

# WHAT REALLY MAKES MONEY

*An Independent Review of Business Opportunities & Money-Making Enterprises*

## New Ways to Earn a Great Side Income From Unwanted Pallets, Family Trees AND The Women’s World Cup!

Hi there!

Summer’s here at last. The sun is out, and while there are still many dark economic clouds overhead, there are glimmers of hope...

Inflationary pressures are easing and global energy prices are returning to what they were before the invasion of Ukraine. In the UK, the likelihood of a recession has fallen, but according to KPMG, growth will be very weak in 2024.

But while the economy is painfully slow, amazing opportunities are coming thick and fast for home-based entrepreneurs, thanks to the lightning-fast evolution of AI.

As an avid *WRMM* reader, I’m sure you’re now more than aware of ‘Artificial Intelligence’, the technology that’s been made to think, learn and write like a human. It is undoubtedly the most important trend in technology since the advent of the internet, and it’s accelerating in power, month by month.

As a writing, research and planning tool, it’s opening more and more doors for people who want to earn an income from home but struggle with a lack of time, writing skills, knowledge and organisational abilities. AI can now perform a lot of the tasks you found difficult, expensive, annoying, boring or time-consuming.

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And there’s more to come – there are three big AI trends you need to know about as we enter the second half of 2023:

- » **AI as a Service** – Instead of learning how to use an AI system, you can hire someone else’s AI to do jobs for you. This way, you don’t have to spend a lot of money up front, and it’s less risky. Experts think that more and more companies will start to offer these services, so it’ll get even easier and cheaper for home entrepreneurs to use AI tools for things like data analysis and customer service in the near future.
- » **Creative AI** – Another way AI is changing things is with ‘Generative AI.’ This type of AI is like a digital artist – it can make new things like writing, videos, images, and sound all by itself. By 2025, a lot of the stuff we see and hear online might be made by AI. If you’re running a small business from home, it’s like having your own advertising team on your computer.
- » **Chatbots and Writing** – ‘Natural Language Processing’ tools like ChatGPT are now part of the home business world, just like Google. This means that any business, task, product or freelance work that requires writing is now available to people who don’t necessarily have language skills or writing experience. This is the main way that you can benefit from AI right now, for free or for a very low cost (£20 a month).

So, to help you ride this wave, in this month’s issue I’m going to show you an unusual way to harness AI that you’ve probably never seen anywhere else.

It’s a business opportunity blueprint that I published many years ago, which is suddenly a lot easier to start and run if you use Chat-GPT. I’ll show you exactly

*please turn over...*

how it's done.

But I'd like balance this idea out with something much more traditional and very low tech.

It's a blueprint for a truly old school way to make money, where you take advantage of auctions, shop returns and surplus supplies to make a quick profit. It's a classic 'buy-low, sell-high' method and includes an exciting new trend for unlocking potentially thousands of pounds from a pallet of unwanted items.

## Business Blueprint

# 5X Your Money Flipping Unwanted Pallets, Police Auctions & Government Surplus Sales

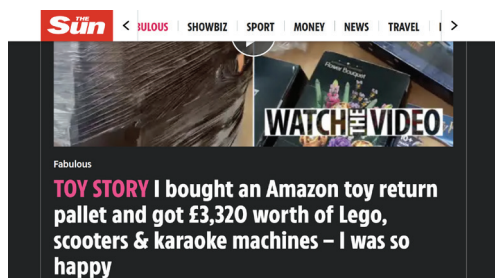
Imagine paying £500 for a pallet of returned goods... and discovering that it's worth £9,000.

This is what happened to one woman when she bought a £500 pallet of packages that had been lost on cargo ships. Or when another woman bought a pallet for £200 with items from Argos, Very, and Amazon.

It turned out to have 2 Shark vacuum cleaners, one worth £269, the other £479, plus a crushed velvet bedside table, a Fisher-Price bouncer chair, a mini scooter, a Ninjago Lego set, two dining room chairs and Christmas trees!

In another recent example, a pallet of four children's bikes with a retail value of £590 sold for £165, while a pallet of furniture with a retail value of £1,365 sold for just £327.

Taking low-priced 'surprise' pallets and flipping the products for a huge mark-up is becoming a hot new home business trend for those seeking to make a fast profit from a small investment. There has been a flurry of media stories about ordinary people making big jackpot returns.



For instance, there was a story on the 6th of June about someone who spent £498 on a pallet that contained

£3,320-worth of products.

There have been other stories of home-based entrepreneurs taking a more systematic approach, investing in many pallets to make a long-term second income.

For example, The Mirror recently reported on Emma Hamilton, who left her 9-5 job to buy return pallets and sell the individual goods for profit. She says that if she buys a pallet for around £700, she can earn up to five times that amount from reselling the contents. Emma sells £50,000 of items a month on average, and makes £10,000 profit each time. Since embarking on this enterprise, she has made £1 million in profit.

These are huge returns. And you don't need to begin with £500 – you could get involved with this moneymaker for as little as £10, then gradually scale up as you reinvest your profits.

Let's take a deeper look.

## The Hot Trend for Flipping Returns

'Return pallets' are stacked with products that have been returned to various high street and online stores. Sometimes they include surplus items that are out of catalogue, products that have gone missing in transit, or stock taken from bankrupt businesses.

These pallets are auctioned off at bargain prices where you could get a serious steal, or sold directly at a fixed price that is way below the estimated retail value.

The contents are often in perfect condition, totally unused, so they can be instantly resold at a higher price. However, sometimes there might be parts missing or damaged items (usually they will indicate this in the sale) so it may require some fixing or repackaging before resale.

The twist is that you don't know precisely what's inside the boxes on the pallet, which gives this an element of risk that might not be for everyone.

However websites that sell return pallets usually categorise them by type, size, brand, retailer, and location. Often you'll know what the general category of goods is, for instance clothes, furniture or electronics. They could contain small appliances like toasters, games consoles or kettles, or bulkier items like refrigerators, bikes and washing machines.

