



Brief, Practical, and Realistic Do-It-Yourself Guide

**Starting an
On-line / E-commerce
Small Business**

Seven Step Guide

U. Burghaus
www.LatheCity.com

LatheCity Books

Starting an On-line / E-commerce Small Business

Brief, Practical, and Realistic Do-It-Yourself Guide

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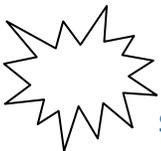
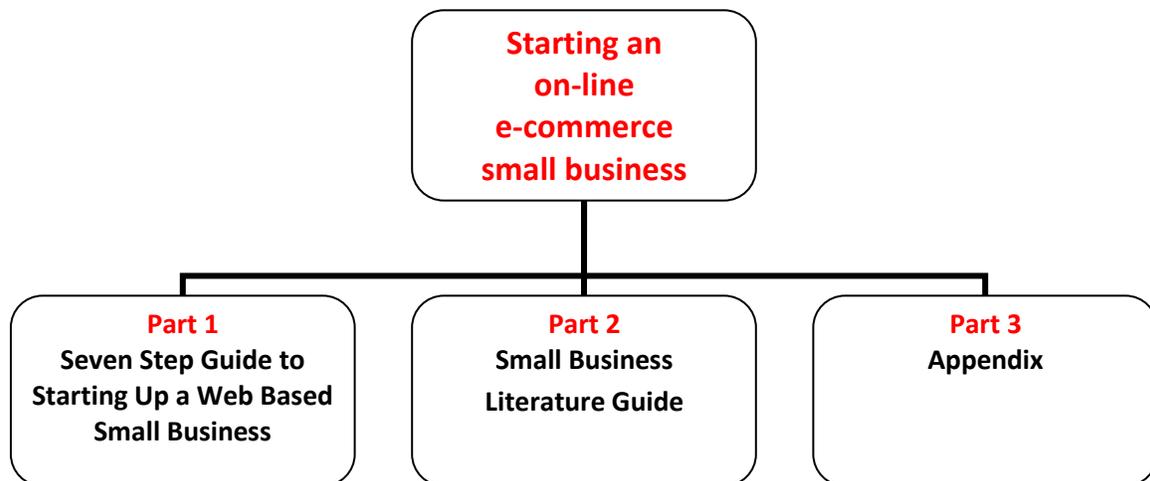
→ Please note that you can download links, additions, and corrections at our customer corner at <http://www.lathecity.com/CustomerCornerMain.php> , or www.lathecity.com → books → scroll down to lower right corner → lock-in
(You just saved \$5 for a CD.)

Customer Corner
Password Required

Introduction

Is this the right booklet for me?

Objective: This book is for you if you are looking to establish a part-time small business, probably at first home based or an on-line shop, with no employees. You want to develop a hobby to add some extra revenue to your regular daytime job income or pension.



Part 1

Brief Small Business Short Course

Seven Step Guide to Starting Up a Web Based Micro/Small Business (E-Commerce)

If you would prefer not spending weekend after weekend digging through 400 pages of books, then this outline is what you need: a **brief guide outlining seven steps to start up your online business**. Some things are simpler than you may think. Other issues are more dangerous than you may realize if not taken care of at the right time. However, this is a short starter guide. Further literature and, in particular, legal advice by an attorney or professional business advisor are recommended. Some of these services are free – web links are provided later on. (If you would prefer not to type those, go to our customer corner at www.LatheCity.com)



Part 2

Brief Small Business Literature Guide

Playing with the idea to start a home based small business? Sure, you have product ideas and don't need help with that, but what about all the legal issues, liability, taxes, regulations, licenses, etc. Any ideas? An on-line store would be cool, but how do you get one started? How do you get the business started? What are the basic steps? Well, let's "go" to Amazon, for example, and order a few cheap secondhand books, right? Some of these books are indeed affordable; however, you might be amazed how many of those you can find. **The most precious capital of a small business owner is ideas and time. This brief guide is written to help you find the right sources of information FAST, so that you don't waste time and money on the wrong literature.**

Eight short reviews of books about small businesses and related topics are provided in part 2.



