

WHAT REALLY MAKES MONEY

An Independent Review of Business Opportunities & Money-Making Enterprises

INCOME STACKING

How to Earn Multiple Income Streams From Digital 'Micro-Products' Without Your Own Website, Customer List or Marketing

Have you heard of income stacking? It's a wealth-building method where you set up multiple small income streams, rather than gambling everything on one business idea.

For example, you might find a product to sell on Amazon that earns you £50 a week. That's hardly going to change your life, but if you were to add another similar product to your line, you'd start bringing in £100 a week. With four products you're on £400 a week. And so on.

You can use almost any kind of side hustle to 'income stack', depending on how much time and energy you have. I have covered hundreds of ideas in this newsletter, so you have plenty of options, from online gigs to offline freelance services, print-on-demand products and hyperlocal produce.

However, this month I want to give you one of the easiest and laziest ways to stack up a series of income streams.

- » You don't need to create your own website.
- » You don't need to build an email list.
- » You don't need to find your own customers.
- » You don't need to set up a payment system.
- » You don't need to create, stock or deliver a physical product.

You put some initial work into creating a very basic digital 'micro-product', priced as little as £3-£10 that you can upload online within a few hours.

After that you don't need to do anything else. Customers can buy and download the product, with payments processed on your behalf, so that all you need to do is sit back and watch the income roll in.

At first it might be a trickle of £50 a week or less. But you simply repeat the same process to set up another micro-product. Then another, then another. As the

months pass, your income builds into a steady flow.

The beauty of this is that there is no need to spend time 'running' this business once the product is created and set up online, so you can have unlimited passive income streams. Set up five products, 20 products, 50 products or 100 products. It's up to you

You could potentially income stack a series of £100 per month products into £2,000-£4,000 per month, or even more, all in your spare time. So this could be run alongside your job, another business, or family commitments.

The added benefit is that if one of your products doesn't sell, goes out of fashion, or gets beaten by a bigger competitor, it doesn't matter. There are multiple alternative incomes to take the strain. If one stream dries up, you have others to compensate. Income stacking is therefore far less risky than putting all your efforts into a single business or product.

One of the lowest cost and lowest risk ways to get started is through digital 'micro-products'. Let me show you more...

How to Turn £2.82 Products into £38,000 a year

In previous issues of *What Really Makes Money*, I've shown you ways to create and sell products on Etsy. This is regarded as the top online marketplace for selling crafts, handmade gifts and bespoke items. Many artists, crafters and engravers use it very successfully.

Etsy has a massive customer base and, like eBay or Amazon, they can search for products, see reviews, and order securely. Etsy process the payments and handle any issues regarding refunds, complaints and deliveries. However, one of the biggest growing areas of Etsy

please turn over...

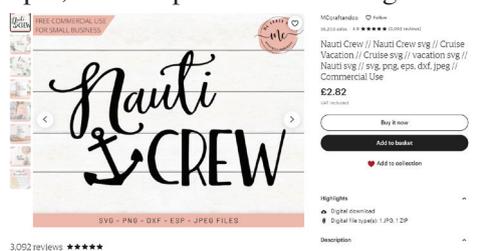
is digital products that are bought in the form of downloadable files, rather than a physical item.

Back in January 2021, I introduced you to this idea, showing you how to sell digital items like clipart designs, social-media banners, birthday invitations and wall art. To see that article, go to *WRMM* January 2021 and look for *The Etsy Passive Income Generator*. This will give you the basics of the idea and help you make the most of what I'm about to share with you.

Almost two years on from that article, the digital product market is continuing to grow, with new trends, product ideas, tools and platforms, as well as flourishing new niches. There are also ways that you can expand beyond Etsy to get your products to an even wider audience via multiple eCommerce sites.

This area of online business is too potentially profitable for me not to return to for a deeper dive this month. What's more, I've become very excited about the potential of digital products as an income-stacking method, where you set up multiple passive-earning streams because one benefit of digital product stacking is that you can start with a basic 'micro-product' that you could create in a matter of a few hours.

For example, here's a product for sale right now.



This product is a downloadable design for commercial use by small businesses and consumers. The idea is that this is an image that customers can use on anything they like – websites, social-media feeds, Facebook banners, or they can get it printed onto their own T-shirts, bags mugs, and hats.

It only costs £2.82 but this same seller has multiple designs for sale, like these...



Since she started selling these products in 2018, she has racked up 55,203 sales, which, if you take the average price as £2.80, would equate to £154,568.

That's around £38,642 per year income, minus the fee paid to Etsy, which is worth more than the median household disposable income in the UK (£31,400) for something that's part-time.

Once the seller created the design and uploaded the file to Etsy, that was the hard work done. Customers on Etsy can find these designs through its in-built search engine, pay for them through Etsy's system, then download it from Etsy without the creator being involved.

There is no physical manufacture... no materials to invest in... no stock to look after... no postage or packaging.

That one product can keep generating money, day after day, night after night, literally while you sleep. You can make unlimited profits from just one product for as long as it remains popular.

All you do is rinse and repeat. Every week, add one more product. It might require a few hours each time, but once they're online, these tiny streams flow into a larger river of income. If the product fails to sell, it won't have cost you a lot of time or money, so the risk here is low.

