Vista, although this isn't explicitly supported

Step 1

Most people assume that selling products from your website will involve building a huge ecommerce system of Amazon-like complexity. But it doesn't have to be that way. NetObjects Fusion Essentials provides a way to collect payments that you can set up by following a single wizard, and it's so simple that just about anyone can use it. You'll need to start by creating your website, of course. Click the File menu, choose New Site, then Using Site Wizard, click Next, select Business and choose the Products option. Keep clicking Next to work your way through the wizard, choosing the design and colour scheme that best suits your site, and NetObjects Fusion Essentials will generate your pages and display them in a site map.



Step 2

Double-click on any page to view it, then click the Site button on the toolbar to return to the site map. NetObjects Fusion Essentials has provided some content already, such as a basic introduction on the Contact Us page, but this is easy to customise. Just double-click on Contact Us, and replace the program's text with your address, phone number, and anything else you'd like to say. Double-click the Catalog page to see where you can start selling. Click the Picture button on the left-hand toolbar, choose an image of whatever you're hoping people will buy, position it on the page and write an enticing description. Choose Page Preview from the View menu to see how it'll look in a browser, then Design to return to design mode.

Step 3

For the best results you need to be able to take orders over the web. Click the Services icon on the left-hand side of the screen, hold the left mouse button down and draw a button on the page. Choose the E-Commerce (Paypal) service, click OK and double-click the Paypal wizard. Enter your registered Paypal account address (click 'Sign up Now' if you don't have one), click Next and choose 'Allow them to immediately purchase an item'. Work your way through the wizard, entering details such as the price, and you'll be left with a Buy Now button that lets visitors buy your product in a few clicks. The money will be sent to your Paypal account, and you'll be emailed their details, so you can post the goods. If you'd like to set up a more complex shop, see our Workshop on page 47.



Serif WebPlus 8.0

Build professional sites in minutes with this versatile web design package

Making money online isn't just about producing great products or services at a reasonable price. Your website must also create an image that people can trust. And that's where Serif WebPlus 8.0 comes in.

The program comes with a selection of predesigned sites, for instance, that all have the look of a classy corporate brochure. They typically include up to six pages with common topics ('About Us', 'Our Products', 'What's New' and so on), and it doesn't take long to customise them with your own text and images.

Not confident about your language skills? An integrated spell checker traps basic errors, and the in-depth proof reader gives a much more detailed look at any possible

problems with your content, so you can be sure your site will look its best.

And if you feel the default designs don't suit you, then there are all kinds of alternatives available: backgrounds, logos, buttons, fancy text effects and clipart.

System requirements Windows 98/ME/2000/XP, 60MB disk space

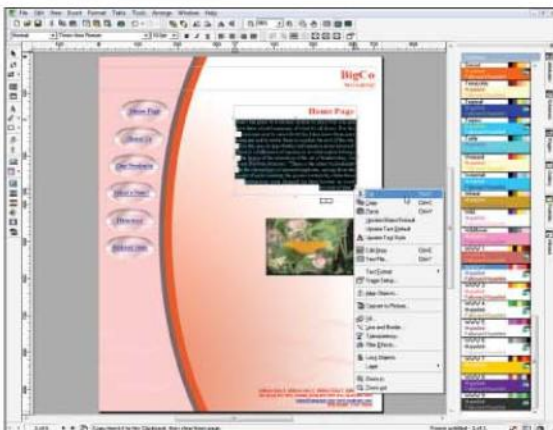
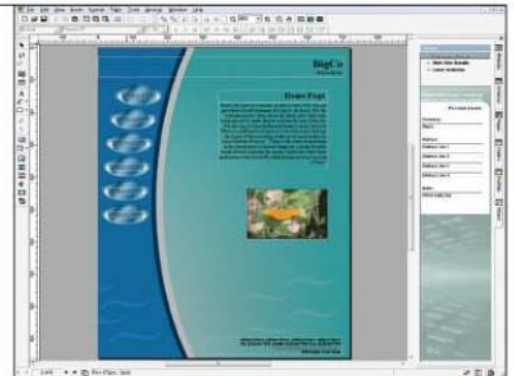
Contact www.serif.com

Need to know Registering WebPlus 8 requires a phone call (free in the UK and US). The program will display the details the second time you start it.

WebPlus 8 isn't officially supported on Windows Vista, but seemed to run correctly when we tried it.

