

WHAT REALLY MAKES MONEY

An Independent Review of Business Opportunities & Money-Making Enterprises

How to Protect Your Income and Financial Security in a Time of War and Inflation

It seems grossly unfair. No sooner had the Covid restrictions lifted in England, the Russians invaded Ukraine. War has come to the edge of Europe. Bombing and carnage, right on our doorstep. Nuclear threats re-emerging. Oil and gas prices soaring. Markets in turmoil.

Even before Putin's armies crossed over the Ukrainian border, inflation in the UK was at 5.5%, the highest rate for 30 years. Now, according to the thinktank 'The Resolution Foundation', rising oil and gas prices are going to drive inflation above 8% this spring, which means that British households are on course to see their biggest drop in income since the mid-1970s – an estimated £1,000 per household.

This will hit retail hard too. As people feel the squeeze, they will cut back on spending, damaging the country's recent economic recovery after the pandemic.

So the picture is not pretty, I'll admit. But I'm not here to cast more gloom. My job in *What Really Makes Money* is to help you protect your income and increase your own financial independence. The best thing I can do in a time like this is show you realistic ways to make a reliable second income; generate short-term cash when you need it; find an escape from your day job; or top up a retirement income.

Whatever your needs might be, there will be something out there for you, even if you lack spare time, or you're under pressure with work, family or health issues. I try to balance quick money-makers and part-time side hustles with more involved projects that you can take on if you have the time.

While I cannot predict the future, I can almost guarantee that uncertainty and volatility will continue

for many years to come, perhaps indefinitely, which means there is no point in sitting back, pretending that everything is going to be okay, and hoping that the government will look after you. If you want to protect yourself from the turmoil of war, pandemics and inflation, you need to take action now and find a way to generate your own income.

In this issue, I'm going to select some of the top enterprise ideas from *What Really Makes Money* which will best suit the current situation. That includes not only the fallout from the war, but also the ongoing post-covid trends and the underlying inflationary forces that were already happening before Putin's monumental decision.

Four Trends for a Turbulent 2022

As I see it, there are four big trends as a result of this Ukraine war that home entrepreneurs should think about:

Food

Just like in times of a pandemic, war tends to make food security and availability more important. Supply lines and importation become compromised and expensive. Soaring fuel costs increase food costs and it's always the consumer that gets hit, not the mega corporations.

Rising prices, along with the national income squeeze, will mean that people will look for ways to grow their own, or reduce their reliance on certain kinds of imports. Meanwhile, increased prices in fast-food outlets and bakeries could also persuade

please turn over...

people to make their own versions at home. To make things worse, there is going to be no harvest of wheat from Ukraine or Russia this autumn, which accounts for 30% of global wheat exports, so we could see even higher prices because of this lack of supply.

Home enterprise options include:

- » Supply tools, materials, seeds, and plants to gardeners.
- » Set up a gardening collective to grow, sell and trade food.
- » Provide information, advice and courses on gardening, growing and self-sufficiency.
- » Offer equipment, recipes and guides for people to create their own fast-food favourites at home (Gregg's, MacDonald's, Domino's, etc.)
- » Kits, ingredients, equipment and advice for home brewing, wine making, chutney, baking bread, cakes and pasties.

Fuel

By the 9th March, two weeks after the invasion petrol prices hit an average 158p a litre, with diesel at 165.2p per litre. These are already record highs. Some experts believe that this could go as high as £2 per litre. At this point, millions of drivers may have to reduce their journeys or find alternative ways to commute. This could lead to an emphasis on cycling, scooters and public transport. Home enterprise options include:

- » Cycling, scooter and motorbike sales, accessories and repairs.
- » Cycling advice – fitness, recommended routes, or instruction on how to build, repair, maintain and upcycle.
- » Offer services that people usually have to travel miles in the car to get, like food and drink, massage, beauty, nails, spa, hairdressing, Pilates and yoga instruction.

Green Living

One of the big issues which has become sharply acute in the past month is our reliance on energy from other countries. The UK government has promised to phase out Russian oil imports by the end of 2022. But even so, these events could finally force Western governments to protect their energy security in the long term, by reducing our dependency on

fossil fuels.

When this happens, we could see a boost to schemes related to home insulation, heat pumps and renewable energy that could change us from a high- to a low-carbon economy.

People are increasingly seeking ways to avoid imports, lower the carbon footprint of the goods they buy, and support their local businesses and high streets. So it means that small, independent entrepreneurs can have an advantage these days if they promise ethical, local services.

Home enterprise options include:

- » Supply equipment, tools and materials for home improvements that reduce the carbon footprint, recycle waste, increase insulation, reduce drafts and aid energy efficiency.
- » Advice, training and courses to help people carry out improvements.
- » Sell low carbon products and services, from composters to refillable containers for surface cleaners.
- » Offer eco-friendlier alternatives to common household products.
- » Offer hyperlocal services to lower transportation miles and pollution, as well as supporting local economies.

Saving Money

Millions will need to tighten their belts and find ways to make their income stretch further. These could involve a surging interest in the 'make do and mend' approach to life, including sewing, darning, crafting, homemade goods, recycling and upcycling.

It could also mean a huge demand in information and services that can help people spend, save and invest more wisely. Home enterprise options include:

- » Information products related to saving, investing and smart spending (courses, membership sites, manuals).
- » Sell goods, books and training related to crafting, mending and upcycling.
- » An upcycling/recycling service.
- » Find proven ways to reduce your own spending with the least impact on your enjoyment of life.
- » Use fast cash opportunities to top up your

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income (phone apps, etc.).

