

STARTING A WEB BUSINESS



strategy
work
performance
activities
success
opportunities
innovation
business plan
goals
market
analysis
TEAM
ideas
plan
competitors

Work-At-Home Entrepreneurship: A Practical Guide for Filipinos with Disabilities



START



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Work-At-Home Entrepreneurship:

A Practical Guide for Filipinos with Disabilities



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This book is my way of paying forward especially to all persons with disabilities who are in search for answers on how to look for new opportunities that would not only make a living, but also create a way to live for others.

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DANDY C. VICTA

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FOREWORD

By

CARMEN REYES ZUBIAGA

Acting Executive Director

National Council on Disability Affairs

If you are a person with disability or an organization of or for persons with disabilities, and are tired of asking the following questions for whatever reasons:

Where can I get a job?

What skills do I need to get a job?

It's very difficult to get a job especially if you have a disability.

Are there companies that really hire and who are not concerned whether you have a disability or not?

If your answer is **yes** even if you are not a person with disability, then this book is for you. It was specifically written to inspire the disability community, that there are other opportunities available that have not been explored yet by the disability sector. These are *freelancing* and *entrepreneurship*.

Instead of wishing luck to be employed in a traditional company, or waiting for the government to create miracles so that everyone will be employed, this book offers a new paradigm of employment to all persons with disabilities, by being a provider of skills needed by the business industry whether large or small or by other individuals. These new types of employment neither look into school degrees nor diplomas nor an individual's disability, but one's ability and capability which can normally be seen in a portfolio or the sample creations.

Moreover, the book recommends various types of skills to be pursued to start a freelancing career, or better if already familiar with the trends of the industry, to start leveraging by passing works to others which could eventually lead to employment creation similar to what the featured entrepreneur Mr. Marx Melencio did when he was starting his career in this industry.

Lastly, this book also provides the step by step process guide on how to legally start a business venture and the forms of business ownership which can benefit best our PWD entrepreneurs.

Truly, this book is very timely and a must read for all persons with disabilities and all organizations working for our PWD friends.

“Give a man a fish and you feed him for a day. Teach a man how to fish and you feed him for the rest of his life.” – Chinese Proverb

Introduction



The Philippine Statistics Authority's (PSA) July 2013 employment estimates revealed that there are currently about 64.470 million individuals ages 15 and over in the country. Out of this number, 41.178 million persons were in the labor force while 36.1 percent was not, and these include housewives, students, persons with disabilities, and retirees.

In a case study conducted by Mr. Christian Mina (2013) on employment of persons with disabilities in the Philippines, he noted that the unemployment rate of persons with disabilities in rural communities are relatively higher than in metropolitan areas, while many of whom are available and looking for work. Further, it showed that permanent disability is the primary reason why people with disabilities are not active economically, brought about by social stigma.

Though, it is recognized that government has initiated various programs and services that promote employment of persons with disabilities, still a lot of work needs to be done to ensure that all PWDs would have the chance to participate in gainful employment.

On the other hand, the availability of suitable employment and employment discrimination seem to be the major concerns of many PWDs. Very few private companies have opened doors to them, and most of these jobs are only on temporary basis.

Moreover, it is a common knowledge that PWDs are often and immediately discriminated in jobs recruitment processes because of how they look and their body movements.

Meanwhile, the advent of Internet and the progressive development in information and communication technology (ICT) changed the landscape for employment and commerce. In the United States alone, it was reported in the 3rd quarter of 2013 that e-commerce already hit US\$53.2 Billion while in the Philippines, online transactions for 2013 was estimated at 5 Billion Philippine Pesos or about US\$111 Million and still being considered at its very infant stage.

Internet in general characterizes inclusiveness, because it is for everybody including persons with disabilities. It provides an avenue for them to become more independent and participative in all aspects of life. It further equalizes opportunities for all, especially in business be it large or small companies or corporations, by democratizing opportunities widening the scope of their markets coming from local to global. It also gives customers more options to select the best products and services available and the power to demand for better quality offerings.

And so, with the perennial employment problem of PWDs in the country and the very interesting yet equalizing and significant development in Internet and ICT, it is the intent of this book to provide a new paradigm of creating income for PWDs through entrepreneurship, using ICT as its medium. With this, PWDs have the chance to offer products and services at par with others, based on their quality and responsiveness to the market demands

and not because they possess certain types of disabilities. They will be known as online entrepreneurs, freelance workers or work-at-home employees.

Definitions

Work-at home also known as work from home, telecommuting, telework and remote work is a work procedure wherein employees do not travel anymore to a central work location. A person who practices this type of work arrangement is called a telecommuter, a teleworker or a work-at-home employee, (US Telework Enhancement Act of 2010)



Freelancing may also fall under this category since most of freelancing jobs are being done at home or at any location. Freelancers are self-employed individuals who are working for several companies which are not permanent. (Oxford Dictionary)

On the other hand, the practice of pursuing opportunities without regard to resources they currently have is called entrepreneurship, and the person who does such is known to be an entrepreneur. (Stevenson)

An entrepreneur develops new products and services that are commercially viable and respond to the needs and wants of its customers and the market in general, through various mediums such as the Internet. An entrepreneur who does business online

is also called an online entrepreneur or a work-at-home entrepreneur.