Part 3

Appendices

Check lists, to do lists, to think about lists, lists of web addresses, what to ask your lawyer lists, glossary, web design practical tips (web forms, password protection, counters – I explain how this can be set up by yourself), a brief diary of my first year in business, etc.

Please note that this is a short booklet that may, however, keep you busy for a month. You have to digest the condensed information and/or try out numerous web links. Next, set up an appointment with legal counsel. This is often free – see the list of web addresses in the appendix.

Part 1

Step 1: Get your products ready to go

Step 2: Get Ready

- A) Get a web site ready, but don't launch it
- B) Accepting \$ on-line – first sample of that process to taste
- C) Learn bookkeeping – first exposure

Step 3: Registering your business

Step 4: Getting a business account

Step 5: Go Online

- A) Going on-line – the basics
- B) Going on-line – shopping carts
- C) Going on-line – other options to sell on-line (a few examples)
- D) Going on-line – shipping
- E) Going on-line – gizmos for your on-line store

Step 6: Getting sales, but how?

Step 7: Unpleasant requirements

- A) Doing the Tax dance
- B) Now seriously: learn bookkeeping

Useful Web sites and Links by Keyword / Category

If you would not like to type all these links (and are a customer of LatheCity books) log-in our customers' corner. However, all this information is freely available and can be found easily using common search engines.

Disclaimer again: Providing web addresses or other (information) services in this booklet does not imply that the author or publisher endorses that information or the organization described. Websites and services described may not provide the best services. Websites may be infected by computer viruses. The author and publisher shall not be responsible for any damage caused herefrom. Websites and there content may have changed since the time the author described them in this booklet and this booklet is read.

Small business info sites

<http://www.asbdc-us.org/#reference> // their main web page.

Just as an example for the state ND:

<http://www.ndsbdc.org/about/default.asp?ID=321> // North Dakota Small Business Development Center (every state has one) – you may get a free and individual consultation

<http://www.ndsbdc.org/about/> // North Dakota Small Business Development Center (SBDC), just as an example every state has one of these; they typically offer free business advising

www.sba.gov/sbds // Small Business Development Center (SBDC)

<http://www.score.org/mentors> // Non-profit organization for developing small businesses. E-mail mentoring. (I never got a reply to my e-mails, however).

www.corporate.com // Information about corporations

Small business info sites ... registration

http://www.diybizplan.com/Business_Registration_Overview/

http://www.diybizplan.com/Business_Legal_Structure_with_Single_Owner

http://www.diybizplan.com/Business_Legal_Structure_with_Multiple_Owners

<http://www.nd.gov/businessreg/> // Business registration in ND, any state has this kind of web site, I guess.

Consider this link as an example.

<http://www.youtube.com/watch?v=sMCEavypBgg> // Home based business

<http://www.uspto.gov/main/trademaks.html> // Trademark search, is the company name you plan to use available?

<https://secure.apps.state.nd.us/sc/busnsrch/busnSearch.htm> // ND Business record search. (Company name available?) That is a sublink on the business registration site for ND. Similar web sites can be found for any state, I guess. Consider it as an example.