Okay, so those are the broad areas you could look at. My recommendation is to pick an area that's most interesting and relevant to you, then drill down into the specifics of what you could offer to customers and how.

Now I want to show you some ideas to get you started. These are trend-based spins on proven ideas I've identified in *What Really Makes Money* over the two years since the onset of the pandemic. This makes them ironclad against any new resurgence in the virus – a new variant for example – which might see a return to restrictions or even lockdowns.

Sixteen 'Wartime' Side Hustle Ideas

Hyperlocal Fresh Food and Drink Delivery

Since the onset of Covid, people have been increasingly seeking nearby services to deliver fresh local products to their doorstep the sameday or next day.

With the outbreak of war, Brexit and a growing consciousness that we should be using local businesses and products with fewer food miles, there is scope for you to provide a hyperlocal delivery service.

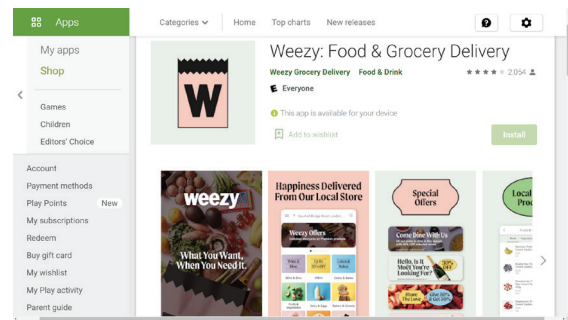
For example, if people with financial problems want to save money on petrol that they'd use for shopping trips, they might prefer a delivery service. Or eco-aware customers might seek locally-grown seasonal food, that comes direct to their door.

You could offer veg, fruit, bread, milk, juice, and other essentials in your service. Also consider fermented drinks, craft beer, flowers and other locally-produced items. With many now working from home because of Covid, but also avoiding the commute because of rocketing petrol prices, you could also offer lunch deliveries, with sandwiches, pasties and salads – or even meal kits for people to prepare their café-favourites at home.

By using local growers and suppliers you support the local economy, reducing pollution (low food miles) and avoiding GM foods and pesticides. If you have the skills and space you could even grow some of these items or make them yourself (you'll find more ideas in this issue).

An example of this in action is the Weezy app. This

was set up in the UK by Kristof Van Beveren and Alec Dent. They spotted a gap in the grocery delivery market, where time-poor professionals and parents wanted last-minute fresh, healthy local deliveries.

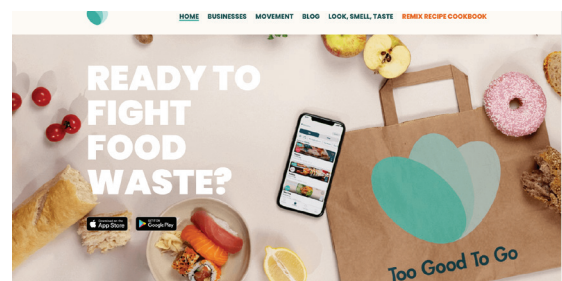


They established their app, Weezy, in Fulham and Chelsea. They charge £2.95 per delivery between 10AM and 10PM.

But you don't have to necessarily create your own app. One of the easiest ways to run a hyperlocal business is through the Shopify mobile app. It's an eCommerce platform that you can use to create your own professional-looking webshop without any coding or design skills. Go to: Shopify.co.uk mobile

Here's a spin on this hyperlocal delivery idea that could make you stand out.

There is an app-based business, launched in 2016, called 'Too Good To Go'. They take food that restaurants, cafes and bakeries are about to throw away and make it available at reduced prices. To give it a social cause, they also offer users a 'Pay-It-Forward scheme', where customers donate £1 towards a meal for someone in need.



You could consider a similar idea in your local area. Contact all the cafes, pubs and restaurants, get them signed up to the scheme, then create a website, Facebook Page or app that you can promote to your local community.

Another good way to establish a rolling income is to turn it into a regular subscription box where they get essentials delivered every week – the freshest, most seasonal local fayre.

For more information on creating a box service, please look at the article in *What Really Makes Money*, April 2021, 'How to Start and Run a

Successful Subscription Box Service’.

You could also combine this idea with this next service...

Eco-Product Boxes

As revealed in previous issues of *What Really Makes Money*, there’s a huge trend for subscription boxes, in a wide range of niches. To tap into this for this ‘make do and mend’ times, you could offer a regular monthly supply of boxes containing eco-friendly versions of the essentials people need – soaps, toothbrushes, deodorant, cotton buds and laundry products.

If you make it clear that your box is ‘local’ – so that customers know they’re supporting the local economy and reducing the environmental costs of transportation, then you will have a powerful unique selling point.