Types of Work-at-Home Jobs

There are many available jobs that can be done at home or at any place convenient for any individual including PWDs. Working from home does not only provide convenience, it also ensures



safety of PWDs from the danger of inaccessible transportation, roads and workplaces. Below are some of the categories and details of jobs that

are available based on the leading work-at home and freelancing providers in the Philippines *Freelance* and *Elance*:

Information and Communication Technology



Web developer	Content manager
Web designer	Content editor
Software developer	Graphics editor
Database developer	Graphics designer
Content Management System developer	Search Engine Optimization master
Web Administrator	Google analytics master
Mobile application developer	Android application developer
Facebook application developer	Windows application

	developer
Google application developer	IOS application developer
E-book developer	Computer technician
Network Administrator (Cisco, MS, etc.)	Micro-hardware service technician
Information systems developer	Information systems analyst
Information systems manager	Amazon application store developer
Data encoder	Google Adwords master
3D animator	3D design master
Anime Designer	Photo editor
AutoCadd designer	Blog designer
Digital video and audio editor	Label and package designer
Presentation designer	Brochure and publication designer
Poster designer	Voice talent
Video Publishing	Youtube artists
Legal transcriptionist	Medical transcriptionist
Call center agent	Technical support
Marketing and sales support	Customer service

Writing and Translation

Blogger	Academic writer
Article writer	Translator
Editorial writer	Proofreader
Copywriter	Copy typing
Feature writer	Financial writer
Report writer	Fiction writer
Non-fiction writer	Script writer
Ghost writer	Legal writer
Project proposal writer	e-book writer

Love letter writing	Story writer
Book writer	Product and service review writer
Sales writer	Linguistics
Screen writer	Technical writer
Short story writing	Novel writer
Tagalog-English translator	Local dialect – English translator
Poet writer	Product description writer
Travel story writer	English-Tagalog translator
English – local dialect writer	News writer
Article rewriting writer	Editorial writer
Sports writer	Resume writer
Researcher	Slogan writer
Speech writer	Press release writer
Medical writer	News letter writing
Forum posting	Wikipedia writing
Cartography and maps artist	Drawing artist
Creative writer	Financial researcher
Statistics writer	
Copywriter	Copy typing

Sales and Marketing

Advertising officer	Brand Ambassador
Affiliate marketing officer	Account officer
Direct marketer	Email marketer
Google analytics tracker	Classified ads posting officer
Mobile advertising officer	Pinterest marketer
Public speaker	Branding officer
Bulk marketing officer	Multi-level marketer
Sales Officer	Facebook marketer

Google ads officer	Bing advertising officer
Internet marketer	Market researcher
Social media marketer	Marketing officer
Public relations officer	Telephone marketer
Ebay Marketer	Viral Marketing Officer
Customer relations management officer	Social Media Optimization Officer

Administrative Support

Administrative Staff	Computer operator
Email checker	Secretary
Billing officer	Researcher assistant
Typist	Virtual assistant
Content moderator	Encoder
Helpdesk staff	Order processing staff
Delivery coordinator	Customer service staff

Engineering and Manufacturing

Design engineer	Mining engineer
Product Design engineer	Geographical Information Systems engineer
Manufacturing engineer	Mathematician
Logistics and shipping officer	Industrial engineer
Mechanical engineer	Microcontroller
Petroleum engineer	Robotics engineer
Semi-conductor engineer	ISO 9001 officer

Linear programmer	Physicist
Project scheduling officer	Structural engineer
Data mining officer	Statistician

Finance and Management

Book keeper	Accountant
Financial Officer	Business development officer
Human resource officer	Business manager
Recruitment officer	Project planner
Corporate secretary	Event manager
Fund raiser	Operations manager
Program Manager	Property manager
Payroll Officer	Risk Manager
Taxation expert	Financial analyst
Business analyst	Inventory manager
Project manager	Recruitment officer

Legal

Commercial lawyer	Intellectual property expert
Legal researcher	Real estate broker
Legal consultant	Legal assistants
Consumer protection expert	Labor law expert
Legal management staff	

Types of Work-at Home Business



Creating online business is very much different from getting and doing jobs online. The clear distinction is that the latter becomes an employee of the one who built the business hence; the former would probably get the biggest share of revenue in terms of profit and also the risk potential of incurring losses depending on the performance of the business.

1. Online store
2. Blogging services
3. Affiliate marketing
4. Re-selling domain and web-hosting services
5. Building a membership site
6. Product and service review business
7. Web development business
8. Database development business
9. Software development services
10. Mobile apps development business
11. Online auction business
12. Content providing business
13. E-learning services
14. Home study services
15. Online advertising business
16. Educational video service business
17. Online trading
18. Google Adsense business
19. Amazon store
20. Paid online business
21. Online research business

22. Transcribing business
23. Head hunting business
24. Business consulting business
25. Life Coaching business
26. Online travel agency business
27. Accounting and book keeping business
28. Internet marketing business
29. SEO business
30. Online language teaching business
31. Business processing and outsourcing (BPO)
32. Virtual office business
33. Online career counselling
34. Medical transcription business
35. Legal transcription business
36. Domain flipping business
37. I.T. security consulting business
38. Catalog and mail order business
39. Graphic designing business
40. Banner making business
41. Online publishing business
42. Multi-level marketing
43. Podcasting
44. Online TV show
45. Online radio show
46. Online games
47. FOREX
48. Games application development business
49. Online dating business
50. E-mail marketing business
51. Forum site

Forms of Business Ownership

Single or Sole Proprietorship

It is the simplest form of business ownership and is registered and run by a single entity. The control and management of the business belongs to the owner only.

Profit/Loss

All income derived from the business belongs to the proprietor only and the same is true if there are losses.

Liabilities

Complete financial responsibility belongs to the owner absolutely. All debts, expenses and all other payables including tax liabilities are the sole burden of the business owner.

Risks

The risks associated in this form of business is very high considering that personal assets and property can be dragged, which may lead to personal bankruptcy in the event of failure. Moreover, the death of owner or prolonged incapacity may lead to the closure of the business.

General Partnership

It is an agreement between two or more individuals and in the case of the Philippines, at least 5 individuals who agreed to form and run a business for profit.

Profit/Loss

In partnership, the business is not a separate entity. The partners share capital, profits and losses as well.

Liabilities

Owners have limitless personal liability. In general partnership, each partner is jointly and severally liable for damages resulting from negligence of other partners and for debts and obligations incurred by the partnership. Jointly liable means that all partners can be sued as a group, while severally liable means each one of them are individually accountable to the debts and obligations of the partnership.