As I showed you in January 2021, you don't need to be an artist or designer to make these kinds of products. You can use hundreds of thousands of untapped public domain posters, cartoons, slogans, illustrations and photographs. They're legal to 'steal' and adapt however you want – or even just take them as they are and reproduce them.

And this income-stacking opportunity isn't only about images. You can create all kinds of digital products, from spreadsheets to CV templates, to 'how-to' manuals to audio-field recordings. So there is bound to be something that fits your experience, abilities and interests.

The last time I wrote about digital products, I looked mainly at products you can sell to consumers. But since then I have identified a thriving marketplace that has even more potential.

The B2B Boom in Digital Downloads

One of the keys to a successful small business is branding. Whether you're a local clothes shop, a restaurant, a handmade product maker or an online webshop, you need images for all kinds of printed materials.

Packaging, signage, menus, t-shirts and other merchandise, logos, business cards, website banners, email headers, social media pages, advertising.

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As you can imagine, these all require designing.

In the old days, an entrepreneur would have to pay a freelance designer (or an agency) to do this for them. This was an expensive option that took a lot of to-and-froing, negotiation and meetings. It was inaccessible to many small businesses, start-ups and entrepreneurs.

Those people would instead try and learn basic design and layout themselves, which would often lead to boring or amateurish results.

Most people don't have the time, experience or skill to get involved with creating designs for their business, which is why there is a booming trade in 'off-the-peg' materials that companies can buy, download and use for their own purposes.

Digital products offer an instant convenient and hassle-free way to get images, text and logos. They can shop around, choose one that's right for them, pay and get the product immediately.

There's a really popular market for graphic templates built using design apps like Canva and VistaCreate. These apps make it easy for non-professionals and professionals to make their own designs using only a web browser. But even though they are user-friendly apps, many people will pay for templates that they can simply tweak or add details too.

They can download the file directly without involving you in the process. And should they lose the file or need it again in future, they can access the download page at a later time by logging onto their account and looking at their previous purchases.

Here are some examples:

Printable Digital Products for Small Businesses and Entrepreneurs

Printables are digital products that a company can download and then print onto a range of materials – clothing, packaging, signage, labels and advertising.

Here are three ideas...

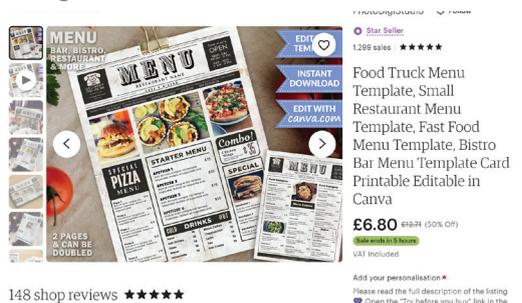
Handmade product labels – People who are interested in selling their own handmade products need labels for their packaging, for instance, jar labels, perfume bottle labels, and labels for boxes. Here is an example of one specifically for candle makers, priced at £6:



You could target people who make homemade jams, chutneys, raw honey, infused oils, perfumes, small

batch gins, craft beer, and juices. Any product that requires a unique bit of packaging that needs to look high quality and get across the ethos of the brand.

Cafe/restaurant printables – Cafes, pubs and restaurants need lots of good-looking printed materials that help them create clear identity for their business. You could make branded menus, cafe art, loyalty cards and signs. Here's an example menu template for a small restaurant, priced £6.80:



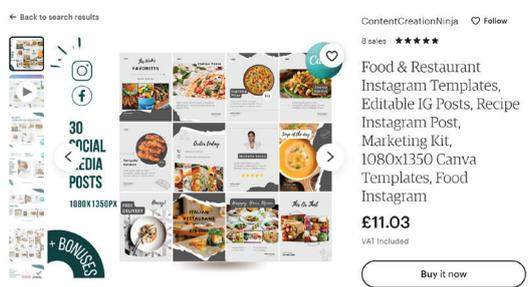
Thank you cards – Many businesses use thank you cards, which they put into the parcel or packaging when they send a product to customers. They can also be used to thank attendees to conferences, workshops, parties and weddings. Here is an example of downloadable card templates priced at £9.08:



Online Digital Products for Small Business

You could also sell downloadable images that the business can use for their website, social media, email and online marketing.

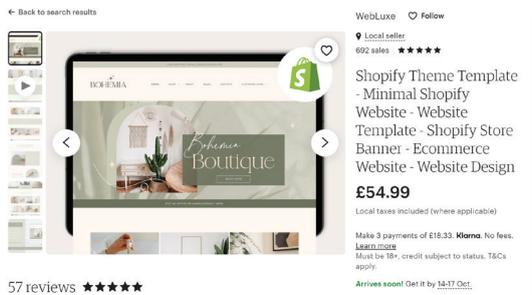
Social-media templates – Most businesses have social accounts like Instagram and Facebook. Selling post templates can save shop owners a lot of time to create professional-looking social accounts. Here's an Instagram marketing kit for food businesses. These are editable so that customers can alter them to suit their style and menus.