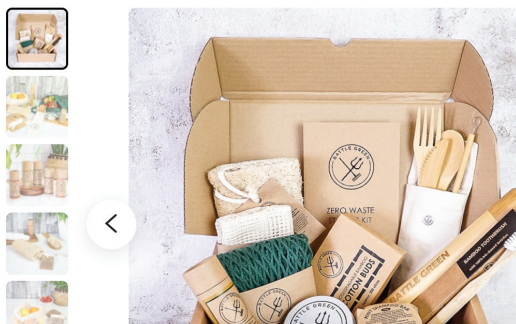
Here’s an example on Etsy that’s £20 a month:



Each month has a different theme to encourage people to go green gradually. These have included:

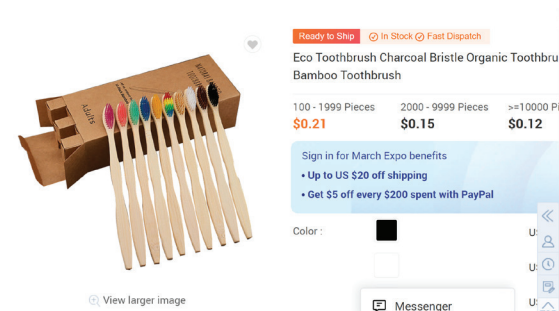
- » Zero Waste Starter Kits.
- » Plastic Free Dental Care.
- » Food Reusables.
- » Chemical Free Eco-Friendly Cleaning.
- » Ethical Gardening.
- » Natural Vegan Hand and Nail Care.
- » Sustainable Stationery made from recycled materials.

Or, if you don’t wish to go down the subscription route, you can create a one-off gift box, like this one on Etsy priced £48.95:

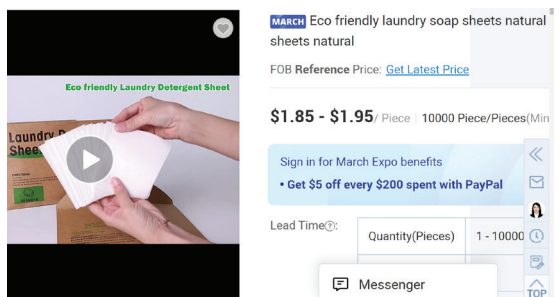


While sourcing your items from UK-based suppliers is the ideal option for environmental purposes, you may need to get the products from further afield, as eco-friendly versions of everyday items are less common and might not give you the profit you are seeking.

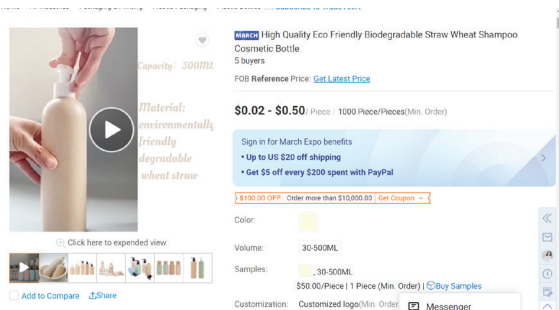
As an alternative, you can buy very cheaply in bulk from sites like Alibaba. For instance, they offer wooden toothbrushes:



These eco-friendly laundry sheets...



And these eco-friendly biodegradable straw wheat shampoo bottles...



You could fill these with your own shampoo, made at home without nasty chemicals. You just need to mix water with liquid soap and canola oil. If you google ‘homemade shampoo’ you’ll find lots of recipes and demos.

You might also find useful information in the January 2022 issue of *What Really Makes Money*. Look for the article, ‘Introducing a More Profitable, Eco-Friendly Twist on the Homemade Soap Business’, where I detail more product ideas that you could add to your box.

Gourmet Mushroom Growing

Mushrooms are one of the most ecological foods you can grow. The energy and water used to grow a kilo of mushrooms are far less than what you'd need to grow tomatoes or keep chickens. They are also highly-desirable ingredients for home cooking, and people like the idea of them being locally produced, rather than driven around the country, losing nutrients and causing pollution.

So consider growing and selling (both locally and via the Internet) fresh gourmet mushrooms like oyster and shiitake. There's no need to create an expensive laboratory environment. You can grow them on a substrate made of sawdust pellets, or straw chopped up into little pieces.

Or to give it an even stronger eco spin...

Coffee grounds from machines and cafeterias are rich in nutrients, because the brewing process only uses 1% of the total biomass of the coffee bean. And because boiling water is poured through the grounds, they are totally sterilised. This makes them an ideal material for mushroom growing.

Here's an example of a 'Grow Your Own' kit on the website NotOnTheHighStreet.com which uses coffee grounds.



One business I've seen grows oyster mushrooms using waste coffee grounds collected from restaurants and cafés. They then sell the mushrooms through a meal box subscription product with six meal portions in each, all made from the oyster mushrooms. They also sell their products locally through a vegetable box scheme.

So this could be a side hustle that you could combine with either of the first two ideas – local food delivery or eco-friendly subscription boxes.

You don't need a garden to run this business, but you will need a dark room where no natural light can get in. In a space of 10m² you can grow 10kg of oyster mushrooms per week which is around £150 worth. Other than the need for a dark room, there aren't many costs but you'll need to buy growing kits online priced between £17 and £21.

It's something you can easily do as a side hustle too. Growing 10kg of mushrooms will take around 12 hrs per week of your time.

If you have a large surplus of mushrooms that you can't sell right away, freeze to sell them later, or dry your mushrooms and sell them that way. Pickled mushrooms are also a good year-round seller.

An Eco-Friendly 'Make Do and Mend' Service

During World War II, a national campaign urged people to 'make do and mend' as part of the war effort. Old blankets and fabric for blackout curtains, were turned into gowns, while suits left behind by soldiers became skirts and jackets.

This idea is making a comeback. The latest squeeze on incomes means that people are looking for ways to extend the life of their clothes, furniture, toys and technology, rather than forking out for new.

If you have any skills in sewing, darning, knitting, crafts, repair, DIY and other handy activities, then consider a local Make Do and Mend service.

You could fix broken furniture, re-upholster sofas, repair clothes, fix bikes, scooters, skateboards and toys. The aim is to offer people a service that's much cheaper than having to replace the item, with the added bonus that they keep their cherished possessions for longer and also save the environment by re-using old things.