Risks

Each partner may have to use personal assets or resources to satisfy any debts or obligations incurred by the partnership. Debts can be incurred by any partner without the approval of any of the other partners. Being involved in general partnership means that you consent to let every other partner make decisions on behalf of each other and the business, and that each partner agrees to take full responsibility for those decisions.

Limited Partnership

It is a form of business ownership where one or more of the partners have limited liabilities and generally up to the extent of his or her investments to the company. Limited partners are not entitled to dividends but benefits from the cash flow of income and expenses of the company.

Corporation

A corporation is an entity created by law composed of five (5) or more individuals. It enjoys certain rights and obligations similar to an individual or person. It can enter into contracts, borrow and lend money, acquire assets and pay taxes as well. It has the right to sue and be sued. Moreover, corporations can continue to live on even if their

shareholders sell their shares and move out, it is only changing ownership of the shares.

Profit/Loss

Shareholders enjoy the right to participate in the profits of the company through dividend sharing and the appreciation of stocks value as well as the increase in its shares of stocks.

Liabilities

The most important characteristic of corporations is that it offers limited liability to its shareholders unlike sole proprietorship and partnerships. Shareholders are not personally liable to the assets and debts of the corporation and their obligations are only limited to the amount of their investment in the corporation. On the other hand, establishing a corporation can be a complex one because of the regulatory requirements being imposed by the government.

Corporations are also subject to double taxation because corporate income is being taxed at a flat rate while dividends paid to all shareholders are also being taxed.

Risks

Since corporations are separate entities it also involves a lot of different risks such as exposure to stringent government regulations with respect to compliance to state requirements, possibility of misrepresentation and fraud by corporate officials and employees, and availability of cash liquidity to continue the organization's operations and capital requirements to ensure its sustainability.

Starting a Work-at-Home Business



To start something that you don't understand is like going to a place that you don't know. Hence, the chance of being lost is almost certain. This is the primary reason why a lot of people do not want to engage in serious business. Most people were taught to find jobs and

become full time employees until they get old and retire. Similarly, PWDs think the same that puts them in a more disadvantaged situation in terms of getting jobs. PWDs have to compete with their non-disabled counterparts who also experience difficulty getting hired due to skills mismatch, oversupply of labor force in well-known professions and other economic factors. Because of these, PWDs are often being ignored and discriminated whether intentional or unintentional, in addition to the common knowledge that most of our inaccessible roads, transportation facilities and workplaces that make their situation several times more disadvantageous than other non-disabled persons.

So why start an online business? The answer to this question could be different for all people, for PWDs, it offers an alternative course where disability does not matter anymore, and physical looks with awkward body movements are no longer a parameter in purchasing products and services. What matters most is the value that it offers to its customers.

However, doing an online venture is not as easy as making a cup of coffee or tea; it is a very challenging process that requires a great idea with vision and skills necessary to carry out its objectives. Since a lot if not all PWDs do not have the required skills to do work-at-home jobs or business, it is a must that they should learn first and be trained on the appropriate skills needed for them to participate in a work-at-home environment.



One of the challenging concerns is that very few institutions offer courses to become a real online entrepreneur, and if you find one, it is really very costly. This is because in general, most higher learning institutions are still very much focused in producing more degree holders, rather than the number of highly skilled professionals.

You may find the list of relevant skills currently needed by the industry based on some of the checklist, provided by Freelancer and Elance at page ## of this book:

Understanding Active and Passive Income

To do business online, an entrepreneur may opt to choose income from active, passive or a combination of both. Active income simply means that you need



to actively work or do the dirty job on a regular basis for the business to generate income, while passive income implies regular income coming from an activity with less or no effort at all.

Business Models



It refers to how the business creates value for its customers and from where all revenues will be coming from. It answers the questions:

1. Who are your customers?
2. What are the products and/or services?
3. Why will people buy the products and/or services?
4. How will the customers buy the products and/or services?
5. How often will the customers buy the products and/or services?
6. Where are they going to buy the products and/or services?
7. What will be the sources of income for the company?
8. What will be the competitive advantage against competitors if there's any?
9. Is it sustainable?
10. What is the business exit?

Customers



One of the most important elements to consider in starting a business whether online or not, is to know who your customers are. Customers are not always the consumer of the goods and

services they purchase; sometimes they just buy for someone else, for example, parents buying clothes for their children or husbands buying special gifts for their wives.

Customers buy products and/or services based on the perceived value they give to a certain commodity or service offerings. The customers' buying response is always attributed to their needs such as food, clothing, and shelter and wants like gadgets, appliances or travel vacations.

Customers are also referred to as the “market”, but not all are individuals, others are business entities and organizations that also purchase products and/or services for their supplies and business requirements.

The Niche



A niche is a small fraction of the general market or customers who have similar characteristics and normally underserved by large companies that cater to a wider market range. (Kotler)

Identifying a specific niche is a good strategy specially when starting a start-up online business, because it is difficult to engage a wider range of target market especially when it is new and still building credibility. It makes it harder when the market is already saturated and there are a lot of competitors outsmarting each other. However, finding the right underserved niche market would be a good source of customers without or less competition.

But you may ask, how do you actually find the right niche market? The answer is that there are many ways to find out; one is to do a research of available market niches which you can easily find in Google, you may also buy a book about marketing niche, or you may do observation, focus group discussion and interview.