<http://tess2.uspto.gov/bin/gate.exe?f=tess&state=4007:unalgv.1.1> // see above

Web stuff

Web stuff... web site design/browser

www.99designs.com // There are basically endless web design services available. Consider this link as an example.

www.odesk.com // see above

www.mozilla.com/firefox // free web browser

www.google.com/analytics // add statistics analysis to your web site for free, your web host may offer similar features

www.google.com/webmasters/tools/ // check it out

Web stuff... domain registration

www.Godaddy.com // domain registrar in the U.S., the domain registration is often part of hosting packages

www.Registar.com // domain registrar

www.Networksolutions.com // domain registrar

Web stuff... hosting

<http://www.comparewebhosts.com/> // webhost search – there are 10th of 100th of these sites just an example
www.hostgator.com // webhost, webhost often provide shopping carts and features to enhance visibility
www.bluehost.com // webhost
www.hostmonster.com // webhost
<http://www.ixwebhosting.com/hosting-plans/> // webhost
www.bluehost.com
www.webhostingpad.com
<http://www.hosting-review.com/>

Web stuff... shopping carts

<http://www.bestshoppingcartreviews.com/content/find-best-shopping-cart.html> // how to find the best shopping cart?
www.PayPal.com // Most popular on-line shopping system, good for the startup
<https://accounts.google.com/> // Google checkout
<https://checkout.google.com/sell?gl=US&hl=en> // Google checkout
<http://code.google.com/apis/checkout/articles.html> // Google checkout - help files
<http://www.toodledo.com/info/help.php?sel=36> // What is the difference between google checkout and PayPal?
<http://ecommercesoftwarereviews.blogspot.com/2009/08/PayPal-vs-google-check-out.html> // What is the difference between google checkout and PayPal ?
<http://oscommerce.com/> // Free (?) shopping cart software
www.Checkout.google.com // Simple shopping cart for single item purchases
www.Smallbusiness.yahoo.com/ecommerce // Simple shopping cart
www.1shoppingcart.com // Full fetched shopping carts
www.WebAssist.com // Full fetched shopping carts
www.cartweaver.com // Full fetched shopping carts
<http://www.qbaroo.com/> // No merchant account required, but quite expensive for my taste

Web stuff... free scripts

www.scriptarchive.com // Free scripts for adding a web mail form, password protection, or counters to your web site, see example below
<http://www.zubrag.com/scripts/> // Free scripts
<http://www.zubrag.com/forum/index.php/topic,45.0.html> // Free scripts, example

Tax

www.irs.gov // See publication 334 “tax guide for small businesses” and publication 17
<http://www.irs.gov/publications/p334/index.html>
www.taxcut.com // Tax software – I would rather ask a professional to run your taxes, even if it costs you a little
www.turbotax.intuit.com // Tax software
<http://infotaxsquare.com/sales-tax-service.htm> // Sales tax permit
<http://www.nd.gov/tax/misc/faq/salesanduse/index.html> // Sales tax permit for ND, any state has this kind of site, I guess
<http://www.nd.gov/tax/misc/faq/salesanduse/index.html#ven1>
<http://www.nd.gov/tax/salesanduse/elecfilling/> // Filing sales tax online, this is the site for ND, but most states will have one.
<http://findaccountingsoftware.com/> // Software list including specialized businesses
<http://www.cnet.com/> // Software/hardware reviews

Insurance. Liability, etc. (good luck with that)

<http://www.businessinsurancenow.com/>

<http://www.microsoft.com/business/en-us/resources/finance/business-insurance/protect-your-business-7-types-of-insurance-coverage.aspx?fbid=8Mr0M-nC1T> // Description of insurance types

<http://www.netquote.com/business-insurance/> // ← Online quotes

<http://www.iii.org/>

<http://www.workerscompensation.com/> // With links for each state. (Required if you have employees.)

<http://www.everymanbusiness.com/search.php?q=Business+Insurance>

<http://businessinsure.about.com/od/liabilityinsurance/a/prodliains.htm>

<http://www.products-liability-insurance.com/sample-quotes.php>

<http://www.products-liability-insurance.com/>

products@sadlerco.com

Product testing

<http://www.ag.ndsu.edu/IBID/product-development-assistance>

<http://www.ndsu.edu/ime/>

http://www.imrtest.com/what_we_do/product-testing-services/

Product Liability Attorney

<http://www.ndakotalaw.com/PracticeAreas/Product-Liability.asp>

http://www.northdakotapersonalinjurylawyers.com/dangerous_defective_products.html

<http://www.lawyers.com/Products-Liability/North-Dakota/All-Cities/law-firms.html?N=0&r=0&sort=0>

Misc.