This could be something you run from a room in your house, or a garage or shed. You can either offer a service where you collect, repair and return, or where people come to you.

To massively expand the potential customer base, there is also a second eco-friendly element that you should consider on top of simple 'thriftiness'.

The fashion industry creates 92 million tonnes of textiles each year. The fibres enter rivers and seas, where they cause huge amounts of environmental damage. An increasing awareness of this problem has made upcycled clothing more and more profitable for home entrepreneurs. In fact, even big-name retailers like ASOS now have ranges of upcycled clothing on their websites.

You could capture this growing marketplace. Consider repairing and embellishing clothes to sell on sites like Etsy, eBay and ASOS Marketplace with this 'upcycling' and 'eco-friendly' angle.

For example, embroider an old jacket to create a new version... turn a vintage jacket into a bag...

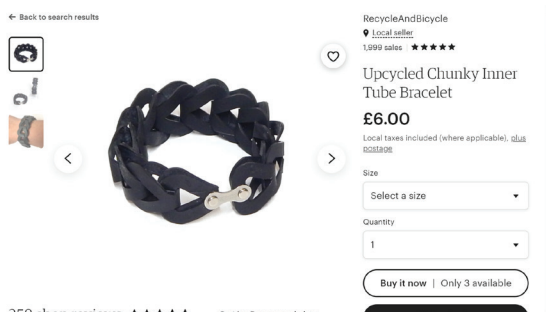
turn dresses into scarves... or spruce up plain cotton T-shirts with a fresh design.

As a result you'll have a unique product that they cannot get anywhere else. You can promote this business as a way that customers reduce textile waste, reduce the consumption of raw materials and save them money that they might spend on expensive fashions.

During World War II there was a boom in homemade jewellery, too. Women often crafted their own accessories. For example, some aircraft factory workers made earrings and bracelets from scraps of windscreen plastic.

Again, this idea of Make Do and Mend jewellery could be revitalised for the eco-conscious generation. Examples currently for sale on Etsy, include:

- » Wrapping old wrist bangles in colourful fabric.
- » Taking beads, pendants and other bits off broken jewellery and creating your own bracelet.
- » Turn old materials from unwanted shirts into a choker-style necklaces and add some pearl beads from broken jewellery.
- » Turn spanners and other unwanted tools into keyrings – you could use leather from old dog leads to add bindings.
- » Recycle book paper and front covers into bracelets – or even use inner tubes to make chunky men's bracelets like this one:



Etsy is a fantastic marketplace for this, with the advantage that you don't need to set up your own website or process the orders yourself. As reported in previous issues of *What Really Makes Money*, Etsy has seen booming sales since the pandemic started and many people are setting up profitable side hustles on this platform.

For more information, take a look at the issue of *What Really Makes Money* from October 2020, 'Create, Source and Sell on Etsy During its Covid Boom'.

Also check out these books available in paperback on Amazon:

- » *Upcycling: 35 Ways To Reuse Broken House Hold Items* by Kitty Moore (2015)
- » *Sew Step by Step: How to use your sewing machine to make, mend, and customize* by DK (2020)
- » *Upcycling: 20 Creative Projects Made from Reclaimed Materials* by Max McMurdo and Simon Brown (2016)
- » *Amazing Furniture Makeovers: Easy DIY Projects to Transform Thrifted Finds into Beautiful Custom Pieces* – by Jen Crider (2019)

Make Do and LEND Service

The same economic reasons for people not wanting to buy brand-new items will also encourage them to borrow items. In past issues of *What Really makes Money* I've written about the new trend in 'Peer-to-peer lending' (P2P) where people rent products off you via online platforms. These also deal with deposits and payments, making it a safe and efficient way to lend.

You can list items that you already own, for instance, a barbecue, mountain bike or kids' buggy, or rent out loft space, a garage, a garden, an outbuilding, or even your car. The process is that you list your items with a photo and description, then you can decide who you lend to.

Fat Llama is one of the main apps for this, and they say that their users average around £50 a week from hiring things out, including cameras, audio and video equipment, DJ equipment, electronics, musical instruments, drones, bikes and scooters, DIY equipment and tools, heating and air conditioning units, and baby equipment.

They charge a 15% service fee but your items are covered by Fat Llama's guarantee while on hire. Damage or loss are covered up to £25,000 with this guarantee. You get paid within three working days of the start of the rental.

The downside is that in most cases you need to meet up with your customer to hand over the items and take them back at the end of the hire. However, it is possible to arrange for a collection where they leave the goods outside and you drive up to collect.

Sell Products for a Greener Home and Garden

There is a booming market for products that promote green living. Not only the older market of affluent people with homes and gardens, but also millennials – those born between 1981 and 1996 who are now

aged between 25 and 41.

According to a global online study by Nielsen, ‘Despite the fact that millennials are coming of age in one of the most difficult economic climates in the past 100 years, they continue to be most willing to pay extra for sustainable offerings.’

As the trend continues to recycle, save money, help the environment and reduce dependency on fossil fuels, there is huge scope for you to sell products that help people live a more eco-friendly life.