In case you are still wondering what could be a good niche, Clickbank, an affiliate marketing company, recommended four areas that are worth looking into namely: hobbies, passions, trends and problems. After which, you have to identify a category, then, narrow it down two-steps deeper. (See Diagram 1)



Category	Niche	Sub-niche
Food	Filipino food	Filipino breakfast food
Telecommunications	Mobile phones	Mobile applications
Fashion	Ready to wear	Maternity dress
Sports	Cycling	Cycling gear
Education	High school	SPED Centers
Japanese	Japanese Art	Origami
Gardening	Backyard gardening	Garden soil
Women	Perfume	Teen's cologne
Transportation	Accessibility	Ramps
Leisure	Movie theatres	IMAX theatres
Shoes	Kid's shoes	School shoes
Books	Nursery books	Fairy tale books
Printer	Photo printers	Laser jet printers
Photography	Camera	DSLR
Airlines	Budget airlines	Promotions

Category	Niche	Sub-niche
Person with disability	Paralympics	Swimming
Wedding	Groom	Stag party
Bowling	Tenpin	Bowling shoes
Traveling	Traveling bags	Luggage
Toys	Board games	Scrabble
Dessert	Cakes	Sugar free
Valentines	Flower shop	Tulips
Pet	Dogs	Shia tsu

Diagram 1

Products and Services

Generally, products and services are being developed out of the needs and wants of the customers. It serves as a solution to the current problems of the market. For example, people buy food products to satisfy hunger, houses for shelter and clothing to warm the bodies, which are the basic necessities of humans. On the other hand, as technologies advanced, people also developed the need for powerful communication devices, state-of-the-art computers, large storages and high speed Internet connection, among others. The need for health boosters, multi-vitamins, organic food and physical fitness programs also became more in-demand as people became more health conscious. Tourism and travelling both locally and abroad, has always been in the bucket list and wants of most people particularly for those who have more disposable income.

And so, to identify which products and/or services will really click best in the market, it is important to ask your identified niche customers first what are their problems, their needs and wants and the price they are willing to pay for the solutions. After which, you may be able to develop the products and/or service that could best solve their problems. This process is called ***market research***.

In other instances, an entrepreneur may find out that there are already products and/or services existing in the market, however, he may still offer something new and different if he finds out that there are still gaps in the needs of wants of the customers. Gaps include demand for high quality, affordable cost, purchase experience improvement, product improvement, improvement in customer's utilization experience, and disposal.



Buying Behaviors

People buy products and services of needs and wants in life and their purchasing habits are generally affected by their attitudes towards specific products, services, people, events, issues and many more. Attitudes can be negative or positive and are influenced by beliefs and emotions which are very much subjective.

However, these behaviors can be changed overtime, if it will be properly motivated and this is where promotions and advertisements come into play. Customer purchasing follows five stages, namely: problem identification, information search, evaluation of alternatives product choice and lastly outcome.



Various Ways of Buying and Paying

The traditional way of buying products and services is through the regular physical market or sales and service offices using the conventional medium of exchange which is the physical money. And as commerce progressed, people and business institutions became accustomed to the use of checks for payment purposes, until the arrival

of plastic money popularly known as credit, debit and ATM cards. As paying options became more accessible and practical, new ways of purchasing products were developed. Online stores emerged where people buy directly through their computers, tablets and even mobile phones. Social media became the new platform in promoting products and work-at-home became the new employment arrangement. Salaries and multiple types of payments are being coursed through online and offline banking and third party payment gateways.

Buying Schedule

Buying schedule patterns of customers differ from each other depending on their necessity. Careful research must be undertaken for each identified market niche as the buying patterns depend on different factors. For example, an average family generally would do groceries based on the schedule of salary release while gift buying would depend on the occasions. Products that are consumable i.e. food and beverages, apparel items, office supplies, utilities such as water, electricity and internet services are guaranteed to be with repeat orders, while buying concert tickets would be a one per event transaction.

Knowledge of customer's buying schedule patterns would definitely enhance product and/ or service development.

Places

This refers to the different channels and mediums used to acquire products and/or services by the customers. Products and/or services can be accessed from manufacturers, wholesalers, distributors and



individual sales agents using variety of methods and platforms, such as door to door (direct selling), sales office, mail order, email, web-based, tablets, and other mobile devices.

With more options to choose from, buying becomes more accessible and easy, while competition among payment providers becomes stiffer.

Revenue Model

This simply explains the different value added services that a business offers and how it accumulates revenue from it. A good revenue model does not rely only from one source of income but from multiple origins that is emanating from repeat orders which guarantees sustainability.

Competitive Advantage

What makes a business company ahead of anyone else is its competitive edge among others. This can be generally seen with high quality of products or services being offered and competitiveness of prices. However, competitive advantage does not only equate to price and quality, but also to other factors like organizational structure, competence and customer service, facilities and infrastructures and financial health.

10 Recommended Online Businesses

1. *Selling Physical Products Online*

Selling material or tangible products in an online platform would be a good starter for a first-time PWD online entrepreneur. Having an online presence would be a smart strategy especially if one has already started a business with a physical store, because it makes the business operational 24 hours and 7 days a week or 24/7 without much overhead costs. Overhead costs refer to the expense that is being incurred to make the business operational like rent and utilities.



To do this, ideally, one should setup an e-commerce website which can accept orders and payments via credit and debit cards. However, setting it up surely costs a lot but there are third party websites that facilitate online selling of products that are free or with minimal costs. In the Philippines, there are currently two (2) most popular online marketplaces which entrepreneurs and businesses can take advantage of, namely **Ebay** (<http://www.ebay.ph>) and **OLX** (<http://www.olx.ph>) formerly Sulit.

Ebay is basically an auction and shopping website. It is a multi-billion dollar company based in the United States with different offices worldwide. To do business with Ebay, one may simply register for free and create an account with a complete profile after which you can start listing your items that you want to sell. This does not mean that you will earn automatically because there are still lots of things to prepare and carefully study, like listing in a proper category and having a good feedback score which represents sellers' credibility and trust rating, because doing business online means sending payment first before receiving the items purchased. As a reminder, it is a must to follow strictly all

the time the rules and guidelines set by the company to ensure compliance and continuity of the privileges given by the company.

To start getting familiar with Ebay after joining and having an account, it is highly recommended that one should start making a purchase to easily learn how Ebay shopping and the bidding system works. Being engaged with the system is the best and fastest way of learning and making income from it.