<http://www.w3schools.com/> // Learning basic HTML

<http://www.avery.com/> // Templates for self-made business cards

<http://www.cknow.com/cms/articles/why-do-i-see-this-web-site-does-not-supply-ownership-information-in-my-browser.html>

// ... are certified web sites important?

Advertisement

<http://pages.EBay.com/sellerinformation/video/photovideo.html> // Video about low budget but professional looking product images

Shipping

<https://store.usps.com/store/> // You can get free shipping boxes, etc.

→ Please note that you can download links at our customer corner at <http://www.lathecity.com/CustomerCornerMain.php> , or www.lathecity.com → books → scroll down to lower right corner → lock-in

Glossary

Alphabetic List of Acronyms and More

4GH (Fourth-Generation Hosting) “flexible hosting platform that matches performance with demand” according to GoDeady web hosting service.

Amazon When selling at Amazon perhaps look at the following links in advance (you need a seller account to see these sites, I guess):

Product UPCs and GTINs <https://sellercentral.amazon.com/gp/help/200317470>

Category Requirements and UPC Exemptions <https://sellercentral.amazon.com/gp/help/200317520>

Product bundles <https://sellercentral.amazon.com/gp/help/200442350>

AJAX Asynchronous JavaScript.

AdWords see **Google AdWords**.

Cartridge World Sells refurbished printer cartridges at significantly lower price than new once. Many vendors for this exist, this is just an example.

CSS Cascading Style Sheets, basically a formatting technique used for web site designs, you may come across these terms even if you don't design your own website. One can define own formats which can be flexible in a sense that one may use different formats depending on the device/screen size used to look at the website.

CTRL + F5 refresh website.

CPA: certified public accountant.

Dedicated IP hosting IP is the Internet Protocol Address, any computer has one. Web hosts bundle web sites together managed by the same computer (server). That may have the side effect that web search engines when blocking a certain IP address block also yours because of bad habits of one of the web site's owners. To circumvent this, one can get a dedicated IP host.

DNS – domain name system (i.e. phone book for web addresses = domain names).

FTP (File Transfer Protocol). That's basically a program that allows one to transfer large volumes of data, typically from your PC, to the host of your website. This is essential and even good once are available for free: <http://filezilla-project.org/> (Or see e.g., WS FTP for a commercial program similar to the free software - <http://www.ipswitch.com/>) Web design programs such as Dreamweaver have FTP tool integrated. For CS4 dreamweaver go to site → new site / edit site → advanced → remote info to setup the parameters for the FTP data transfer. Similarly, for CS5.5 → new site / edit site → servers → “+ button”. (All you need is the FTP user name and password. Use the default settings for the rest of the parameters. It can take a few days before FTP is setup by your host, even if you got an e-mail that the installation is finished.)

Google AdWords That's a web based advertisement vehicle. Some web hosts offer hosting accounts which come with e.g. a \$100 free advertisement coupon. Make sure to use this on time if you are interested. **\$100 - Is that a lot or not?** Not really, I would say, with that budget your Ad may be up and running for a few days. It depends very much on your settings and popularity of your Ad. One can set a spending limit per day. One is charged based on **cost-per-click**, i.e., every click of a customer on your Ad will charge your account. You define how much you are willing to pay for a click. The more you allow per click, the higher on top of the search list your Ad will appear. The list position of your Ad is based on an automated bidding process with your competitors. The quality of your Ad/web site and other factors also determine your ranking. (They filter out invalid clicks.) One can set a maximum dollar amount one would like to spend, similar to a prepaid phone card. According to AdWords your Ads will appear on Google search and other search sites, on websites that people visit, on mobile phones with full browsers, tablets, and devices, etc. **How to set up an Ad?** A simple Ad consists of four lines which you will provide. The Ad is linked to a web page – e.g.