And here's another example using Canva:



Website templates – For buyers who are looking to build their own website, website templates and themes are a quick way to get started. The popular website-building platforms are WordPress, Wix, Squarespace and Shopify. Think about specific types of business and what they might need – for example, estate agents, hairdressers, vintage clothes shops, record stores, etc. As well as the sites themselves, you could also lay out sales pages, webinar invitation pages and other microsites that people might need to promote their businesses. Here’s an example of a Shopify site template:



For a full list of Etsy’s best-selling business printables, go to: etsy.me/3MA0BW9.

Templates for Running a Business

It’s not only about the materials that the customer sees up front in the shops and on websites. Small businesses also want templates for materials that help them run their business – everything from invoices and contracts to bookkeeping and event planning.

The beauty of this kind of printable is that it only requires basic layout skills and organisation.

Social-media management – Here’s an example of a package of templates to help people plan, organise and run social-media campaigns:



Employee management – Running a business with staff, freelancers and suppliers can be really complicated, which is why there’s a market for printable project planners for small business teams.



Bookkeeping Excel template – Just about everyone uses spreadsheets. Microsoft Excel, a paid app, is one of the most popular software applications. Then there are free spreadsheet apps like Google Sheets, and Apple Numbers. A lot of people find them difficult and time-consuming to set up, which is why they will often pay for pre-set accounting spreadsheets and profit calculators. If you use spreadsheets for work, or have done so in the past, this could be an easy way to monetise your experience to generate a passive income. Here’s an example below from a successful Etsy seller who charges £28.27:



Invoice templates and contract templates – When people first start in business they will often have no idea of how to lay out important legal and financial documents, such as non-disclosure forms, joint venture agreements, invoices and contracts. Having a template makes them look instantly credible and prevent any costly small-print errors. You can make general applicable forms in a variety of styles that might appeal to different brands – but you could also focus on specific niches. For instance, here’s a set of legal forms designed for photographers:



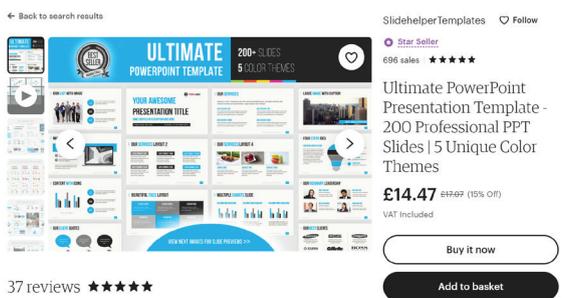
Marketing and copywriting – If you’ve ever done any marketing and copywriting, you could take the work you’ve done and turn it into templates that others can use for business.



Worksheets for courses and coaching – You could provide worksheets and other kinds of content for people who need to teach or train others. Here’s a seller who has targeted professional coaches who work in the area of anxiety:

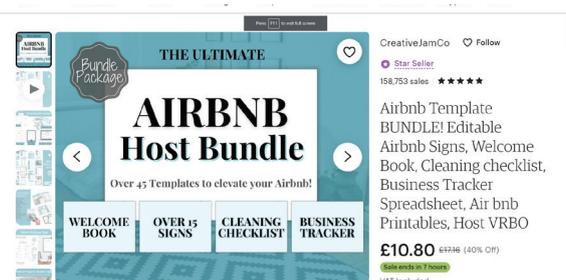


PowerPoint presentations – Many businesses and entrepreneurs will need to create presentations. The rise of webinars, online workshops and video marketing means that even home entrepreneurs and small outfits will often need to create presentations to sell, deliver content and promote themselves. If you’ve used PowerPoint before, then this could be a profitable printable for you.



TOP TIP: Create Business Niche Bundles

I recommend that you consider targeting a specific business and providing everything they need in one bundle, from their public-facing signage, to accounting, marketing, planning and legal forms. For example, here’s a highly successful digital Etsy seller who has tailored their designs for the Air BnB owners market:



As you can see, this includes materials for them to print and use in their properties and marketing – but also includes materials to help them run their business.

And here’s one designed for course creators, which includes templates for planning, for the sales funnels, for branding and for their social media promotion:



Finally, here’s an example of a seller who has bundled up a complete set of planning tools for a small business, covering all the different areas needed:



ADVANCED B2B STRATEGY

Tap into This New Digital Product Trend: Create Customised Backend Services for Small Businesses

One of the new trends in digital products on Etsy is that people don’t just sell ‘off the peg’ templates and printables, they use the marketplace as a shop front for their services.

For instance, rather than buy a pre-made design for a logo, they pay a pre-defined price to have you design a logo for them. Here is an example – as you can see, the price is £151.29, so this is very much a premium backend.



Here is a lower-priced version, promising to deliver the logos in a very short space of time:



While the sales are lower, note that this seller has

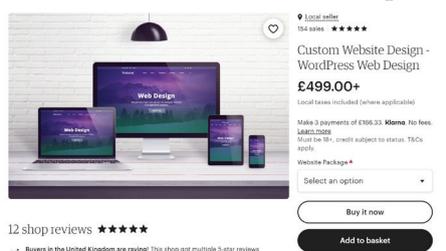
notched up an impressive 10,136 sales, which would equate to around £182,448 income if you take this as their average-priced service offering.