Ebay earns every time a seller lists, an item for sale similar to posting an advertisement in a newspaper, and this is called an insertion fee.

The amount depends on the asking price or the starting bidding price which can easily be seen at “Ebay’s fees table”. Seller also pays when they want to upgrade the visibility of their listings that could make their advertisement stand out among other sellers and lastly, Ebay has a small final cut on any consummated sale called the “final value fee” which is a percentage of what the buyer pays.

Sulit on the other hand is a locally owned buy and sell website for brand new and second hand items. It operates like classified ads and earns through a virtual currency called “Sulit Gold”. Unlike Ebay, joining, posting and selling items in Sulit is absolutely free but there is no feature wherein buyers can purchase directly through a third-party payment gateway like Paypal, which is the primary advantage of Ebay. Payment transactions are being done as defined by the seller usually through bank payments while products are being sent through couriers and meet ups. Sulit earns through its members who opt to purchase Sulit Golds in exchange for better exposure and promotional features like highlighted ads, daily reposting of ads, Sulit verified business names and addresses.



It is highly recommended for PWDs wanting to sell their products online.

2. Affiliate Marketing

The easiest way to understand affiliate marketing is to think that you are earning money through commissions, by promoting someone else's products, services and websites. The act of promoting online is done through publishing generally through a blog. It involves interplay among the merchant who



is the advertiser, the publisher, the one promoting the products and services and the costumer who buys the products. To become a member of any affiliate program, one must first join any company that is offering an affiliate membership program, and this is normally for free. However, the real challenge is how to promote the products and earn from it.

After registering, one should start looking for products to promote and secure a unique affiliate link which is called under different names depending on the branding of the company. Then, you make this link part of your website or blog site or blog articles. It is highly recommended that you must setup first your own site, build your field expertise and develop a good number of followers before you engage as an affiliate marketer. In that way, it ensures getting more leads and at the same time higher conversion rate.

Examples of international companies with affiliate programs are Clickbank and Amazon. Clickbank (<http://www.clickbank.com>), an online marketplace for digital information products with a very strong affiliate program, provides good tutorial videos that discuss how to exactly earn successfully as an affiliate marketer. While Amazon (<http://www.amazon.com>) one of the leading online department stores has also great referral programs. As of now, they offer supply associate program which involves promoting industrial and scientific products, and local associate program which comprise the regular Amazon categories like Adventure & Activities, Arts & Entertainment, Automotive, Beauty, Education & Classes, Food, Health & Medical Services, Home, Pet, Professional & Retail Services, Restaurants, Retail Products, and Toys, Kids & Baby.

3. Display Advertising



Display Advertising – one of the popular sources of passive income is the revenue generated from ads displayed through websites, blogs, forums, social media and the likes. It serves as an effective marketing strategy for business to get customers and increase their sales revenue.

Lots of entrepreneurs are investing and earning from this methodology using different strategies with different online advertisement programs like Google AdSense, Bidvertiser, and Yahoo Advertisements.

Google AdSense

AdSense from Google is one of the top displaying targeted advertisement programs in the Internet today. As a special feature, they have included in the program a Google search option for websites to display paid advertisements on search results pages.



AdSense works by displaying ads on available spaces of websites, blogs including search result pages with customized sizes, colors, fonts and html backgrounds. Advertisers bid in a real time auction using Google Adwords and the highest paying ads will get the priority to be displayed first. Publishers get paid through pay per click or click through rate using a reliable payment procedure.

Pay-per-click or PPC



It is a marketing formula where advertiser pay publishers based on an agreed rate every time an advertisement is clicked on whether or not a sales conversion is made. With the use of search engines advertisers bids on specific keywords while publishers charge them with specific price every time a click is made and this is called *Cost per click or CPC*.

Click through-rate or CTR

It refers to the number of clicks made over the number of times the advertisement is displayed also known as *impression* and expressed through a percentage.



For example, an ad was shown 100 times in a website and was clicked 5 times the rate would be 5%. This is being used to gauge the effectiveness of keywords used to generate advertisements. The higher the CTR, the higher the publisher gets paid.

4. Virtual General Administrative Assistant

The job is similar to the job of an office assistant, but the only difference is it is being done at the comfort of one's home. It requires secretarial skills like encoding, setting up appointments, making phone calls, email correspondences, as well as knowledge of spreadsheets and word processing.



To secure clients for this position, the person may submit resumes through different online job portals or may bid on specific virtual assistant jobs on an hourly rate or per project completion. Such types of work-at-home jobs are available at elance.com and freelancer.ph, virtualassistants.com, indeed.com and virtualassistantjobs.com among others.

5. Social Media Manager



This online work is similar to a community manager with the aim of promoting a particular brand, product, movement, belief, advocacy, organization, corporation or an individual with the use of social media platform such as Facebook, Twitter and similar technologies. The primary role of a social media manager is to generate inbound traffic and convert these later into sales.

niche. It can be productivity tools for computing, storing data, sales recording, project management, etc.

This can be a good source of passive income, if properly positioned for its market use. The challenge is how to promote the use of the product given the wide choices of available software and application in the Internet for computer and mobile use.

8. *Domain and Website Flipping*

Domain flipping is buying a domain name at cost from a domain registrar like Godaddy with the objective of reselling it at a higher price to a prospective client or business. Selections of domain names are based on key words that are supposed to generate high traffic in the internet.

On the other hand, website flipping requires buying a domain name, building a website and promoting it to generate traffic and at the same time earn from pay per click such as Google AdSense before selling it to a prospective customer.

9. *Create Videos and Podcasts*

This can be a lucrative source of income by way of promoting products. Videos can be short commercials targeted towards a specific market niche. It can also be a quality advocacy campaign for not-for profit organizations. While, different types of packages can be developed and offered for different types of customers.