your business home page. The search parameters are set up using a software wizard (location/language of your Ad, age groups, gender, keywords). The more specific the keywords, the lower your costs and higher the chance of sales, I would say. Random nonsense clicks don't bring sales. To try this out go to www.google.com/ads to create an account which includes an e-mail based verification. **Did this work for me?** I used a \$100 coupon from my web host and did not go back to the system afterwards: too expensive for my taste. With that coupon and a \$20/day spending limit my Ad was apparently running for 10 days or so. Not sure if it brought in any customers, it's always hard to correlate an Ad with sales in particular when your business is already running more or less well. For example, during the first day I got ~10 clicks which did max out the \$20/day limit. I did not have any purchase orders coming in that day or the next day. I have had a hard time to find my own Ad using the correct keywords (?) In comparison, a 1/8 page print Ad in a membership journal cost in my field about \$200, and an e-mail ad about the same (in 2012). These paper Ads did have an effect, in my case.

Hosting You need to purchase basically space on a hard drive of (what is called) a server that is directly connected to the web. Your web site, shopping cart, etc. will be located there.

Hosting account IP address that's where the files of your web site are located, typically the domain name needs to point to this address.

HTML Hypertext markup language was historically the first computer language used for designing web sites.

Information-product business. Recommended for the startup of micro businesses. Selling a book (manual, guide, etc.) by the author would be an example. Low startup costs. Perhaps information products may also have smaller risks regarding liability issues.

Inc short for incorporation.

ISBN (International Standard Book Number) If you sell your (own?) books you may want typically to have ISBN numbers. This requires, however, first a business address at least and a business registration would be the best. Go to

<http://www.bowker.com/>

https://www.myidentifiers.com/index.php?ci_id=1479

<http://www.bowker.com/index.php/component/content/article/34/264>

for the ISBN numbers, barcodes, etc. They have plenty of FAQ pages. 10 ISBN#s did cost \$250 in 2012 – so, perhaps, not exactly cheap (One single ISBN, \$120 or so.). In that process after setting up an account one purchases these numbers. Finally the book titles etc. are entered in a database. If you are a self-publisher and also just sell the books by yourself, then an ISBN number is not stringently required. However, even most on-line stores such as Amazon typically ask for the ISBN, but not for LCCN. The ISBN is a kind of serial number of the book, changing anything –format, binding type- (including typos, I guess), requires strictly a new ISBN number.

LLC short for limited liability company.

LCCN: Library of Congress Control Number. Labeling code for e.g. print media similar to ISBN numbers.

Books typically have both numbering systems. Their main page is here <http://www.loc.gov/publish/cip/> I do have ISBN # for our information products, initially I did not get LCCN #. As far as I understand the process LCCN # are assigned in advance of publication, they are free except that typically one copy of the book may need to be provided, a pdf file (with strict specifications) needs to be uploaded, the process takes 3-6 weeks. Do this before offering your books for sale.

Look in the book – Amazon: Advertising your information products by providing a few pages of your books, etc. You will find a link on your product image. Amazon appears to restrict that advertisement gizmo to major players. I did apply several times at Amazon to add this to my listings, but never got a reply on that request.

Merchant account Companies which are the middleman between your business (or bank) and credit card companies. This is one of the options for setting up a professional shopping cart. Some merchants require the US citizenship. The service typically costs about \$40/month plus a percentage fee on your sales. However, not all merchants enforce this fee. Search for a merchant account and you will find numerous offers, see e.g.

<http://www.3dcart.com/>

<http://checkout.google.com/support/sell/bin/answer.py?answer=42874>

www.authorize.net

<http://www.volusion.com/online-store-builder/>

www.powerpay.com

which I just picked at random. So, no guarantee about the quality of the offer these may provide. Note that stiffer legal rules apply to merchants than to private customers. I would start up with a PayPal account. Here PayPal basically provides the merchant account to you for “free”.