While the exact contents remain a mystery, the bundle usually includes an 'estimated retail value', which shows you how much you could potentially make if all the contents are in perfect condition. And even if they

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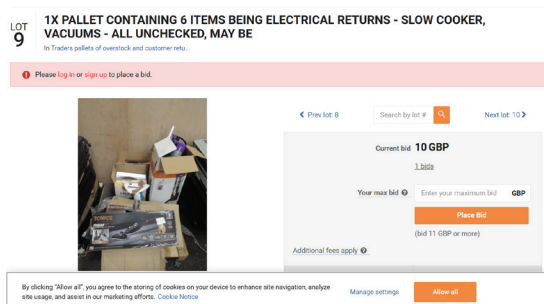
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aren't you can make a profit by refurbishing, fixing or repackaging them.

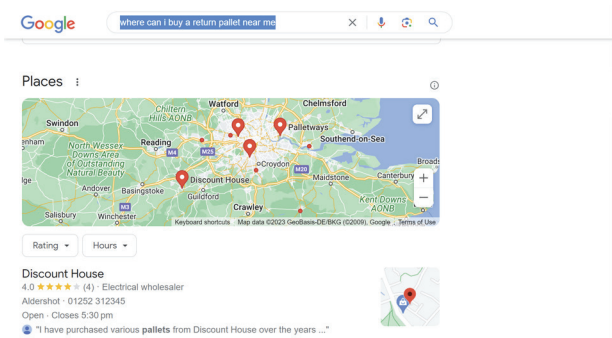
As a general rule, the more pallets you buy in one go, the lower the cost of each individual pallet will be. The price can sometimes be very low, for example, here's a pallet of electrical returns with only 4 hours of auction left that's going for £10.



You could easily jump in here and get a bargain. Although bear in mind that for this small investment, you're only looking at a small potential return of £50. That said, the key is to start small, then invest small profits into a larger pallet next time, for more potential profit.

If you win an auction, the pallet is shipped directly to you. However, it's usually more cost-effective to look for bundles sold in your area.

To do that, go to Google and type: 'Where can I buy a return pallet near me?'. You'll see a map with pinned locations and links below.



Make sure you check out the reviews of each one to get an idea of the standard and service.

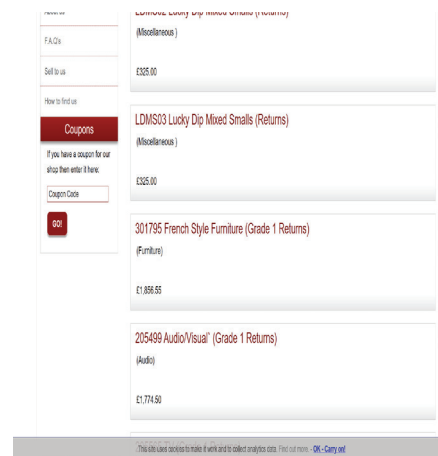
The biggest potential returns come from auctions, because you have every chance of finding one that few people have spotted, making the price ludicrously low and the margin high. That's certainly a good place to start if you have almost no investment capital.

You could spend maybe £50-£100 on a small pallet at auction, then turn that into £250-£500 which could be used to buy two more small pallets or a larger one with higher ticket items on it.

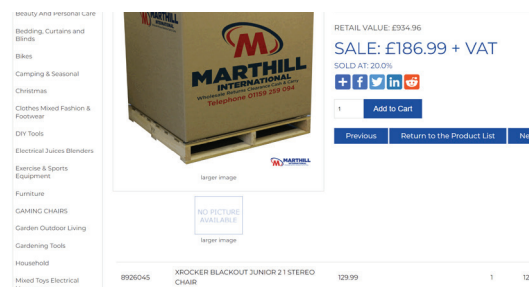
But you don't need to bid on auctions or spend a lot of time at your computer screen waiting to pounce. You can also buy direct from wholesale websites, which offer numerous return pallets in different categories

at different fixed prices – sometimes with special discounts.

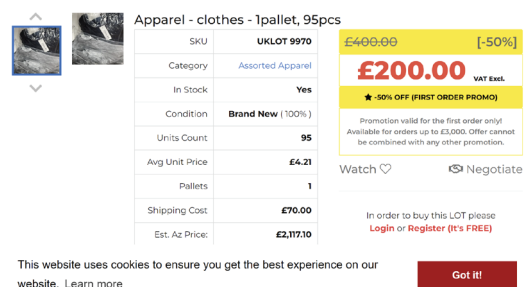
Below is an example of a price list from one of these websites. As you can see, the cheapest option is the 'lucky dip' of miscellaneous small items for £325 going up to a more expensive pallet of French style furniture for £1,856.55.



In another example, here are some gaming chairs going for £186.99 at a special sale price. with an estimated retail value of £934.96.



And here's a heavily discounted pallet of new clothes going for £200, potentially worth £2,117.10 (but with £70 shipping cost).

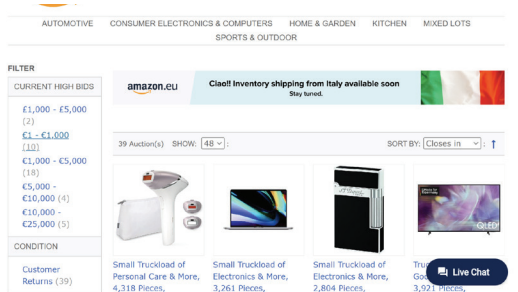


As you can see, you don't necessarily have to sell dozens of random items in multiple categories that you don't know much about. It's possible to specialise in a particular kind of product – eg clothes or furniture – that you can sell to create your own range on eBay or Amazon.