Another option is to create your own radio show! It can be a talk show or a musical show through a podcast or audio file which can be readily downloaded in the internet. The objective is to promote the



podcast and eventually have more listeners and followers thereby making it attractive for advertisers to place some sponsorship on it.

10. Translation Services

If you are really good in different languages and dialects in both oral and written, then you can take advantage of offering online translation services which could really be a hit especially for e-book translations in Filipino and local dialects.

One option is to set-up a dedicated website for online translation with samples of work and the price offering. Another alternative is to participate in bidding through freelancing platforms such as elance.com and freelancer.ph.

Featured Entrepreneur

Marx Melencio



Marx Melencio is the founder of Grayscale Business Consultancy & Marketing Services, a nine (9) year old global ICT consulting firm based in the Philippines. Marx was awarded in 2008 as the “**Most Inspiring Entrepreneur of the Philippines**” by the Philippine Center for Entrepreneurship.

Before his success as an entrepreneur, he was a sighted person until he was shot in the chest and in the head while buying food in 2003 that caused him to be completely blind.

Marx did not focus on why this situation happened to him, instead, he directed his attention on how he could regain what he has lost and through technology, he was able to put his feet back on track. He devoted himself in learning and acquiring new skills. He enrolled in UP taking advantage of its virtual learning system. He then pursued learning medical transcriptions with the Adaptive Technology for the Rehabilitation, Integration and Empowerment of the Visually Impaired (ATRIEV).

Success did not easily come handy to Marx. It took him two (2) years looking for jobs but to his despair, every company turned him down. Marx life changing journey begin when he attended the pre-employment program of the Resources for the Blind that caused him to land as a writer with Intelligraph, a tri-media service provider.

After sometime, he carefully studied the business model of the company and eventually started his own. In 2006, he established Grayscale with no capital investment except for the computers and an Internet connection in their home. After several days, Grayscale secured the services of a doctor based in India and a lawyer based in Davao, followed by acquiring the services of a small research and writing firm based in India and a multimedia outfit in South Africa. On the other hand, just like any other entrepreneur, Marx experienced also all the growing pains of start-up companies but he persisted.

Today, Grayscale employs 87 employees, part of them are persons with disabilities with different impairments (blindness, orthopedically handicapped and with cerebral palsy) who are working as writers, researchers, validators and administrative staff. It has also seven (7) local and overseas partner companies, 2 Manila-based head offices and seven (7) provincial offices across the country and is continuously growing.

Grayscale is currently in search of job applicants who would like to join them. Vacancies can be seen through their website <http://www.grayscaleconsultants.com> and resumes can be emailed through applicants@grayscaleconsultants.com.

Annexes

Starting a Business in the Philippines
(Based on the study of World Bank)



No.	Procedures	Time to Complete	Associated Costs
1	<p>Verify and reserve the company name with the Securities and Exchange Commission (SEC)</p> <p>The name search can be done electronically via the SEC's online verification system, but applicants must pay for the reservation fee on site at the SEC. Once the reserved name was approved by the SEC, it costs PHP 40 for the first 30 days. The company name can be reserved for a maximum of 90 days for a fee of PHP 120, which is renewable upon expiration of the period.</p>	1 day	PHP 40
2	<p>Notarize articles of incorporation and treasurer's affidavit at the notary</p> <p>According to Section 14 and 15 of the Corporation Code, articles of incorporation should be notarized before filing with the SEC.</p>	1 day	PHP 500

No.	Procedures	Time to Complete	Associated Costs
3	<p>Register the company with the SEC and receive pre-registered Taxpayer Identification Number (TIN)</p> <p>The company can register online through SEC i-Register, but entrepreneurs must pay at the SEC. The following documents are required for SEC registration:</p> <ul style="list-style-type: none">a. Company name verification slip;b. Articles of incorporation (notarized) and by-laws;c. Treasurer's affidavit (notarized);d. Statement of assets and liabilities;e. Registration data sheet with particulars on directors, officers, stockholders, and so forth;f. Written undertaking to comply with SEC reporting requirements (notarized);g. Written undertaking to change corporate name (notarized). <p>On August 15, 2011, SEC launched the Green Lane Unit (GLU) that provides 1 day registration of applications for stock corporations and</p>	3 days	See procedure details

No.	Procedures	Time to Complete	Associated Costs
	<p>partnership. However, in practice, it takes a week to process incorporation papers and obtain SEC approval.</p> <p>The SEC Head Office issues pre-registered TINs only if the company's application for registration has been approved. The company must still register with the Bureau of Internal Revenue (BIR) in order to identify applicable tax types, pay an annual registration fee, obtain and stamp sales invoices, receipts and the books of accounts.</p> <p>Cost: (PHP 2,066.14 filing fee equivalent to 1/5 of 1% of the authorized capital stock or the subscription price of the subscribed capital stock, whichever is higher but not less than PHP 1,000 + PHP 19.26 legal research fee (LRF) equivalent to 1% of filing fee but not less than PHP 10 + PHP 500 By-laws + PHP 150 for registration of stock and transfer book (STB) required for new corporations + PHP 320 STB + PHP 10 legal research fee for the By-laws)</p>		

No.	Procedures	Time to Complete	Associated Costs
4	<p>Obtain barangay clearance</p> <p>To get the barangay clearance, the following documentary requirements should be submitted to the Barangay: Application form, SEC Certificate of Incorporation and approved articles of incorporation and bylaws, location plan/site map and the contract of lease over the corporation's office.</p> <p>This clearance is obtained from the Barangay where the business is located. Barangay fees vary in each Barangay since they have the discretion to impose their own fees and charges as long as these fees are reasonable and within the limits set by the Local Government Code and city ordinances.</p>	1 day	PHP 500
5	<p>Pay the annual community tax and obtain the community tax certificate (CTC) from the City Treasurer's Office (CTO)</p> <p>The company is assessed a basic and an additional community tax. The basic community tax rate depends on</p>	1 day	PHP 500