Step 1

Launch WebPlus 8 and the Startup Wizard will lead you through the basic options. (If you've turned it off, click the File menu and select New to bring it back). Click Use a Web Wizard, select the Business category if you're creating a website to sell products or services, and click on the site style that you like best. It's just the design you need to consider here, not the colours – you can change those later. Double-click your favourite from the selection on offer and it'll open full-screen in the main editor. Let's start with a little customisation. Click the right-hand Wizard tab, then enter your company's name and address. WebPlus 8 will automatically add these to the footer of each page.



Step 2

Right now the site may not be using your favourite or company colour scheme, but that's very easy to change. Click the right-hand Schemes tab to see a list of co-ordinated colour schemes, click on one that seems to include the colours you want, and WebPlus 8 will update your site immediately.

Once you've found a colour scheme that works for you, it's time to start tweaking the default content to suit your needs. On the home page, for example, is a text box with a paragraph that begins 'Here's the place to welcome visitors...'. Read this paragraph for the advice it contains, then click in the box, select all the text with the mouse, press the Delete key and add an introduction of your own.

Step 3

Plain text sites are a little dull, so find an image that can be used on your main home page. Make sure it's a similar size to the default picture, then right-click the default image, select Replace Picture, and browse to the file that you'd like to use. The home page should be starting to look more finished now, but of course there's still the rest of your site to do. Click the right-hand Pages tab to see the other pages and double-click on each one in turn. Add your own text and images, and then click the File menu and choose Preview Web Site in Browser to view the results. The Publish option on the File menu will put your pages online.~



Avanquest Web Easy Professional Express 7

Take the hassle out of web design with this easy-to-use editor

Creating a website may seem daunting, but Web Easy Professional Express 7 aims to take the worry out of it. The program comes with a number of wizards that walk you through each stage of the process.

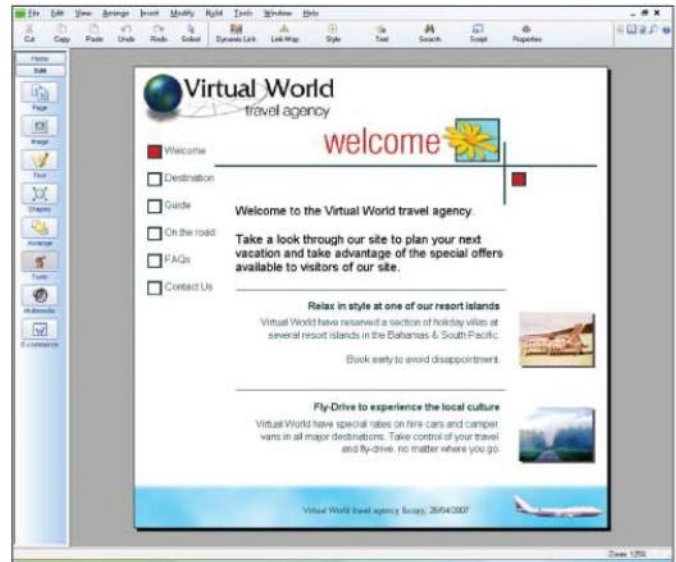
Web Easy Professional Express 7 doesn't stop there. There are plenty of other tools that you can take advantage of as you become more confident. You're able to embed Google or Youtube videos, for example, and there are a variety of forms you can add to pages so that you can collect comments, feedback and email addresses. When you've finished, use the built-in Publishing Assistant to upload the site to your own web space.

System requirements Windows 2000/XP/Vista, 150MB free disk space

Contact www.avanquest.co.uk

Need to know Don't install the software until you've obtained your registration code from www.avanquest.co.uk/vnu/webeasy/register.

Upgrade to Web Easy Professional 7 and you'll receive 135 professionally designed site templates, a massive clip-art library, and pages designed to help sell your products on Ebay. All this is yours for only £24.99 – £15 off the usual price, and you can order at www.avanquest.co.uk/vnu/webeasy/offer.



▲ Web Easy Professional Express makes it easy to create attractive, powerful websites that are sure to be a hit with your potential customers

Ebay Desktop

This is the quickest, most efficient and powerful way to search, browse or bid at Ebay

Accessing Ebay through a browser works just fine if you only occasionally buy or sell on the site. But if you're a serious Ebayer looking to make real money from your trading, it can quickly become slow and frustrating. Fortunately help is at hand with Ebay Desktop, a much faster and more efficient way to search, bid or just browse for the items you need.

You might start by entering a search keyword, for instance, let's say 'Wii'. Ebay desktop will immediately provide search results, without needing to mess around with product categories, although you can set those as well. In addition the program will suggest other keywords you might like to use in the search, helping you zoom in on the right product.

Click an item that looks interesting and the details will appear on the screen, as usual. But your search results are still visible, too. This means you can switch to another item directly, and there's no need to press the browser's Back button each time.