So if you can successfully create and sell 'one off' digital micro-products, you can easily increase your income by adding a 'service' element. It does require more input and work from you but the price can be higher and you have the potential to make repeat sales from a single client.

What's good about this is that you can use Etsy's vast customer base and powerful search algorithms to build a client base without needing your own website, online shop or marketing strategy (although in a moment I'll show you two easy tools that will give your visibility and sales a big uplift).

As well as graphic design and layout, here are the kinds of services you could offer using Etsy.

Web designers – Here is an example of someone offering WordPress web design beginning at £499 (the price will be tailored to what the client requires):

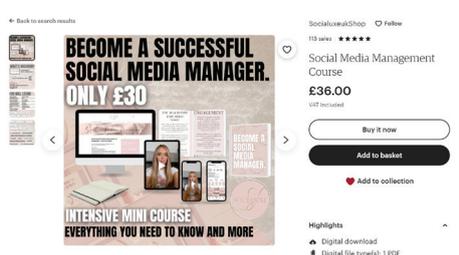


Copywriters – Here is someone offering to provide written content for a website for £340.38:



If you don't want to offer a bespoke service because you haven't got the time, or you don't like dealing with business customers directly because you're too shy, then there is an alternative.

You could put your skills and knowledge into an eBook or course, and sell that via Etsy. For example, here's one on social-media management:



You could create a course to sell in Etsy in any number of common professional tasks, like bookkeeping,

product design and wholesaling.

You could also sell courses designed for solo entrepreneurs, side hustlers and hobbyists – for example, crafting, Etsy selling, calligraphy and watercolour painting.

3 Trending Digital Micro-Product Ideas to Sell Direct to Consumers on Etsy... and Beyond

In January 2021 I gave you a short list of some of the trending Etsy digital products to sell to consumers. Since then, this marketplace has flourished and diversified. Those product ideas from 2021 still stand, so please do refer back to that issue, but this month I want to give you a bunch of new ideas to take into 2023.

1) Self-Improvement and Personal Development

For my money, one of the biggest areas of consumer digital products is in the area of self-improvement. Your direct customers are looking to:

- » Manage their time better and become more productive at home and at work.
- » Achieve big healthy goals, like losing weight, getting fit, eating a more nutritious diet, giving up alcohol, sugar, carbs and fat.
- » Improving their skills in things like cooking, parenting, DIY and home business.
- » Manage their finances, budget and save more effectively.
- » Become more emotionally balanced and less prone to negative thoughts and destructive habits.
- » Declutter their home to free up mental and physical space.
- » Motivate themselves, improve their focus, and feel inspired.
- » Help their children do better at school.

You could provide planners, workbooks, worksheets, diaries, posters and other printable tools that will help them.

Here's an example. It's a workbook designed to help people spot when they are self-sabotaging, so that they can remove these mental obstacles and achieve more in their life. As you can see, the design is minimalist and simple – really it's all about coming up with a super-niche idea.



Another similar product is this habit tracker, which uses a spreadsheet and daily checklists:



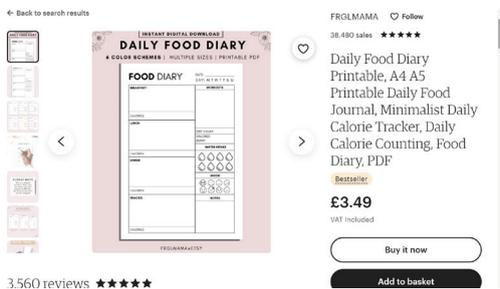
Here's one that helps people plan their finances:



And here's one for decluttering and home organisation:



You could do the same for food, like this seller who offers a calorie-tracking daily food diary:



Here is another one that offers Meal Planning Cards – for people looking to lose weight, eat more healthily and economise on their shopping:



You could create any number of versions, targeting different aspects of self-improvement including goal planner, fitness planner and meal planner.

TIP: With the soaring cost of living, and huge economic problems in the UK, a lot of people are worrying about money. So one area to focus on could be related to organising their spending, saving money, starting side hustles and other related topics.

There is also a growing market for parents who want to help their children improve at school – so perhaps consider creating packages aimed at them. If you've any school teaching experience, this could be a way to monetise your work and earn a passive income from it.

Whatever you choose, to add value you can create spreadsheets, printable motivation/inspirational posters for the office wall and workbooks for customers to write down goals and achievements.

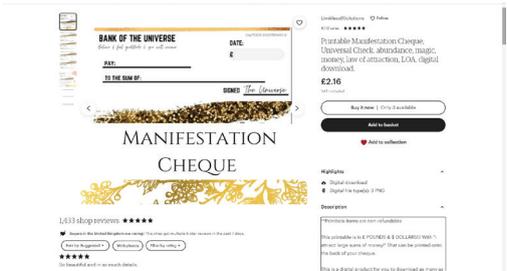
With enough material, you could create a complete all-in-one bundle, like this fitness plan, which has a journal, food diary, planner, skin-care routine and other elements combined:



If you want to stand out from the competition, try and think of more specific, niche 'off-the-wall' ideas.