No.	Procedures	Time to Complete	Associated Costs
	<p>whether the company legal form is a corporation, partnership, or association (PHP 500 or lower). The additional community tax (not to exceed PHP 10,000.00) depends on the assessed value of real property the company owns in the Philippines at the rate of PHP 2.00 for every PHP 5,000.00 and on its gross receipts, including dividends or earnings, derived from business activities in the Philippines during the preceding year, at the rate of PHP 2.00 for every PHP 5,000.00.</p>		
6	<p>Obtain the business permit to operate from the BPLO</p> <p>The fees vary depending on the LGU issuing the permit. The rate of license fee imposed in Quezon City is 25% of 1% of the authorized capital stock. Other permits, such as location clearance, fire safety and inspection certificate, sanitary permit, certificate of electrical inspection, mechanical permit, and other clearances or certificates required depending on the nature of business, are</p>	6 days	See procedure details

No.	Procedures	Time to Complete	Associated Costs
	<p>also imposable. The rate of these fees depends on the nature of business and land area occupied by the proposed corporation.</p> <p>The barangay clearance is a prerequisite for the issuance of business permit to operate.</p> <p>Executive Order No. 17, series of 2011 created the Business-One-Stop-Shop to obtain a business permit. The entire procedure including getting approval for the business permit takes around one to two weeks.</p> <p>Cost: (PHP 2,408.05 business tax (25% of 1% of paid-up capital) + PHP 200 mayor's permit + PHP 150 sanitary inspection fee + PHP 50 signboard fee + PHP 300 business plate + PHP 100 QCBRB + PHP 545 zoning clearance + PHP 1,300 garbage fee+ PHP 300 FSIC (10% of all regulatory fees)</p>		

No.	Procedures	Time to Complete	Associated Costs
7	<p>Buy special books of account at bookstore</p> <p>Special books of accounts are required for registering with the BIR. The books of accounts are sold at bookstores nationwide. One set of journals consisting of four books (cash receipts account, disbursements account, ledger, general journal) costs about PHP 400.</p> <p>If the company has a computerized accounting system (CAS), it may opt to register its CAS under the procedures laid out in BIR Revenue Memorandum Order Nos. 21-2000 and 29-2002.</p> <p>The BIR Computerized System Evaluation Team is required to inspect and evaluate the company's CAS within 30 days from receipt of the application form (BIR Form No. 1900) and complete documentary requirements.</p>	1 day	PHP 400

No.	Procedures	Time to Complete	Associated Costs
8	<p>Apply for Certificate of Registration (COR) and TIN at the Bureau of Internal Revenue (BIR)</p> <p>After the taxpayer obtains the TIN, the company must pay the annual registration fee of PHP 500 at any duly accredited bank, using payment form BIR Form 0605).</p> <p>All newly formed corporations subject to SEC registration are issued pre-generated TIN by SEC-Head Office, which is indicated on their SEC Certificate of Registration. The corporation only has to register its pre-generated TIN with the BIR and report all internal revenue taxes that it expects to be liable for.</p> <p>The requirements for application for COR with the BIR are:</p> <ol style="list-style-type: none"> a. Duly accomplished and filled-out BIR Form No. 1903 (Application for Registration for Corporations); b. Payment Form (BIR Form No. 0605); c. SEC Certification of 	2 days	<p>PHP 100 (certification fee) and PHP 15 (documentary stamp tax, in loose form to be attached to Form 2303)</p>

No.	Procedures	Time to Complete	Associated Costs
	<p>Incorporation;</p> <p>d. Articles of Incorporation and By-laws;</p> <p>e. Contract of Lease (with BIR Form No. 2000 and supporting BIR Payment Form as proof of payment of documentary stamp tax on the lease agreement);</p> <p>f. Documentary Stamp Tax Return (BIR Form No. 2000) on the original issuance of shares and Payment Form (for the DST payment); and</p> <p>g. Mayor’s Permit/Business Permit Application (duly stamped received by the Business Licensing Division of the local government of Quezon City).</p>		
9	<p>Pay the registration fee and documentary stamp taxes (DST) at the AAB</p> <p>The rate of documentary stamp tax on original issuance of shares of stock shall be PHP 1.00 for every PHP 200.00 or fractional part thereof, of the par value, of such shares of stock.</p> <p>The documentary stamp tax</p>	1 day	See procedure details

No.	Procedures	Time to Complete	Associated Costs
	<p>return shall be filed and the tax paid on or before the fifth (5th) day after the close of the month of approval of SEC registration.</p> <p>Cost: (PHP 500 registration fee + PHP 5,165.345 DST on original issuance of shares of stock. DST on the lease contract is not included in the computation of the cost).</p>		
10	<p>Obtain the authority to print receipts and invoices from the BIR</p> <p>The authority to print receipts and invoices must be secured before printing the sales receipts and invoices. The BIR issued Revenue Regulations No. 18-2012 and it became effective on January 18, 2013. It adopted the online system for authority to print official receipts, sales invoices and other commercial invoices. In this regard, all unused or unissued receipts and invoices which were printed prior to January 18, 2013 will be deemed valid only until June 30, 2013.</p> <p>To obtain the authority to print</p>	1 day	No charge

No.	Procedures	Time to Complete	Associated Costs
	<p>receipts and invoices from the BIR, the company must submit the following documents to the Revenue District Office (RDO):</p> <ol style="list-style-type: none"> a. Duly completed application for authority to print receipts and invoices (BIR Form No. 1906); b. Job order; c. Final and clear sample of receipts and invoices (machine-printed); d. Application for registration (BIR Form No. 1903); and e. Proof of payment of annual registration fee (BIR Form No. 0605). 		
11	<p>Print receipts and invoices at BIR</p> <p>The cost is based on the following specifications of the official receipt: 1/2 bond paper (8 ½ x 5 ½ cm) in duplicate, black print, carbonless. The minimum print volume is 25 booklets.</p>	7 days	PHP 3,500
12	<p>Have books of accounts and Printer’s Certificate of Delivery (PCD) stamped by the BIR</p> <p>After the printing of receipts</p>	1 day	No charge