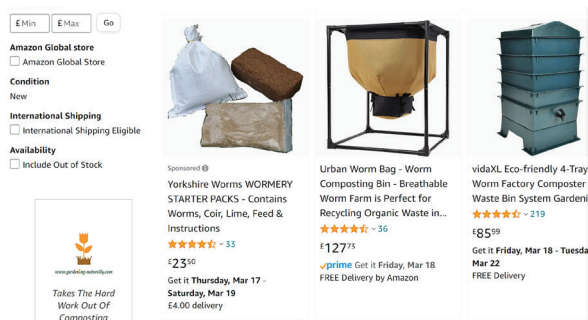
Using overseas wholesalers like Alibaba, or seeking out UK-based small businesses that make eco-friendly and ‘zero waste’ products, you could create your own green retail side hustle on Amazon, Etsy, eBay or a Shopify-integrated website.

Popular products right now include:

- » Compostable bin liners.
- » Eco friendly toothbrushes.
- » Recycled floor mats.
- » Refillable surface cleaner bottles.
- » Reusable cups with lids for takeaway coffees.
- » Compostable dog poo bags, party plates and bowls.
- » Reusable lunch wraps.
- » Recycled wood decking for the garden.
- » Wooden Bee Houses and insect hotels.

Here’s one good example of a product that you could sell...

‘Worm composting’ is a huge trend in eco-gardening right now, and there are high-ticket items on sale like these ‘worm factories’ and ‘worm bins’:



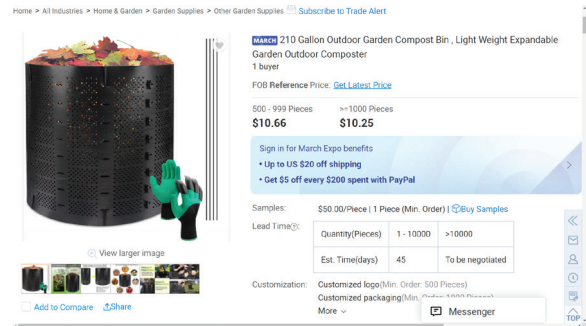
They are a totally organic way you can compost kitchen scraps and junk mail into nutrient-rich compost. Simply add a handful of worms! The worms will start processing the food and breaking it down for you.

These kinds of products are available on overseas wholesale sites like Alibaba.

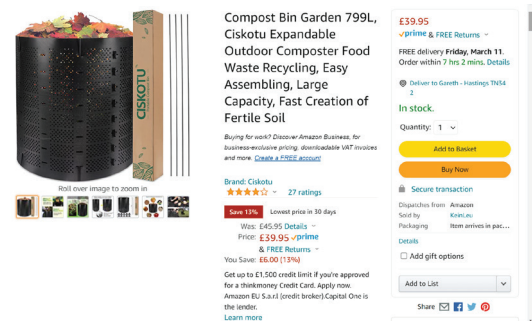
Or you could sell an outdoor compost bin that will help people recycle their waste, including lawn

and hedge clippings, veg peelings, tea bags, coffee grounds, newspaper and cardboard.

This one below is on Alibaba for under £8:



But here on Amazon it sells for £39.95, which gives you a £31.95 mark-up – a very decent profit:



Or you could take the composting idea one step further and start doing it yourself for other people...

Composting Business

A lot of people don’t have a garden, or a garden big enough, to carry out composting, and not all local authorities offer food recycling. There might also be a lot of local cafes, pubs and restaurants in your area with a lot of food waste.

So you could consider offering to collect and compost food. This is a vital way to keep it out of landfills and make our local areas greener. As well as offering to collect and compost waste, you can also supply that compost to gardeners, landscaping companies, garden centres and other people who need it. This will create two income streams – payment for the collection and payment for the resulting product you create.

The main obstacle is finding enough land and storage space, but you could try this on a very small scale for your immediate local area – maybe even your street – then use the profits to try and find a bigger site. The other obstacle is the cost of a vehicle for collection and delivery.

An example of this idea in action is the business Indie Ecology. They collect food waste from over 80 restaurants across London and turn it into compost used to grow fruit and vegetables. They use a

Japanese anaerobic technique known as bokashi, which uses fermented molasses and microorganisms to turn food waste – including meat and fish – into compost.

For more information, try one of these books on Amazon:

- » *Organic Book of Compost: Easy and Natural Techniques to Feed Your Garden* – by Pauline Pears (2020)
- » *The Composting Troubleshooter: How to Compost and What to Do If It Goes Wrong* – by Jane Gilbert (2015)
- » *The Worm Farmer's Handbook: Mid- to Large-Scale Vermicomposting for Farms, Businesses, Municipalities, Schools, and Institutions* – by Rhonda Sherman (2018)

For rules and regulation relating to composting as a business, go to: NIBusinessInfo.co.uk/content/composting-legislation-and-standards

Supply Seedlings

As food costs soar, many people will want to grow more of their own food from home. To help them you could offer a service supplying seedling herbs, fruits and vegetables. You don't need to necessarily have a big garden or allotment. You can start growing them inside your home or garage.

Research the best times for planting and harvesting. Each type of seedling may have different seasonality and demands in terms of water, light and temperature. Make sure you label all the pots, so that you know what everything is.

You can sell your seedling locally to friends and family, through local markets and farmers markets or create your own stall and get a pitch at events. Your main market will be gardeners who don't have the time to start their gardens early or who want a short-cut.

See if you can find local gardeners through Facebook communities, forums, allotments groups and other online sources.

You can sell via your own website too, offering local delivery or giving people the option to save delivery costs and pick-up. Bundling is a great way of increasing the desirability and the price. Create mixed selections of seedlings, bundled according to health benefits, colour, seasonality or taste. You can charge £2 per plant or £10+ for a pack of six seedlings.