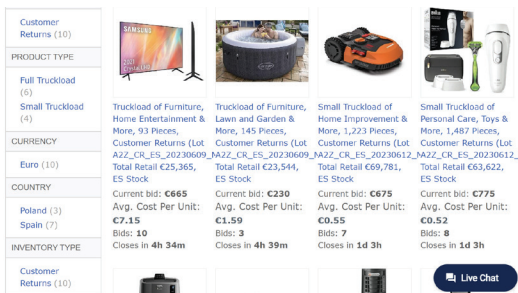
In a moment I'll show you where and how to flip your products for a profit. But first...

## Where to Find Return Pallets

Many major retailers, including Amazon, Argos, Currys, and John Lewis, sell return pallets with everything from clothing and electronics to home and garden goods. One way to access them is to register on the Amazon EU Liquidation Auctions marketplace by going to this link: [bstock.com/amazoneu/](https://bstock.com/amazoneu/)



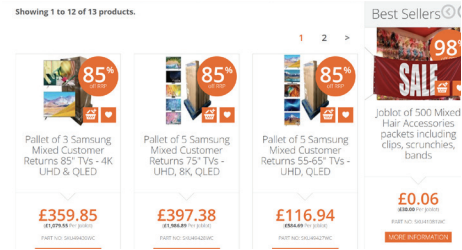
You'll see a lot of options here, priced in Euros. Many of these are eye-wateringly high in price, but don't panic. Go to the box on the top left and click on 1 Euro-1,000 Euros (or £1 – £1,000) to get access to the more affordable offerings, like these, which include furniture, garden equipment, personal grooming tools and toys.



This site is far from your only option. Here are 12 more websites you can go directly to.

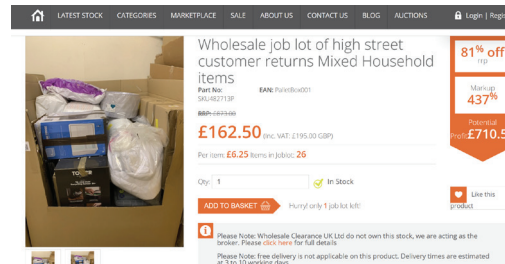
1. Wholesaleclearance.co.uk
2. BStock.com
3. BritDeals.co.uk
4. Discount-wholesale.co.uk/
5. eBay.co.uk
6. GemWholesale.co.uk
7. Hopite.co.uk
8. i-bidder.com/en-gb
9. JobaLots.com
10. Marthill.co.uk
11. NowSale.co.uk
12. TopdownTrading.co.uk
13. WGandco.com
14. WholesaleScout.co.uk

With many of these you can buy a pallet outright, often at a special discount, on a first-come first-served basis. If you can't see these pallets immediately, use the search box on the website to look for 'return pallets'. Here's an example from Wholesale Clearance:



As you can see, here are pallets of TVs, going for £116.94 – £397.38, worth up to almost £2,000 in resale value.

Here's another offering of household items for £162.50 with a potential resale value of £710.50.

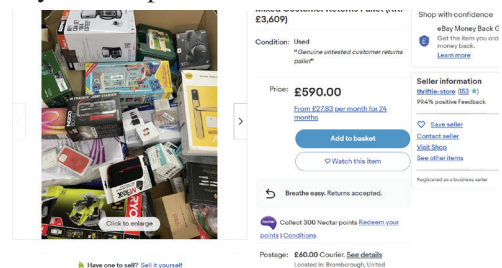


As well as pallets, you can also buy individual items as 'Ex-Catalogue Goods'. These come about when a company orders too much of a product and can't sell it all, so need to dispose of the excess. Alternatively, when a product line is being discontinued, the remaining stock is sold off. Or sometimes a company wants to get rid of returns, eg: items that were the wrong size or colour, or products that the customer decided they didn't want after purchase.

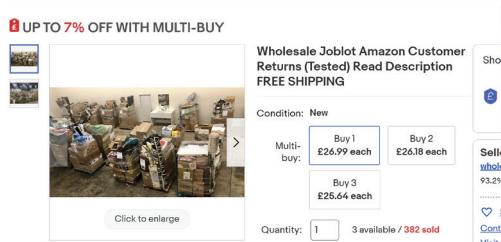
These ex-catalogue goods are available to buy cheap from large retailers or mail-order companies. As well as the above list, try

1. **Discount-Wholesale.co.uk** offers a vast range of ex-catalogue goods, including toys, kitchen appliances, and home decor.
2. **MxWholesale.co.uk** offers a variety of goods, from clothing to cleaning supplies.
3. **Clearance-King.co.uk** specialises in a broad range of categories, including health & beauty, electronics, and pet supplies.

You can also find return pallets on eBay like this one below, with a price of £590 which has an estimated retail price of £3,609 and a £60 postage cost. So that's potentially £2,959 profit.



Here is another example of a pallet of Amazon customer returns for sale with free shipping and the opportunity to get 3 pallets for £25.64 each.



There is a lot of choice, but don't worry. After a short while doing this, you'll soon find the sites that tend to have the pallets that suit your price range and category preference.

## A Profit-Boosting Buyer Strategy

Whether you are choosing to bid on a pallet at an auction, or buying at a fixed price, I recommend you take an organised approach to find the lowest price bargains that give you the biggest potential margin.

Here are some strategies:

- » **Research the Seller:** Start by investigating the reputation of the auction site or seller. Check reviews and feedback from previous customers. This will give you a sense of the seller's reliability and the quality of their goods.
- » **Understand the Product Categories:** Each return pallet often contains a wide variety of items, categorised by product type, such as electronics, home goods, or clothing. Knowing which categories are in high demand, are easy to sell, and command good prices will help in selecting the right pallet.
- » **Inspect the Pallet if Possible:** If the auction allows on-site visits, inspect the pallets personally. You can check the general condition of the items and maybe even get a rough idea of what's inside.
- » **Check Estimated Retail Value:** Most pallets will have an estimated retail value (ERV). This value represents the worth of the items if they were to be sold new in a retail setting. While the ERV can be an indicator of potential profit, remember the condition of the items may reduce their actual value.
- » **Calculate Potential Profits:** Deduct all the costs you will incur from the estimated retail value. These costs may include the bid price, any buyer's premium, sales tax, and transportation costs. If you're selling online, also consider listing fees, shipping costs, and payment processing fees. The result will be your potential profit.
- » **Set a Maximum Bid:** Before the auction starts, decide the maximum amount you are willing to pay for a pallet. Stick to this limit during the auction to avoid overspending
- » **Start with a Low Bid:** If the auction allows, start with a low bid and increase it gradually. However,

be prepared to walk away if the price goes beyond your maximum bid.