No.	Procedures	Time to Complete	Associated Costs
	<p>and invoices, the printer issues a Printer's Certificate of Delivery of Receipts and Invoices (PCD) to the company, which must submit this to the appropriate BIR RDO (i.e., the RDO which has jurisdiction over the company's principal place of business) for registration and stamping within thirty (30) days from issuance. The company must also submit the following documents:</p> <ul style="list-style-type: none">a. All required books of accounts;b. VAT registration certificate;c. SEC registration;d. BIR Form W-5;e. Certified photocopy of the ATP; andf. Notarized taxpayer-user's sworn statement enumerating the responsibilities and commitments of the taxpayer-user. <p>The company must also submit a copy of the PCD to the BIR RDO having jurisdiction over the printer's principal place of business.</p>		

No.	Procedures	Time to Complete	Associated Costs
13	<p>Register with the Social Security System (SSS)</p> <p>To register with the SSS, the company must submit the following documents:</p> <ul style="list-style-type: none">a. Employer registration form (Form R-1);b. Employment report (Form R-1A);c. List of employees, specifying their birth dates, positions, monthly salary and date of employment; andd. Articles of incorporation, by-laws and SEC registration. <p>Upon submission of the required documents, the SSS employer and employee numbers will be released. The employees may attend an SSS training seminar after registration. SSS prefers that all members go through such training so that each member is aware of their rights and obligations.</p>	7 days	No charge
14	Register with the Philippine Health Insurance Company (PhilHealth)		

No.	Procedures	Time to Complete	Associated Costs
	<p>To register with PhilHealth, the company must submit the following documents:</p> <ul style="list-style-type: none"> a. Employer data record (Form ER1); b. Report of employee-members (Form ER2); c. SEC registration; d. BIR registration; and e. Copy of business permit. <p>Upon submission of the required documents, the company shall get the receiving copy of all the forms as proof of membership until PhilHealth releases the employer and employee numbers within three months.</p>	1 days	No charge
15*	<p>Register with Home Development Mutual Fund (Pag-ibig)</p> <p>To register with the HDMF, the corporation must submit the following documents:</p> <ul style="list-style-type: none"> a. Employer's Data Form (EDF [FPF040]); b. Specimen Signature Form (SSF[FPF170]); 	1 day (simultaneous with previous procedure)	No charge

* *Takes place simultaneously with another procedure*

No.	Procedures	Time to Complete	Associated Costs
	<p>c. Copy of SEC Certificate of Incorporation;</p> <p>d. Copy of Approved Articles of Incorporation and By-laws; and</p> <p>e. Board Resolution or Secretary's Certificate indicating the duly designated Authorized Representative.</p> <p>Upon submission of the complete documents and payment of the first contribution to the fund, the Pag-IBIG will issue the HDMF number and the HDMF Certificate of Registration.</p>		

.Source: <http://www.doingbusiness.org/data/exploreeconomies/philippines/starting-a-business/>

**Barangay Micro Business Enterprises (BMBE)
(Republic Act 9178)**

Ref	Subject	Specification
A	Registration	Barangay Micro Business Enterprise (BMBE): Income Tax Exemption; Exemption from the coverage of the Minimum Wage Law; Priority to a special credit window; technology transfer, production and management training, marketing assistance programs for BMBE beneficiaries.
B	Concerned agencies	Government Financial Institution: Land Bank of the Phils. Small Business Guarantee and Finance Corp. Development Bank of the Philippines People's Credit and Finance Corp. Quedan and Rural Credit Guarantee Corp. Government Service Insurance System (for members only) Social Security System (for members only) Other Agencies: Department of Trade and Industry (DTI) Department of Science and Technology (DOST) University of the Philippines Institute for Small Scale Industries (UP-ISSI) Cooperative Development Authority (CDA) Technical Education and Skills Development Authority (TESDA) Technology and Livelihood Resource Center (TRC)

Ref	Subject	Specification
C	Requirements	<ol style="list-style-type: none">1. Duly filled-up application form (BMBE Form 01) in triplicate, signed by the owner or manager of the entity for registration and;2. Three passport size ID pictures
D	Procedure	<ol style="list-style-type: none">1. Accomplish BMBE Form 01 in triplicate and submit to the Office of the Municipal or City Treasurer.2. The Municipal or City Treasurer evaluates the application. The application shall be processed within 15 working days upon submission; otherwise, BMBE shall be deemed registered.3. A registered BMBE shall be issued a Certificate of Authority as proof of registration, effective for the period of two years. The application is renewable every two years.
E	Cost of registration	Registration and issuance of the Certificate of Authority of the Local Government Unit (LGU) is "FREE OF CHARGE" and shall be done promptly. However, to defray the administrative costs of registering and monitoring the BMBEs, the LGUs are allowed to charge a fee not exceeding P 1,000.00.

source: <http://trc.dost.gov.ph/index.php/business-guide/business-registration-guide/corporation/2-uncategorised/80-barangay-micro-business-enterprise>

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Digital Images from Yahoo Philippines and Google

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At present, he is the Assistant Chief of the Technical Cooperation Division of the National Council on Disability Affairs. Prior to this, he has served as Project Evaluation Officer of the Department of Social Welfare and Development in the National Capital Region implementing Grameen Bank technology inspired projects. He has served the Philippine government for almost 20 years.

He also acts as facilitator and resource speaker on entrepreneurship, guerilla marketing, business model development, business planning and other related entrepreneurial topics. He also provides free consultancy on entrepreneurship and innovation to organizations of persons with disabilities.

This material "*Work-At-Home Entrepreneurship: A Practical Guide for Filipinos with Disabilities*" is his first book and is part of his re-entry plan for the National Council on Disability Affairs in connection with his scholarship funded by the Australian government.



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