An example is the niche of 'manifestation'. This is a method of self-improvement where people imagine their ideal futures, and focus their attention on goals and outcomes that they desire. By doing so repeatedly, the theory goes, they can manifest those desires.

There is a seller on Etsy who specialises in this, and sells 'manifestation cheques' like this:



This is a fake cheque that people can download to a target for their future wealth. They keep this cheque somewhere visible where they can see it. They are supposed to hold it every day and think about what they will spend this money on.

As you can see, there isn't much to it in terms of design flair, and it's only £2.16 but it's easy to create, unusual and likely to stand out. What's more there's a clearly-defined audience for this kind of product.

Remember, with income stacking, even a product that

makes only £10-£20 a week will contribute to overall flow. With 10 micro-products like these for sale you could be looking at £100-£200 per week in passive income.

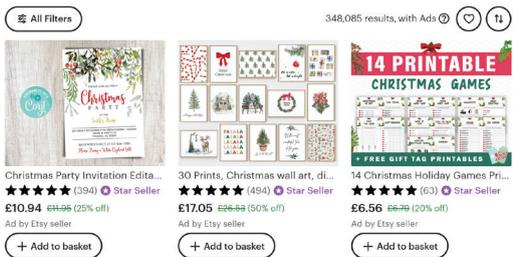
2) Seasonal and Occasional

The other big niche I've spotted on Etsy is the wide range of 'seasonal' digital products, in particular wall art, decorations, greetings cards, party invitations, games, planners and labels for:

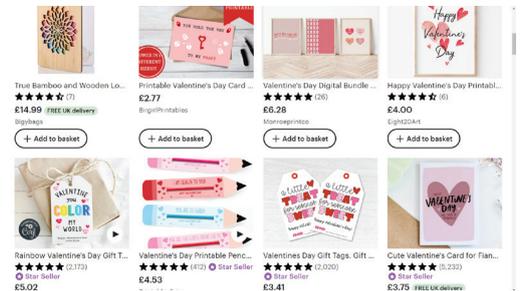
Halloween



Christmas

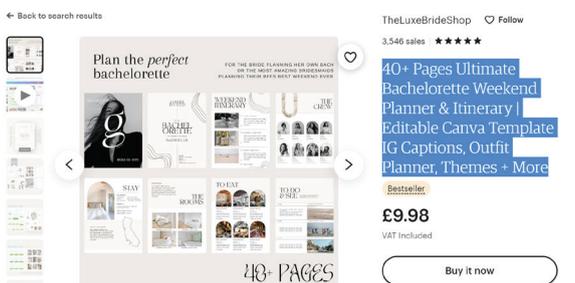


Valentine's Day



These are often editable by the customer, so that they can adapt the products for their own ends.

There is also a booming wedding-printables niche. The obvious products include invitations, thank you cards, table placeholders. But there is also money to be made in planners, workbooks and tools for planning weddings. Not only that, but I've seen products for planning hen nights, like this one:



And here's one full of games for a stag night:



If you're the kind of person who's always organising parties, events and drinking sessions for your friends, this could be a way to monetise your unique talents.

3) Computer and Phone

We tend to live our lives on tablets, computers and smartphones these days. Because of this, people like to use customisation and personalisation to give themselves an identity. So there is a thriving market in digital products that allow people to do this. For example...

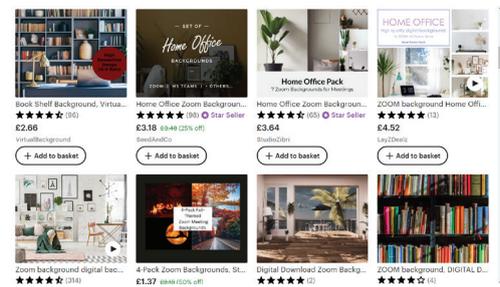
Phone Wallpapers – For buyers to customise their phone screens:



iOS Icons – iPhone users can edit the icons of their apps on the phone:



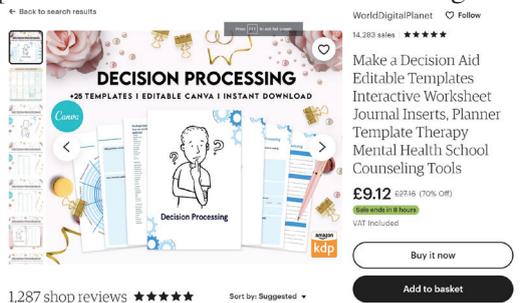
Zoom background – The pandemic saw the stratospheric rise of the zoom call, both for business and personal use. It's possible to set your background to funny, interesting, personalised themes:



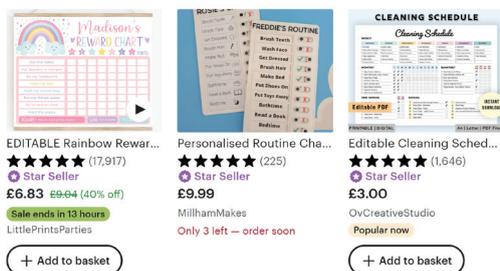
8 More Digital Product Ideas to Inspire You

Here are eight more product ideas to get your brain whirring.