- » **Watch the Auction Closely:** Pay attention to the bidding process. Look for patterns in bidding, such as slowdowns or pauses, which could indicate the time to place your bid.
- » **Patience is Key:** Don't rush to win your first auction. Take your time to understand how the process works and observe a few auctions before actually participating.
- » **Diversify Your Bids:** Don't put all your eggs in one basket. Bid on a variety of pallets from different categories to spread your risk.

Please remember, dealing with return pallets can be risky as you may end up with a bunch of unsellable items. There is a chance that your first attempt will disappoint.

But also remember that this isn't about taking one wild gamble. I recommend you approach this like any investment – by spreading the risk across a number of pallets, you'll get some that make money to off-set those that disappoint, with huge potential jackpots.

As you've seen, people really are making five times their investment on this, scaling up their returns, so this is a feasible long-term side income if you do it right.

## How to Resell Your Products

When you receive your mystery pallet, open it up, then organise and evaluate each item.

Check their condition and functionality. Some items may be new, others lightly used, and others might be damaged.. Decide whether to sell them as they are or if minor repairs could significantly increase their value.

Now work out what each one is worth. There are several ways to estimate the retail value:

- » **Check the manufacturer's website** or catalogue for the MSRP. This is the price the manufacturer recommends retailers sell the product for.
- » **Use price comparison websites** to see how much the item is being sold for across different retailers. These sites include PriceRunner, Google Shopping, and others.
- » **Look at Amazon and eBay** to see what prices are being asked for the same or similar items. Be sure to filter by "new" condition if you're estimating the retail price for a new item. Also, check the "completed listings" on eBay to see what prices the item has actually sold for recently.
- » **If the item is commonly available in retail stores**, you can check these stores' websites or visit in person to find out the current going price.

Your first stops should be Amazon and eBay.

- » **Amazon** is the largest online retailer, so your items

have the potential to reach a vast audience. If you use Amazon FBA (Fulfillment by Amazon), they handle storage, packing, and shipping, as well as customer service and returns. The downside is that fees can be high, including a referral fee on each sale and, if you use FBA, additional fees for handling and storage. Competition is high, and Amazon has strict seller policies.

- » **eBay** is great for selling used and unique items, and it offers more flexibility in how you list and price your items (fixed price, auction, or best offer). Fees are often lower than Amazon's. The downside is that you're responsible for handling your own packing and shipping. There's potential for fraudulent buyers, and customer service can be time-consuming.

Consider using both platforms, depending on the items you're selling. High-end electronics, for example, might sell well on Amazon, while unique or used items might fetch better prices on eBay.

Make sure you create detailed, honest listings for your items. Include good-quality photos from different angles and a description detailing the condition and specifications of the item.

You can also try:

- » **Gumtree.com** – a popular free classified ads platform.
- » **Shpock.com** – a smartphone marketplace that makes buying and selling secondhand items very quick and simple.
- » **Facebook Marketplace** – this allows you to sell to your local community, and it's free to list items.
- » **Depop.com** – try this social shopping app if you have clothing or fashion-related items
- » **Preloved.co.uk** – this is a classified ad site that covers a wide variety of categories.
- » **Vinted.co.uk** – This is good for selling second hand clothes.
- » **Ziffit.com** – This app is great if you're looking to sell books, games, DVDs, and CDs.
- » **Etsy.com** – If your items are vintage then Etsy could be a great option.

As well as these apps and websites, you might want to try an offline approach.

- » **Car Boot Sales:** These are a popular way to sell secondhand items
- » **Local Markets:** You could sell from a stall locally.
- » **Auctions:** If you find valuable items in your 'surprise' pallet, consider selling them at an auction house. This can be effective for antiques, valuable collectibles, or high-end furniture.
- » **One-day sale:** Find a venue, such as a town hall, village hall or community centre that rents out

their hall by the day or hour. Fill it with a job lot of keenly-priced stock and open it up to the public. Use fliers, Facebook and any online platforms where local people hang out to advertise it.

I recommend you try a few of the above methods at once, so that you get a sense of what works for you, and also so that you can broaden your potential customer base.

And if you want to make sure you minimise risk and potentially make a LOT of money consistently over the next year, then follow these steps.

## Your Growth Strategy

Developing a reinvestment strategy is crucial to sustainably growing your return pallet side income.

- » **Start Small:** start by buying one or two pallets to gain experience of how it works without risking a lot of money.
- » **Reinvest Profits:** When you start making a profit, instead of spending it, reinvest a portion of your profits to buy more valuable pallets (or a higher number of pallets). The larger the quantity you purchase, the lower the cost per item, which can increase your margin. But while it's important to reinvest, it's equally crucial to give yourself a reward with some of your profits.
- » **Create a Cash Buffer:** It's important to set aside some profits as a cash buffer for unexpected expenses, slow sales periods, or less profitable pallets.
- » **Negotiate with Suppliers:** Once you're purchasing regularly and in larger quantities, you may be able to negotiate for better prices or terms with your suppliers. This can significantly decrease your costs and increase your profits.
- » **Diversify Sales Channels:** Consider selling on multiple platforms (online and offline) to reach a larger audience and increase your sales potential. The more exposure your products have, the higher the chance they'll sell quickly.

Your overall goal is to grow your business over time, not to get rich quickly. The amount you reinvest and how quickly you scale should be based on your comfort level with risk and your long-term goals.

## Finding Even More Bargain Products to Flip

Return pallets are a great way to find low-priced products to flip for a profit. But there are more options available that you can try.