Check out these books on Amazon:

- » *Indoor Gardening: How You Can Grow Vegetables, Herbs, Flowers, and Fruits Along with Tips for Beginners Wanting to Build a Container Garden Indoors* – By Dion Rosser (2021)
- » *Grow Your Own Vegetables in Pots and Containers: A practical guide to growing food in small spaces* – by Paul Peacock (2017)
- » *Microgreens: The Insiders Secrets To Growing Gourmet Greens & Building A Wildly Successful Microgreen Business* by Clive Woods (2020)

Van Hire and Removals

If you own a van, or are willing to hire one for a part-time enterprise, there are plenty of opportunities to turn it into a part-time income this year.

Advertise your van for people who want to move flats or small homes, and don't need a removal truck (or can't afford one) so that they can rent it. Or if you don't mind a bit of heavy lifting you can help them do the removals yourself for more money.

Offer to come and clear away rubbish, recycling, waste and material for the tip. There are plenty of people who don't have a vehicle at all, or whose cars are too small to do the job. This is something you could easily do before or after work if you have a day job.

Most importantly, if you have a van you can carry out one (or both) of the two ideas listed below.

Junk Recycling Service

A lot of people will reconsider taking their junk to the tip, or paying the council to take it away. Instead they might be interested in an eco-friendlier solution that doesn't cost them any time or money.

Offer to take everything for free, and then sell the items on to make your profit. Or if they have larger and more valuable items, offer to sell the items and split the profits – but make sure you weight the split in your favour to account for your costs and time, including petrol.

An example of this in action is Any Junk (AnyJunk.co.uk). This business was founded in 2004 by Jason Mohr, a former City worker. He began with just one truck, which he used to operate for his first six months, covering the London area. The business grew to become the nation's largest man and van rubbish clearance company.

Another UK example is Green Works, a business that collects, reuses and recycles second-hand office furniture. Colin Crooks, its founder, believes that the

market is ready for fresh waste and recycling start-ups.

You could combine this with the Make Do and Mend service I've described above, taking their worn and damaged goods, then repairing them or upcycling them, and selling them on Etsy and eBay. Again, you can either keep all the profit if the owner simply wants the stuff removed, or offer a small share of the profits, so they get a return.

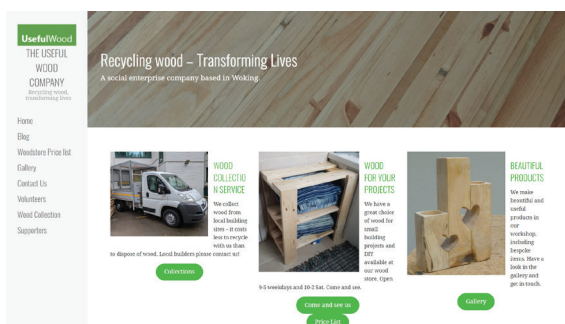
DOWNLOAD FREE – 'JUNK' PROFITS!
How you can sell your own – or other people's – unwanted stuff for profit on eBay and other online marketplaces. You can find this Free download on the members website under the 'Bonus Reports' tab.

Raw Materials Recycling

There is also scope for an enterprise in which you offer to collect wood, metal and other raw materials that can be upcycled or recycled. Not only from domestic households but also local businesses. Items could include:

- » Pallets
- » Off-cuts
- » Plywood
- » Chipboard
- » Demolition wood
- » Floor boards
- » Crates
- » Scaffold boards

An example is this Woking-based business, The Useful Wood Company:



They offer to collect wood from local building sites, with the promise that it costs less to recycle with them than to dispose of wood. They then offer that wood for people to use in home building projects, and also upcycle the wood into craft items.

Recommerce Service

When people return products they don't want to retailers like John Lewis, Marks & Spencer or Amazon, those businesses don't restock them.

Instead they pass them on to third party sellers, known as 'recommerce' companies.

For instance, John Pye and iBidder specialise in selling returns, second-hand items and ex-display goods. On these sites you can find products that are in good condition at very low prices, like smartphones, trainers, perfumes, power tools, bicycles and coffee machines.

You can buy these discounted products and flip them on Amazon or eBay for a small profit. Get enough products going and you can build that up to a considerable part-time income. Customers will still get a bargain, buying through you, and in many cases you might have versions of products that are no longer available, or hard to find.

For more information, please take a look at the January 2021 issue of *What Really Makes Money*, which contains the article: **'Become a Recommerce Flipper and Double Your Money or More in Weeks'**.

If you start to amass products you want to sell on through your Recommerce or Junk Recycling enterprises, then you can do so very quickly and easily through shopping apps like Shpock.

Just take pics of your item, write a short description, add a price and choose a category. You can choose whether to sell your item at a fixed price or take offers. Buyers can ask questions about your item before they buy if they want to. The top categories are Fashion & Accessories, Home & Garden, Electronics, Movies, Books and Music, Baby & Child, Sport, Leisure & Games, Services, Cars & Motor and Other.

Comping

Every year, £2.5 million pounds is given away as prizes in the UK, along with cars, bikes, holidays, hampers, audio visual equipment, smartphones and computers. Winning it is not always about luck. It's possible to play the system through a methodical approach to prize-entering and going for 50+ competitions per week.

As reported in the *Daily Mail*, one Brighton woman was able to give up work by entering 400 a week to earn £15,000 (tax-free) per year. Another man made £17,000 tax-free in three years, and averages £5,600 a year from competitions. And another woman, reported in the *Metro*, won £30,000 worth of prizes in 6 years from a couple of hours a week entering competitions.