Journal inserts – These are really popular right now and customers can download specialised pages from Etsy to card or paper of their choice. Again, I recommend you focus on a specific target customer with certain problems or desires in life. Here's an example of one focussed on decision-making.

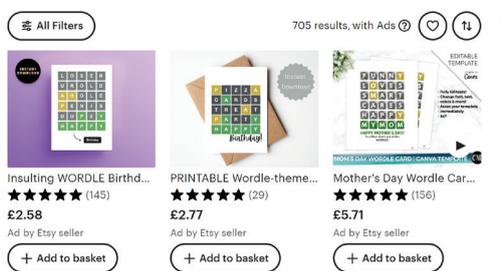


Chore charts – Lots of people live in shared houses, student digs and other communities where they need to divide up chores. There are also parents who like to encourage their kids to do jobs around the house and garden for pocket money. Downloadable printables that help organise chores are massively popular on Etsy. Here are some examples:



To-do-lists – You can also consider 'to-do' lists for busy people – these are another surprising bestseller on Etsy.

Puzzles – The runaway success of the guessing game Wordle shows that despite all the advances of the internet age, sometimes simple games can be really popular. There are lots of printable versions of Wordle that you can create yourself. You can try jokey, irreverent versions, or themed ones that tie into events, seasons and occasions. Here are some examples:

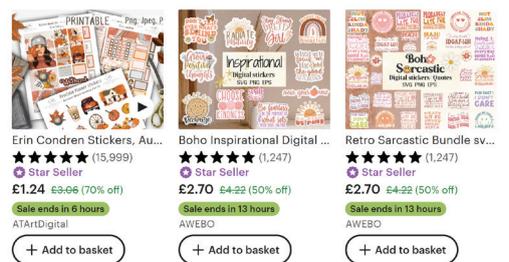


You don't have to stick to Wordle. If you fancy your

hand at your own crossword puzzle or Sudoku puzzle then those could be nice earners – especially if you find a way to theme them, or make them unique in some way.

Trivia – As well as puzzles, there is a market for trivia questions that might be more interesting than the mass-produced games. You can make them along certain themes and subjects that might not be covered elsewhere – think super-niche, ultra-geeky or irreverent. You can target them at seasons like Halloween and Valentine's Day, or tailor them for hen and stag nights, kids birthday parties. All you need is Google to find facts about all kinds of things, then present them in a simple way.

Stickers – In a previous issue of *What Really Makes Money* I wrote about the huge popularity of stickers. Kids love them, of course, but so do adults who want to personalise their laptops, phones and work stations. There is also a large market of crafters who want stickers for scrapbooks. Here are three examples of printable digital download stickers:



Sight words card – these cards are visual aids for teachers trying to teach kids new words and grammar:



Sewing and knitting patterns – These are not only popular pastimes, but profitable side hustles for some people, and there's always demand for new patterns and ideas. If this is something you do as a hobby, or for work, you could monetise your ideas very easily by creating digital patterns, planners and guides.

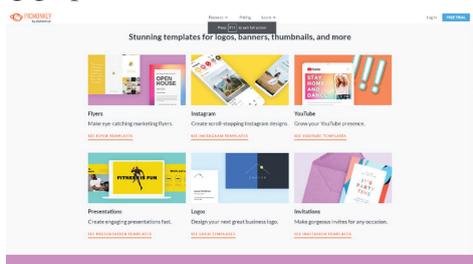
An Expanded List of Tools for Creating Digital Products

There are now more tools than ever before to make digital creations easily on your computer. Here are the best ones to try...

Canva.com is a free-to-use online graphic design tool. It has a variety of features and templates, with an easy-to-use drag-and-drop interface to make it user-friendly. You can use it to create presentations, posters, videos,

logos and more.

PicMonkey.com An alternative to Canva, offering templates for flyers, Instagram posts, invitations, logos and more. Picmonkey is the preferred choice by many for photo editing while Canva is reputedly best for designing graphics.



Corjl.com This is an online editing platform that allows you to make templates that can be edited by your customer – let's say, for instance, they want to add their details into a wedding invitation, Christmas card or business card. This means that people can buy your template but then use it multiple times, in different ways for their own purpose.

Adobe Illustrator ([Adobe.com/uk/products/illustrator.html](https://adobe.com/uk/products/illustrator.html)) This industry-standard vector graphics software allows you to resize and edit images, create logos, make your own icons, drawings and illustrations, product packaging and posters.

Adobe Photoshop – ([Adobe.com/products/photoshop.html](https://adobe.com/products/photoshop.html)) – this is great for photo editing and compositing, digital painting, animation, and graphic design.

Adobe Fresco – ([Adobe.com/uk/products/fresco.html](https://adobe.com/uk/products/fresco.html)) this allows you to create line drawings and other types of art as if you were using pencil, pen, or brush on paper. You can then send these to Adobe's Photoshop or Illustrator to turn into the final product.

Gimp.org This is a free online alternative to Photoshop that you could use if you want to try your hand at digital products with the minimal investment.

Inkscape.org – this is a free alternative to Adobe Illustrator.