## Police Auctions

Ever wondered what happens to the seized property or unclaimed lost-and-found items at police stations? After

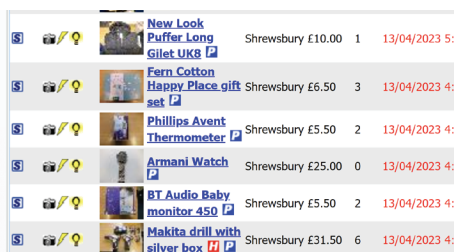
unsuccessful attempts to find the original owners, these goods get a new lease on life through auctions. Here, an item priced at £300 could be yours for as little as £20!

Police auctions offer everything from bikes and laptops to trainers at a fraction of their market price.

The main place to go is Bumblebee Auctions [bumblebeeauctions.co.uk](http://bumblebeeauctions.co.uk)

The diversity of items is impressive, from cheap bicycles and undervalued electronics to tools and jewellery. Bikes worth over £100 regularly sell for £20 to £30. They even offer cars on occasion. Although they often need a little TLC, you could fix up these vehicles and sell them on for a profit.

Below you can see some closed auction results where an Armani Watch went for £25, a Makita Drill went for £31.50 and a pair of Nike Air Max went for £81.



	New Look Puffer Long Gilet UKG	Shrewsbury	£10.00	1	13/04/2023 5:
	Fern Cotton Happy Place gift set	Shrewsbury	£6.50	3	13/04/2023 4:
	Phillips Avent Thermometer	Shrewsbury	£5.50	2	13/04/2023 4:
	Armani Watch	Shrewsbury	£25.00	0	13/04/2023 4:
	BT Audio Baby monitor 450	Shrewsbury	£5.50	2	13/04/2023 4:
	Makita drill with silver box	Shrewsbury	£31.50	6	13/04/2023 4:

To ensure you know what you're bidding for, all items come with basic descriptions, including condition notes. Current bids are displayed, helping you gauge the competition and decide if you want to dive in.

Most of the time, you'll need to collect your winnings from the local police station's property office. While smaller items can be delivered, the shipping costs can be high. To maximise your savings, consider collecting them yourself.

Bumblebee Auctions allows you to search by town, displaying items you can easily access. All payments are processed through Nochex, a secure online system. Once you've set up an account, you're ready to go!

After winning your bid, just give the station a heads-up about when you'll be picking up the item (usually within 48 hours) so they can have it ready for you.

Here are some online resources for you:

1. **NoChex.com** (the payment system used by Bumblebee Auctions)
2. **Police-Auctions.co.uk** – Police and Government Auctions UK is available as an e-book (PDF) which includes background information, useful advice and summaries of the types of goods available
3. You can also search for Police Auctions here: **[Auction-detective.com/sites/ebay](http://Auction-detective.com/sites/ebay)**

Note that the amount of your winning bid will not always be the same as the final price. Auction houses charge a buyer's premium that is subject to VAT.

## Liquidation Auctions

When a business goes bankrupt, their stock, inventory, tools and office supplies are seized and auctioned off to recoup debts and losses. These auctions could offer you some fantastic items to flip online for a profit. Most are sold at no reserve and will be sold to the highest bidder on the auction day.

These auctions are NOT run by the liquidators themselves. They appoint established auction houses to run the sales for them. These auction houses could be in the area where the bankrupt company is located, or even in another part of the country.

But you can also access these online. Here are some options:

- » Liquidation Auctions UK [liquidationauctionsuk.co.uk](http://liquidationauctionsuk.co.uk)
- » William George Liquidation Auctions: [williamgeorge.com/liquidations](http://williamgeorge.com/liquidations)
- » BPI Auctions: [bpiauctions.com/auctions/uk-liquidation-bankruptcy-auctions](http://bpiauctions.com/auctions/uk-liquidation-bankruptcy-auctions)

You can also find liquidation auctions in some of the return pallet websites I recommended earlier in this article, so check those out.

## Government Surplus Auctions

This is where the government sells off equipment, vehicles, and other items that it no longer needs. It includes anything that has been bought from the public purse for official use. And while the Ministry of Defence is one of the largest sources of surplus, every government ministry, department, agency or body generates a mountain of surplus. That includes local government, like your local council, police, fire service and the NHS too.

So don't be fooled into thinking the only things you can trade in are helicopters, tanks and camouflage clothing! Items include:

- » **Cars, vans, trucks, and motorcycles** previously used by various government departments.
- » **Electronics**, from computers and servers to televisions and cameras.
- » **Office Equipment** – everything from furniture to printers, photocopiers, and stationery supplies.
- » **Construction and farm equipment**, generators, and more.
- » **Clothing, kitchen appliances, gym equipment, musical instruments**, and a host of other unexpected finds.

They don't buy rubbish either. Government surplus is almost always top quality, brand-name stuff and maintained with no expense spared. Most of it has a perfectly useful second life ahead of it in 'civvy street'. Sometimes, it's brand new. Goods that have been

bought, never used, over-ordered or simply forgotten about. (Yes, very wasteful but – hey – that’s the government for you!)

There are several online platforms where you can find and participate in UK government surplus auctions. Here are some to get you started:

1. [Government-auctions.co.uk](http://Government-auctions.co.uk): A comprehensive resource for various types of auctions across the UK, including government surplus.
2. [British-Car-Auctions.co.uk](http://British-Car-Auctions.co.uk): Great for finding surplus vehicles.
3. [GSAAuctions.gov](http://GSAAuctions.gov) is a US site but has some global listings.
4. [Mod-Sales.com](http://Mod-Sales.com) specialises in ex-Military vehicles and machinery.
5. [WilsonAuctions.com](http://WilsonAuctions.com) regularly hosts government and police auctions.
6. [JohnPye.co.uk](http://JohnPye.co.uk) offers a wide variety of surplus goods in their government auctions.