The secret is to choose less-known competitions

with fewer entries, or those that require you to do something, like answer a question, solve a puzzle or supply a piece of writing. These raise your chances of winning by a huge margin. Also look for ones with a short 'open and close' time frame, and those where there is no big cash pay-out but lots of smaller prizes. You can sell on the goods you win by listing them on eBay or Amazon.

For more information download, PRIZE POACHING! How to Legally Hack into UK Business' £300m-a-Year 'Slush Fund' For Potential Tax-Free Pay-Outs Worth £250-£70,000 Every Month. You can find this Free download on the members website under the 'Bonus Reports' tab.

Forex Trading

According to a Reuters Poll published in March 2022, currencies are in for a bumpy ride with volatility expected to increase over the next three months in the wake of Russia's invasion. Volatility is a key aspect of profitable currency trading, (known as Forex), which means that traders will be stepping up their activities, rather than standing back.

With Forex, the aim is to make money on the difference between two currencies. For example, you might buy US dollars against the British pound in the belief that the price of dollars will increase against the pound over a period of time. If you are right, you will close out with a gain, and if you are wrong, you will make a loss.

There are no guarantees, of course, but many people do make a second income from Forex trading. If you follow a system or expert trader, then this is something that can easily fit around your schedule in 30-60 minutes per day (or night). You can trade in the morning or evening and – if you follow a system, or get the right guidance – start with no experience.

I have been involved with publishing Forex strategies for many years, and here is a service I recommend you try:

OmniPredictor.com/freedom-day

Dog Walking and Sitting

Within a year of the Covid pandemic, 3.2 million households in the UK had bought a pet (according to the Pet Food Manufacturers' Association).

A lot of those were younger people, aged between 16 and 34. With jobs and busy social lives to get on with, now that restrictions have lifted, millions

of these new owners need services in dog walking and pet sitting. As many as 21% admit to leaving their dog at home alone for long periods of time, according to research by The Kennel Club.

Unsurprisingly, then, there has been a massive spike in demand for services.

The business is fairly straightforward. You offer to take dogs out on a walk for their owners while they are at work. You can charge £6-10 per dog for walks over 30 minutes. So walking five dogs at once could make you up to £50 in one go.

Do this just once every weekday and you could make up to £250 per week for what amounts to a total of five hours' enjoyable outdoor work.

For more profit you could also offer to visit their homes and sit with the dog, either during the day or overnight. To increase your income even further, consider offering other add-ons, too, like grooming or training.

There are plenty of dog-grooming training courses out there, including both full and part-time ones. They are offered by both commercial training companies and local further education colleges. City & Guilds offer a range of qualifications. You can find out more about them, and about colleges that offer them, from their website: CityAndGuilds.com.

To be a dog walker or sitter, you don't need any training or qualifications, but they can make your service more desirable and help you stand out from the competition. Consider volunteering at your local kennels or rescue centre. Also get training in animal first aid, animal behaviour, and animal care.

Bear in mind that there are rules and regulations for protecting clients' personal information. The National Association for Pet Sitters & Dog Walkers NARPSUK.co.uk, has information on dog walking rules and regulations, as well as useful resources.

If you're a pet sitter and you have possession of a dog owner's keys, you'll need a Criminal Record Check (costs £65). You might need to pay for public liability insurance to cover any potential issues.

You could also try using Rover.com/uk. This is a pet sitting platform, a kind of 'Uber of pet care' where people can access the site to get care for their pets when they are ill, at work, or on holiday.

You can sign up to the app, set your preferences, tell them what dates and times you are available, then get jobs offered to you. If you have preferences about the kind of animal you want to look after you

can determine the size, age, sex and behaviours that work best for you. Set your own schedule and price, and withdraw your payment two days after you have completed a service.

Advice Service

While people might be tightening their belts in the coming year, they will also be looking for help and guidance to save money, make money and change their lifestyles to become more self-sufficient when it comes to food, drink, clothing and energy. The trend for eLearning was already rising before Covid-19, and as this next crisis takes hold, it will certainly continue.

You could set up an information service related to any of the main trends I've identified in this issue, which could see an upsurge during inflation, war and falling household incomes, including:

- » Home cooking
- » Money saving
- » Home improvement
- » Gardening and growing food
- » Self-sustainability
- » Repair and upcycling

With these topics you're looking to help people save money, be more environmentally friendly, reduce their reliance on imported products, and learn new skills that give them more control over their lives.

You could also consider other topics that might be in demand when people find themselves getting poorer, or job security declines:

- » Business advice
- » Quick cash opportunities
- » Trading and investing
- » Bookkeeping and accounts
- » Motivation and organisation
- » Going freelance

The information you supply could range from recipes, 'how to' videos, demonstrations, tips and recommendations, to higher level online coaching services and consultancy. There could even be scope for you to offer face-to-face meetings or to come and help people set up their gardens, accounts.

You can self-publish using one of three routes:

- » Create your own website using Wordpress to publish your information in the form of blog posts, video blogs and downloadable reports. You can use email broadcasting and social media support to help build your audience and drive

traffic to your pages. Offer some basic content for free, but push visitors to sign up for either individual products (e.g. manuals, courses, webinars), or to pay for ongoing membership for the higher level information.

- » Use Facebook and Facebook Groups to create an online information hub without needing a website (you can also add Instagram, Twitter, TikTok and other networks to build a following). For more information, take a look at the October 2020 issue of *What Really Makes Money*, **Set Up A Second Wave Info Hub and Profit from your Own Club**.
- » Use a platform like Kajabi to create a digital course. This is an all-in-one platform where you can create products and landing pages, and which takes payments and provides you with email capability. You will need a smartphone or a DSLR (digital single-lens reflex camera) with a microphone to present to camera. Or use screen-casting software, like Camtasia to go through tasks and demos on a computer screen.