Procreate.art has everything you need to create sketches and illustrations on an iPad.

The 'Sketch Me' app on Apple allows you to take photos and turn them into line drawings.

CreativeMarket.com allows you to create high quality graphics and fonts from ready-to-use materials, including Instagram templates, shopify themes, Canva templates and vector graphics. These could be a really good shortcut if you lack any design skills and want something you can adapt and then sell on.

Envato Elements – like creative market this also offers high quality graphics and fonts if you pay for a subscription.

As well as these tools, you can also get readymade photos, designs and graphics in the public domain. To

find out where to get free 'no copyright' images to use for your digital micro-products, please look at *WRMM* January 2021: *Where to Get FREE Images, Graphics and Art for Your Products*.

Where To Sell Your Digital Micro-Products

The obvious first stop is Etsy. It is very easy to open a shop and it's free and quick. Once you're on there, you can start selling your creations right away. You will be charged a listing fee of \$0.20 for each item that you list for sale on Etsy.com or Etsy's mobile apps.

When you make a sale through Etsy.com, you will be charged a transaction fee of 6.5% of the price you display for each listing plus the amount you charge for delivery and gift wrapping.

Of course, it takes a bit of time to build up your customer base and reviews. Etsy will soon start to show you to their customers. They may even start to recommend your items on the home page of shoppers who are interested in the kind of things you sell. They may even advertise your items on sites like Google.

To boost your results, you can pay for your own Etsy ads, which pushes your items higher up in the search results. If you use Etsy's Advertising Dashboard in Shop Manager, you can set a daily maximum budget to limit the amount you're willing to pay to promote your listings. Once you hit that amount you won't be charged any more.

Recommended Etsy Digital Files

Once you have created your product, you upload the file to Etsy to create a product listing. There is a 20mb file size limit for each file.

The best file types to sell are JPG, PNG and PDF. Etsy also supports these file types: .bmp / .doc / .gif / .jpeg / .mobi / .mov / .mp3 / .mpeg / .psp / .rtf / .stl / .txt / .zip / .ePUB / .iBook

Digital products are low priced and can't really be returned. So you'll find that some creators don't offer refunds. However, I recommend offering a refund to anyone who complains or isn't happy with the product. This will minimise negative reviews, which will help you sell more products further down the line.

For lots of advice on properly listing your digital products on Etsy, please refer to *WRMM* January 2021.

Etsy Marketing Tool Recommendations

Simply being on Etsy, with a good product to sell, will make you searchable by their enormous base of customers, but there are ways to make yourself even more noticeable.

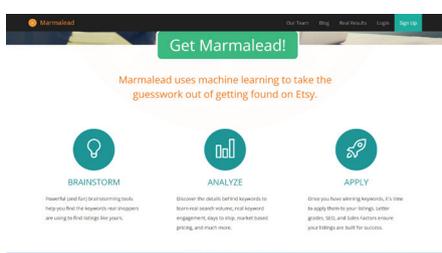
Etsy have their own in-built marketing tool, which you can access for a 14-day trial that doesn't require

you to put your card details down or pay anything:
EtsyMarketingTool.com

It will allow you to:

- » Add Stickers/Banners to make your listing more appealing and unique.
- » Social Media Marketing help, including automated posting on Pinterest, Facebook & Twitter.
- » Facebook Shop with an auto feed.
- » Video marketing to sell your products.
- » A tagging tool to help your listings get higher up the rankings and seen by more people.

Another tool for getting a better Etsy performance is Marmalead.com:



This service helps you find the best keywords to draw your ideal customers to your products. This will help your listing get picked up by the algorithm more readily.

Alternative Platforms to Etsy

While Etsy is an easy option there is potential to sell more by branching out into some alternative platforms.

There are two reasons for this – the first is that you widen your audience. The second is that on these dedicated digital-selling platforms, you can do a lot more as a ‘backend’. In particular, these will allow you to more easily set up subscriptions, ongoing bespoke work, consultancy, coaching and courses.

Sellfy.com

This allows you to effortlessly create an online store that stands out and represents your brand. You can add your logo, change the colour scheme and tweak the layout. If you already have a website, you can connect it to your Sellfy store.

You can use it to not only sell your digital downloads, but it also uses your designs on print-on-demand products, plus you could set up subscriptions for any backend services.

To see what it’s all about you can take up a 14-day trial that doesn’t require you to enter any card details. And they’re currently offering 15% off.

Podia.com/digital-products

This platform was built for people to sell online courses, coaching sessions, webinars, workshops, eBooks, and digital templates. Podia takes care of hosting your products, taking payments, and delivering products to your customers. Once you upload your

product you can make a sales page for it too. According to Podia, you could get set up with your first product within half a day.

PayHip.com

This is another platform that allows you to sell digital downloads, courses, coaching and more. You can upload any type of file (eBooks, software, video, etc) and customers can complete their purchase in seconds and get automatically send the link. They process payments through PayPal or Stripe.

SendOwl.com

This UK company focusses specifically on selling digital products like audiobooks, ebooks, photography, software, memberships, event tickets, and online courses. You can easily and inexpensively create a storefront and start selling right away. It also allows you to create memberships, subscriptions and drip-enabled content.