On top of these sources, there is nothing to stop you getting in touch with any government department and asking how and where they dispose of their surplus stocks. In most cases they will be quite willing to tell you. (And if they’re not, you can even make a request under the Freedom of Information Act to find out!)

## Business Blueprint

# Use AI to Power a £15,000 – £30,000+ Per Year Part-Time Ancestry Business

During the pandemic, there was a surge in the popularity of genealogy. There was a 60% increase in the number of searchers on one ancestry website, as thousands of families across the UK explored their family trees.

This was already a popular idea, thanks to shows like *Who Do You Think You Are* and people using social media and online resources to find distant relatives and discover more about where they came from.

And yet, despite all the advances online, most people still find tracing their family tree can be very daunting and time-consuming. Most of us are put off by the very thought of having to trawl the Internet, logging onto different sites and arranging all the complex information in a logical way.

So there is money to be made by offering people ‘family history tracing’ as a service. It’s something you can do from home, using email, social media or video calling apps like Zoom and Skype to contact customers. Back in 2007, I analysed this opportunity for the first time and gave you a detailed description of research

methods.

But of course, things have moved on in the past 16 years, with new software for genealogy, and new resources for design, printing and cheap online outsourcing, as well as new costs and pricing recommendations.

What’s more, I’ve found a way you can take advantage of ChatGPT to make it easier, faster and cheaper to start-up and run than ever before.

So I thought this home business idea was ripe for a revisit, and a fresh 2023 update.

## Before You Start

This opportunity does require a small amount of upfront investment. To kick things off, you’re going to need:

- » **Subscriptions to ancestry websites** – around £250 per year (you could easily recoup this from your first job!).
- » **Ancestry software** (more in a moment about this) – about £30.
- » **ChatGPT** – this is free, but for the fast, all day access and inclusion of the more advanced ChatGPT4 you’ll need around £20 per month.
- » **Membership of The Society of Genealogists** – optional, though it will add some credibility to your business by becoming a member – £56 per year.
- » **A small budget for a low-cost Facebook** campaign (no more than £10-£20 a week)

These costs might seem a little high, but bear in mind that you could charge anything from £195 for the smallest research job (three generations back) to £1,795 for the larger jobs (six generations).

So you could be making £850+ a week from just 2 customers (based on a four-generation research offer) or as much as £3,590 at the higher level (based on two customers buying a six-generation offer).

Even if you ran this part-time in a couple of evenings or one day in your weekend, you could easily be making an extra £200+ per week from just one client per week, but probably much more.

It will however take some work doing research. So if you’re looking for a push button passive income generator, this one isn’t for you.

However, if you’re organised, patient and don’t mind doing a little online investigation this could be the ideal way to make extra money – and it could turn out to be a profitable full-time income.

## Step One – Gathering the Genealogy Software and Tools

First off, you need to get your hands on some decent genealogy software. This will help you to record the information in a logical way whilst also being able to



see at a glance the relationships between all members of the 'tree'.

You start with an individual to focus on. Then add a spouse and then parents. Once the parents are entered, the subject's siblings may then be added as children of the parents and so on throughout the process.

Repeat this by then adding parents to the parents and so on. This procedure will ensure that all the relationships are recorded correctly and will facilitate the reporting that will come later.

Here are three options:

- » **Ancestral Quest** (Ancquest.com) is known for its comprehensive research tools, colour coding, and strong scrapbooking and charting features. It also syncs with online databases like FamilySearch. The basic version is free. The full version, Ancestral Quest 16, costs around £26.
- » **Legacy Family Tree** (LegacyFamilyTree.com) has advanced charting and mapping features. It offers comprehensive sourcing options and creates potential problem alerts. Legacy Family Tree also supports a range of international character sets. Standard edition is free. The deluxe edition costs around £26.
- » **Family Tree Maker** (Mackiev.com/ftm) has a user-friendly interface, excellent charting, reporting tools, and extensive map capabilities. It syncs with Ancestry.com and allows for dynamic updates between the software and online trees. It's around £59 for the base software.

There are several ancestry websites that you can use for your genealogical research:

1. **Ancestry.co.uk**: This UK version of the popular genealogy website offers access to a vast range of resources, including census records, birth, marriage, and death records, military records, and more. It's a paid service at £10.99 per month, but it often offers free trials.
2. **Findmypast.co.uk**: This site offers a huge database of UK records, including exclusive collections not available elsewhere. It's particularly strong for records relating to the British military and newspapers.
3. **NationalArchives.gov.uk**: The National Archives offer a wealth of information, with many records available to view online for free. It's particularly useful for military and immigration records.
4. **FamilySearch**: This free resource is run by the Church of Jesus Christ of Latter-Day Saints but is open to everyone. It offers access to a huge range of records from around the world, including the UK. [FamilySearch.org/united-](http://FamilySearch.org/united-kingdom/)

kingdom/

5. **FreeBMD.org.uk**: This site is a great free resource for birth, marriage, and death records in England and Wales, from 1837 to 1992.
6. **Genuki.org.uk**: This is a free resource providing a virtual reference library of genealogical information that's particularly relevant to the UK and Ireland. It's a great starting point for regional research.
7. **Commonwealth War Graves Commission**: This site is valuable if you're researching ancestors who died in the first or second World Wars. [CWGC.org](http://CWGC.org)
8. **Cyndislist.com** is a useful directory of genealogy websites around the world.

Okay, so those are your basic tools.

Now you need to find clients, which is where ChatGPT comes in very handy indeed.

## How To Find Paying Clients

One of the good things about this project is that you can start marketing it from day one with ChatGPT – and get things moving without any copywriting or marketing knowledge.

1. **Get some business cards and A5 flyers printed to advertise yourself locally.**

You can use ChatGPT to create the copy for your advertising.

Firstly, determine the key information that you need to communicate. This typically includes the service name, what you're offering, any special promotions, and contact information.