If the self-publishing avenues listed above seem like too much time involvement, tech and long-term commitment for you, there are lower profit alternatives that are quicker and easier to get started.

For instance, you can offer your services on SkillShare.com a platform that allows people to attend video courses that help them improve their skills, knowledge and lifestyle. They've got a range of categories, including:

Animation / Creative Writing / Film & Video / Fine Art / Graphic Design / Illustration / Music / Photography / Web Development / Business Analytics / Freelance & Entrepreneurship / Leadership & Management / Marketing / Lifestyle / Productivity

These seem broad categories, but you don't need to be an expert in a wide field, just knowledgeable about one specific niche, method or strategy.

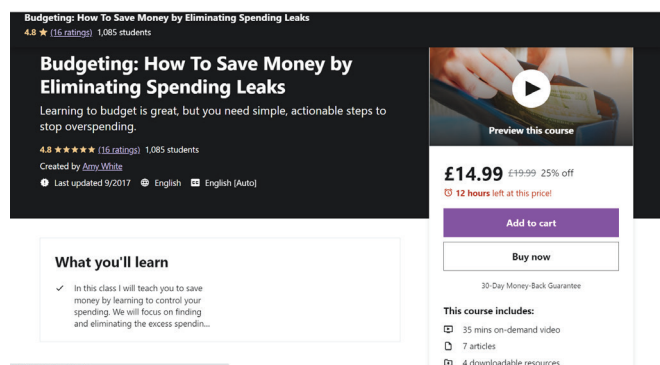
It could be that you have a particular piece of computer software that you know how to use... a technique in home brewing... a self-improvement strategy... a tool that helps you save money.

Unlike live online tutoring, you don't need to be online at certain times, talking to strangers. So this is something you can do even if you're shy, uncomfortable about public speaking, or too busy to keep to regular hours.

You could also consider Udemy.com, which boasts

100,000 video courses in a wide array of subjects. As a course creator, you earn money every time a student buys your course, getting paid monthly through PayPal. Udey will also give advice on how to build your course, with worksheets and examples.

One of the plusses about Udey is that the subjects are general, fun and varied. Many perfectly suit the trends and themes identified in this month's issue, like this one, for example:



Budgeting: How To Save Money by Eliminating Spending Leaks
4.8 ★ (16 ratings) 1,085 students

Budgeting: How To Save Money by Eliminating Spending Leaks
Learning to budget is great, but you need simple, actionable steps to stop overspending.

4.8 ★★★★★ (16 ratings) 1,085 students
Created by [Amy White](#)
Last updated 9/2017 English English (Auto)

What you'll learn

- ✓ In this class I will teach you to save money by learning to control your spending. We will focus on finding and eliminating the excess spendin...

£14.99 £19.99 25% off
12 hours left at this price!

Add to cart
Buy now

30-Day Money-Back Guarantee

This course includes:

- 35 mins on-demand video
- 7 articles
- 4 downloadable resources

As you can see, it has great ratings and over a thousand students have taken it up. Its author, Amy White, isn't an 'expert' in the sense that she's not a professional in finance, famous name, or a journalist. She's simply a blogger who used to be in over £300,000 of debt and managed to turn it around so that she's close to living mortgage free.

If you've overcome an obstacle, achieved a difficult challenge, or changed your life for the better, this is something you could share too.

Other 'on trend' courses on Udey include:

- » Car Buying Guide: Save Time and Money.
- » Sewing: Making a Tote bag using recycled jeans.
- » Budget, Save, Win. Simplify your financial life.
- » How to launch a dog-walking business / Pet Sitting Certificate course.
- » How to make sourdough bread.
- » Cooking lessons for Dad.
- » The Odd Gumnut's Guide to Radical Self-Reliance.
- » Growing Great Compost.
- » Passive Income 6 figures Drop Servicing Home Online Business.
- » Vegetable Gardening: How to Grow Healthy, Fresh Food at Home.
- » Aquaponic Gardening: Growing Fish and Vegetables Together.
- » How to Make Soap – Homemade Soap Making for Beginners.
- » Jewellery Making: Wire Wrapping for Beginners
- » Computer Repair: Fix Your Own Computer at

Home.

- » 5 garden crops for food storage.
- » Learn How to Brew Beer at Home in 5 Easy Steps.

Hopefully some of these titles will inspire you to think about skills and experiences you could share.

If you want more ideas, go to Udey and type various keywords into the search bar and see what comes up. Look for courses with good ratings and 100+ students.

The advantage of both Udey and SkillShare is that you can use ready-made platforms, with existing users who are searching for course information. They have slick websites, with credible reputations and good ordering systems. On top of that, they offer you some support and guidance in creating and marketing your courses on their platform.

The downside is that they're more competitive and you will make less profit than going alone, as they'll be taking a cut of your earnings.

Summary

There is going to be a lot of belt-tightening in the UK as incomes become squeezed, but that doesn't mean people will stop spending altogether. So don't be put off starting a business in these volatile times of war and inflation. There are still ethical opportunities to make money and improve lives.

People are still looking for services, products and advice that helps them live ethically and healthily, recycle their items, save money, look after their pets, and improve their homes and gardens. Hopefully, one of these 16 ideas will strike a chord and get you started on a worthwhile new enterprise.