Create Your Own Digital Shop

Shopify is the common option these days for anyone wanting a quick, slick, fully-functional webshop. Most people associate it with physical goods but you can also sell digital goods on your Shopify store including online services and downloadable files, such as digital art, video, or audio clips.

You can integrate Shopify with a Wordpress site. Alternatively, you can sell digital products via a WordPress website with the Easy Digital Downloads plugin. You can access that from EasyDigitalDownloads.com This is a complete eCommerce store that you can set up in just a few minutes. You can get started for free. It includes a shopping cart, protected product files, checkout, customer management, eCommerce Reports and discount codes. You can take payments using Stripe or PayPal.

Last-Minute Product Ideas to Generate Quick Cash From the 2022 Festive Season

Christmas is fast approaching. While it is too late in the year to start a fully-fledged Christmas-based business, there is still time to make some money from the festive buying frenzy. That is, if you use Amazon, eBay and Etsy to sidestep the need for your own shop and if you target the right products.

First, if you’re a creative person, handy with a saw, or a dab hand at making candles and paper decorations, then you can make some of the following recommendations

yourself.

Or you can import a product and add your brand to them. I've had a check on wholesale overseas sites like Alibaba and many of the lead times are within a week, so if you're quick off the mark this could be a last-minute opportunity for 2022.

Here are some of the top product trends for this year you could capitalise on:

Flocked (snow-covered) Christmas trees, wreaths and wall arches. The classic Scandinavian snowy look is popular this year. All-white Christmas tree too.

Wall-mounted trees – People in small flats and bedsits can get a Christmas feel without losing valuable space with wall-hung alternatives.

Floating candles – These are LED candles that appear to float in the air.

Large, coloured glass baubles. Gaudy is in fashion for 2022, and the bigger and brasher, the better.

Wooden decorations and traditional Germanic styles. An increasingly eco-conscious public is moving away from plastic tat and going for more old-fashioned decorations made from sustainable wood.

Tapered shaped & embellished candles – These are always a hot trend (excuse the pun).

Paper decorations – Again, these are an eco-friendly option for this year. You could either create your own or offer digital printables for people to adapt (see the main article of this month's issue).

Reusable crackers – These are made of tin or wood and reduce wastage (they can last for years too).

Sustainable wrapping – There are now 100% recycled wrapping papers, or 100% recyclable papers.

Furoshiki gift wrap – This is an alternative to wrapping paper that uses cloth, with colourful Japanese designs.

Plants and greenery – This is a cheap eco-friendly way to decorate the home during the festive season, and you can keep them all year round.

With people tightening their belts there is more interest in making the most of Christmas, so we could see some people keeping up less obviously seasonal decorations for longer into the winter. Trees, candles and wreaths can be repurposed for Valentines, Halloween and Easter, while paper decorations are perfect for birthdays. So you could even use this Christmas to create a line of year-round decorations.

How to Generate Quick Money to Invest in Stock

If you don't have the money spare to buy materials to make your Christmas products, or you cannot afford to buy in bulk from wholesale sites, then consider unlocking some of the cash in your home to invest in your side hustle.

Selling unwanted items from around the house could make you more than £1,000, says eBay expert Clare Seal. So have a dig around in your garage, attic and cellar for gardening tools, musical instruments, clothes, sports equipment, laptops and pushchairs.

11 Gig Ideas for Christmas

As well as selling products on Etsy, eBay and Amazon, you could add another income stream by finding one of these in-demand gigs over the festive season.

Set up a festive hyperlocal delivery service, offering last minute Christmas gifts, handmade goods and treats like cakes, biscuits, and sandwiches.

Cocktail making – If you know your way around a shaker you could offer to be the mixologist at parties in your local area.

Offer a Christmas light / Christmas tree set-up service for people who are too busy, or too immobile.

Gift wrapping service – Offer to do the full set of gifts for a specific price.

Make your own locally themed Christmas cards – Use photographs, art or library images of your local town, countryside or region to make a range of cards

Make your own stocking filler novelty gifts – If you have skills in crafting, then consider making some miniature size items for people to put in stockings or use as table presents. You have a marketing advantage because you can offer eco-friendly, sustainable, locally-made gifts rather than the plastic rubbish that ends up in landfill.

Dog walking – Many people find they don't have time to walk the dog because they're dealing with visitors and festive preparations.

Pet sitting and feeding – Many people go away for Christmas to spend the season with relatives – you could offer services including dog and cat sitting, or feeding fish, hamsters, parrots and other animals.

Housesitting – To find clients use the platform HomeSitters.co.uk Their sitters earn around £170 on average for a two-week homesit, including a daily food allowance, and you get reimbursed for petrol at 45p per mile. There is also a rival site named Housesitters, which you can check out here: HouseSittersuk.co.uk

Run errands through TaskRabbit and Air Tasker (see the September issue of *What Really Makes Money* for more details). At this busy time of year, it could be a good time to get yourself on these two platforms for getting offline gigs such as removals, cleaning and DIY.

Rent a spare room – Sometimes people will visit friends and family for big Christmas get-togethers but there won't be enough space for them all to stay.