**Prompt:** "What are the key pieces of information that we need to include on our genealogy service flyer?"

Now get it to come up with a headline to catch people's attention:

**Prompt:** "Generate three compelling headline options for our genealogy service flyer."

**Prompt:** "Write the body text for our flyer, emphasising the benefits of our genealogy service and highlighting our introductory offer."

Finally, you need a prompt that tells the reader exactly what you want them to do next. This could be visiting your website, giving you a call, or signing up for your service:

**Prompt:** "Generate a compelling call to action for our genealogy service flyer."

Finally, make sure your contact information is clearly stated (email address and mobile number. Add a Facebook business page if you decide to make one.)

After ChatGPT has provided the content for your flyer, you can move on to the design phase, where you'll

choose colours, images, and the overall layout.

For this, use a design tool with readymade templates, like Canva.com

Or you can get someone to design it for you on Fiverr.com or UpWork.com

You can get it printed via websites like **Vistaprint**, **Printed.com** and **Instantprint**, which can also offer templates if you don't have Canva.

Place them in shop windows, cafes and pubs, and flier your local neighbourhood.

## 2. Use ChatGPT to set up a Facebook page and create a low budget ad campaign.

Facebook is a great way to target the right people online at a low cost, especially if you want to find people in a specific area.

Go to Facebook's Create a Page section, choose "Business or brand," and follow the set up instructions. Choose a name that clearly represents your business and a category that best describes what you do (like "Genealogy Service").

ChatGPT can help generate a concise, compelling description.

**Prompt:** "Write a concise and engaging description for a genealogy service that helps individuals trace their family history."

You can add more details like your contact information, working hours, and a longer description or story.

**Prompt for a story:** "Write an engaging story about the inception and mission of a home-based genealogy service."

Next, create a welcoming post for new visitors.

**Prompt:** "Write an engaging welcome post for our new Facebook page for a genealogy service."

Once you've done this you can set up a low-cost ad campaign. Decide on a daily or lifetime budget for your campaign that you're comfortable with. You can choose to run your ad on Facebook, Instagram, Messenger, or Audience Network. Of course, ChatGPT can help create engaging text for your ad:

**Prompt:** "Write a persuasive short text for a Facebook ad promoting a genealogy service."

## 3. Word of mouth

Once your business is up and running, it will generate its own leads through the power of referrals. This is the kind of product that people are sure to discuss with friends and colleagues and if you can offer some kind of incentive to recommend your service then you could have all the work you'll ever need, So make sure that you ask clients to give you a testimonial you can use on your advertising and to recommend you to their friends.

## Getting Your Client's Information

When a client gets in touch, and you agree to carry out the job, you can use ChatGPT to collate the information you need.

First, you need to understand who is the 'subject' of the tree. This may be themselves, their children, their parents or a spouse. Typical information you'll need includes:

- » Their contact details – full name, address and telephone numbers
- » The details of the person (full name, dates/places of birth/marriage/death) on whom the tree would be based. Also you would need as much of the following information as possible:
- » Their parents' names/dates/places of birth, marriage and death
- » Their siblings' (brothers and sisters) names/dates/ places of birth, marriage and death
- » Their grandparents' names/dates/places of birth, marriage and death
- » If known, their great grandparents' names/dates/ places of birth, marriage and death
- » Parents / grandparents' siblings + names/dates/ places of b/m/d
- » Any related documentation, certificates etc. would also be useful. Once you have the information you can then make an assessment of whether you would need to purchase any Births/Marriage/Death certificates to make a start and then let them know if this is the case. You can order them from the General Records Office and add to your invoice.

Use ChatGPT to draft a document that you can send to the client to get this.

**Prompt 1:** "Write an introduction for a questionnaire aimed at gathering a client's family history information for a genealogy research project."

**Prompt 2:** "Generate questions to collect a client's basic personal information for genealogy research."

**Prompt 3:** "Create a list of questions to collect detailed information about a client's immediate and extended family for genealogy research."

**Prompt 4:** "Formulate questions that will help uncover historical family information, including immigration, military service, and occupations."

**Prompt 5:** "Write questions aimed at gathering family stories, traditions, or anecdotes that could be useful for genealogy research."

**Prompt 6:** "Generate questions that will help understand a client's goals and expectations for this genealogy project."

These six prompts will create a document that will get everything you need. Paste it all into a Word document,

then either print it out and send to the client or even better – email it to them so that they can type in their answers.

Remember, if you struggle with written communication or the client asks a question to which you don't know the answer, ChatGPT can also help with follow-up questions based on the responses you receive.

## IMPORTANT!

If you're collecting, storing, or using personal data, you must comply with data protection laws. In the United Kingdom, data protection is primarily regulated by the General Data Protection Regulation (GDPR) and the Data Protection Act 2018.

Here are some key resources and websites to help you understand these regulations:

- » **Information Commissioner's Office** ([ICO.org.uk](http://ICO.org.uk)): The ICO is the UK's independent authority set up to uphold information rights in the public interest. You can find extensive guidance on data protection on their website.
- » **GOV.UK/data-protection**: The UK government's official website provides information about the law and your responsibilities.
- » **Data Protection Network** ([dpnetwork.org.uk](http://dpnetwork.org.uk)): This organisation offers guidance, compliance tools and training resources, and they often publish helpful articles on data protection topics.

## Researching the Family Tree

Okay, so now it's research time!

Use online resources like [Ancestry.co.uk](http://Ancestry.co.uk), [Findmypast.co.uk](http://Findmypast.co.uk), [FamilySearch.org](http://FamilySearch.org), and [The National Archives](http://TheNationalArchives.gov.uk) to start your search. They have collections of census records, birth, marriage, and death certificates, military records, immigration/emigration records, and more.

Census records, taken every ten years in the UK starting in 1801 (with more detailed records available from 1841 onward), can provide a wealth of information. They can help establish or verify relationships, approximate birth years, track movements over time, and provide insights into an ancestor's occupation and lifestyle.