You can place a bid directly from the program, and Ebay Desktop will display a pop-up alert where you can immediately enter a new bid if someone bids higher than you. Live search feeds keep you up to date with your searches and favourite sellers, giving you the best chance of spotting bargains that others may miss.

System requirements Windows XP/Vista, 10MB disk space

Contact <http://desktop.ebay.com>



▲ Get all your keywords, categories, search items and selected item details on one simple page with Ebay Desktop

iSale 5.2

Save time and attract more bidders with this versatile Ebay sales assistant for the Mac

If you're looking to make money by selling items on Ebay then marketing and presentation really matters and that's exactly where iSale can help.

Messy item pages don't inspire confidence, and so iSale provides you with 222 professionally designed page templates. Still can't find exactly what you need? Then move the text box over there, add a picture here, make any other changes you need and save them as a custom template to use next time.

Still images sometimes aren't enough to present your products, and so iSale can now add video descriptions to your page. All the major video websites are supported (Youtube, Google Video, Myspace, Myvideo, AOL). But if a still picture is enough for you, then the program can help you avoid picture-hosting fees by storing them on a free service like Picasa Web Albums.

When you've completed your design work, iSale can show you an Ebay preview, so you'll know exactly how your auction looks in the browser. Upload the results, and iSale will monitor the auction, letting you know of new bids through the iSale pinboard or widget.

System requirements Mac OSX 10.5, Power PC or Intel Mac

Contact www.equinix.com/isale

Need to know This is a trial version of iSale that will expire after you've used it for three auctions. If you like the program, though, you can buy an unrestricted copy for around £32. Follow the Buy Online link at www.equinix.com/isale to order.



▲ iSale makes it easy to create smart auctions that will stand out

RapidShop

Quickly create an effective Javascript shopping cart directly from Microsoft Excel

Most ecommerce tools start by letting you configure the look of your site, then add products as required, but RapidShop does things very differently. This tool starts with the product information, which you type into an Excel spreadsheet. Choose the display options you need, and the program will generate all the HTML and Javascript files necessary to make your site and shopping cart work.

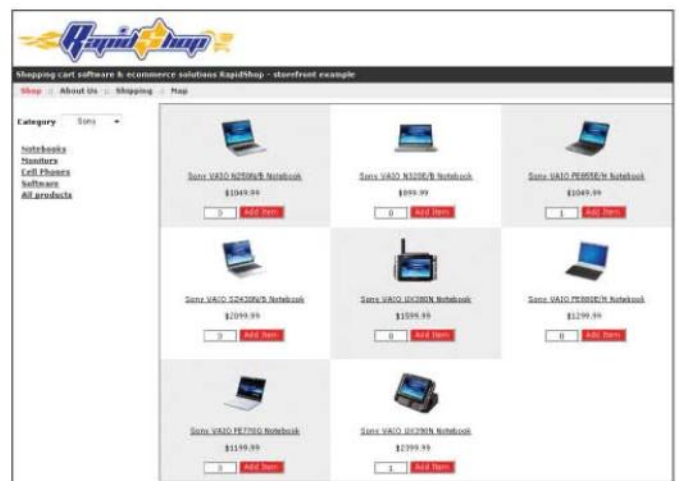
You'll need to be reasonably familiar with Excel to use RapidShop successfully. But the spreadsheet-based approach does have its benefits, making it quick and easy to access and change data as your product range updates. And if you run a business, you may have all the information stored in Excel already.

There's a variety of attractive and professional shopping cart styles available (see the examples at <http://rapidshop.org>). The store integrates with a variety of payment providers including Google Checkout, Paypal and Webmoney, and the shopping cart uses only HTML and Javascript. Best of all, if you're only operating a very small store then you can use RapidShop free of charge.

System requirements Excel 2000/2003 (2007 appears to work, though is unsupported), 4MB disk space

Contact <http://rapidshop.org>

Need to know The free version of RapidShop supports up to 10 products only. After that, prices range from £50 for up to 100 products, to around £200 for an unlimited product catalogue. Find out more at <http://rapidshop.org>.



▲ This grid-style view is only one of the ways your RapidShop product catalogue can be laid out – a wide variety is available

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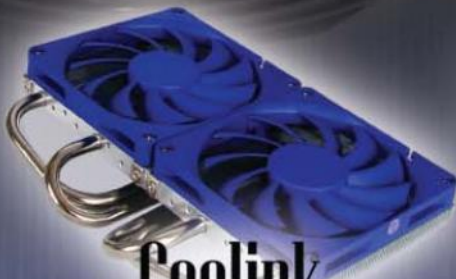


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