- » **1841 Census**: This is the earliest census that lists the names of individuals. It provides each person's age (rounded down to the nearest five years for those aged 15 or over), occupation, and whether or not they were born in the county where the census was taken.
- » **1851-1901 Censuses**: These censuses provide more detailed information, including each person's exact age, marital status, relationship to the head of household, occupation, and place of birth.
- » **1911 Census**: This is the most recent UK census

that's currently available to the public due to the 100-year privacy rule. It provides even more details, including how long a couple has been married and how many children they have had.

On sites like [Ancestry.co.uk](http://Ancestry.co.uk) and [Findmypast.co.uk](http://Findmypast.co.uk) you can search by a person's name and then narrow down the results using other known details, like their estimated birth year and place of residence. Once you find a relevant census record, you can view a digital image of the original document, which can be saved and added to your family tree.

Parish records of baptisms, marriages, and burials can date back as far as the 16th century and are useful when researching before the start of civil registration in 1837. Depending on what information you have, other resources might be helpful, like military records, immigration/emigration records, wills and probate records and newspaper archives,

If you get stuck you can ask GPT-4 to provide information about various research methodologies for genealogy or about specific historical periods and geographical locations that could be relevant to the client's family history. This could provide context to your research and help you understand the social, political, and economic conditions that your ancestors lived in.

If you come across records or documents in a foreign language, GPT-4 can also provide assistance with translation.

## Presentation of Results

Genealogy software typically comes with built-in features to create various charts and reports to present your findings in a visually appealing and comprehensible manner. While the specifics can vary from one software to another, here are some general steps:

- » Start by entering all the information you have gathered about the family. This usually includes names, dates and places of birth, marriage, death, and other relevant details. Some software allows you to attach digital copies of documents or photos to individual profiles.
- » Once your data is entered, you can typically generate different types of charts. These can include pedigree charts (showing direct ancestors), family group sheets (showing a couple and their children), and descendant charts (showing all descendants of a particular ancestor). You can usually choose to include or exclude certain details and customise the design to make it more visually appealing.

Many genealogy programs also allow you to generate text reports. These might include narrative reports (telling the family's story in a "story-like" format),

individual summary reports (detailing everything known about a particular person), and research reports (detailing what sources you've checked and what you've found).

Again, if you struggle with writing or just want to save time and effort, then ChatGPT can generate your narrative reports and family stories.

**Example Prompt:** "Create a narrative family history for the Smith family, starting with John Smith (born 1885 in London, England) and his wife Mary Johnson (born 1887 in Bristol, England). They had three children: Thomas (born 1910), Elizabeth (born 1912), and Sarah (born 1915). John worked as a baker, and Mary was a school teacher."

Remember to review the generated narratives and adjust as needed to ensure they accurately reflect the information you've gathered.

Once you have created your charts and reports, you can usually export them as PDFs or image files to share with your client.

You can also get printed versions, which add value to your service, as the client can frame them or show them to friends and family much more easily. Make sure the resolution is high enough for printing (typically at least 300 dpi). Then choose one of the following:

- » **Vistaprint.co.uk:** Known for their custom printing services, including posters and banners that could be used for large family tree charts.
- » **Printed.com:** Offers a range of printing services, including large format.
- » **Helloprint.co.uk:** Another service that offers a wide range of printing options.
- » **Mixam.co.uk:** Known for excellent quality and offering a range of sizes and custom options.
- » **PrintechExpress.co.uk:** Offers both standard and large format printing.

Simply upload your files, choose your materials and any other options, and place your order. Some services offer shipping directly to the client, which can be convenient. Make sure you add any printing costs to your invoice, but agree with the client first that this is something that they want.

## What to Charge

I recommend you charge for your service on a fixed fee basis.

You should specify how far to go back in time with the tree. Some people may only want you to find their 3x great grandparents, for example, while others will want you to go back as far as possible.

So, on a fixed fee basis, charge depending on how many generations you are to go back. Here's an example charge list based on a real existing family tree

research business.

- » Three generations £195
- » Four generations £425
- » Five generations £875
- » Six generations £1,795

To make it clear, I recommend you present the client with a service agreement like this:

### – ANCESTRY RESEARCH SERVICES AGREEMENT –

This Agreement is made effective as of [DATE], by and between [CLIENT NAME] (hereinafter "Client") and [YOUR NAME OR BUSINESS NAME] (hereinafter "Service Provider").

#### 1. DESCRIPTION OF SERVICES:

[You, the service Provider] will provide genealogical research services to Client as per the following options:

Basic [NUMBER] Generation Family Tree Package: £[PRICE]  
– Includes research into parents and grandparents [ADD ANY ADDITIONAL GENERATIONS] with summary report and family tree chart.

Additional services:

Printing and Delivery of Family Tree Charts and Reports: £[PRICE]

Digital Copies of Family Tree Charts and Reports: £[PRICE]

#### 2. PAYMENT:

Payment is due upon completion of services unless otherwise agreed upon. An invoice will be provided detailing the services provided and the total cost.

#### 3. CONFIDENTIALITY:

[You, the Service Provider] acknowledges that they may have access to personal and confidential information in the course of providing services. Service Provider agrees to keep all such information confidential and to comply with all relevant data protection laws and regulations.

#### 5. AMENDMENTS:

This Agreement may be modified or amended if the amendment is made in writing and is signed by both parties.

Client: \_\_\_\_\_ Date: \_\_\_\_\_

Service Provider: \_\_\_\_\_ Date: \_\_\_\_\_

Remember, professional legal advice is crucial for creating binding contracts, so it is highly recommended to consult with a legal professional to tailor this contract to your specific needs.

## Further Reading

If you would like to read my original report on researching family trees, you can find it in the October 2007 issue of *What Really Makes Money* – bear in mind the prices and tools have changed since then. Also check out these two books on Amazon:

*22 Steps in Researching Your Family Tree: A Guide for New Genealogists* – by Darrell Gibbs

*Family History Web Directory: The Genealogical Websites You Can't Do Without* – by Jonathan Scott