Meta Keyword/Description Tag A text segment which will be attached to your web site source code and which is apparently used by some search engines. In Dreamweaver CS4 go to insert → HTML → Head tags → Keyword / → Description.

Microstock Agencies Don't randomly copy images from the web for your own website. You will most likely violate copyrights in doing so. Either design images by-yourself or purchase images and photos. See e.g.

www.bigstockphoto.com

www.istockphoto.com

www.gettyimages.com

<https://www.fotosearch.com/myaccount.asp>

for commercial sources. See also the sections about “warnings: a few bad things...”.

MBA: Master of Business Administration (“high-end” accountant).

ND North Dakota.

Open source alternative of ...software... Google it, free software.

Product testing Often technical / engineering type products don't really need certifications and/or licensing. Ask your business adviser in advance! However, if you end up with a law suit or any kind of trouble it may help to have an independent test of your product done and documented. Some small business centers provide links to universities which may be able to help. This issue is very product specific and the best solution also depends on your location. Therefore, just as an example, perhaps check out the following links:

<http://www.ag.ndsu.edu/IBID/product-development-assistance>

<http://www.ndsu.edu/ime/>

http://www.imrtest.com/what_we_do/product-testing-services/

Related to that are, **ISO certifications**, perhaps try (not really in reach for a micro business)

<http://webstore.ansi.org/SdoInfo.aspx?sdoid=39>

http://en.wikipedia.org/wiki/ISO_9000

http://www.imrtest.com/what_we_do/machine_shop_services/index.html

http://www.imrtest.com/how_can_we_help/get_a_quote.html

Product Liability Attorney This again may depend on your location since one may want to go with a local office. Examples:

<http://www.ndakotalaw.com/PracticeAreas/Product-Liability.asp>

http://www.northdakotapersonalinjurylawyers.com/dangerous_defective_products.html

<http://www.lawyers.com/Products-Liability/North-Dakota/All-Cities/law-firms.html?N=0&r=0&sort=0>

PayPal Simple shopping cart system hosted by eBay. For opening an account go to www.PayPal.com

Spry/AJAX Used for interactive features in web site designs such as a drop down menu.

Shopping carts From simple “add a button systems” for purchasing a single item (www.PayPal.com or www.Checkout.google.com) to complete shopping carts (www.Smallbusiness.yahoo.com/ecommerce or

www.1shoppingcart.com) and high end professional designs (www.WebAssist.com or www.cartweaver.com). See also www.1shoppingcart.com

UPC barcode Most people are familiar with ISBN # on books. Kind of similar thing for technical / engineering type products are UPC barcodes (in the U.S.). This would not bother us, I guess, but one need those to sell certain products at e.g. Amazon. UPC is short for “Universal Product Code”, in Europe they call it EAN (International Article Number). These barcodes are often required to sell products via retail stores. This applies to technical/engineering type products (but not to books and postcards - Yeah). I have seen prices up to \$90/piece for UPC codes. One can get those also for \$1.99/piece. Perhaps look at the following sites on your own risk; one needs authentic codes which are also accepted:

<http://www.cheap-upc-barcode.com/> | in 2012 \$20 for 10 codes

<http://www.officialeancode.com/barcode-north-america.html#03>

<http://www.quickupc.com/order-barcodes/>

<http://www.nationwidebarcode.com> | in 2012: for one \$8.95 and for 10 codes. \$69.00

<http://www.gs1.org/barcodes> | GS1 standards for barcodes, Global Standards

One can get barcodes also for books from <http://www.bowker.com/>, but they are not really required in that case, unless you go through big retail stores.

Trademarks, copyrights, patents All of these, besides registered copyrights, are insanely expensive and out of reach for a micro business, in my opinion. I was once involved with a **patent** filing through my day-time employer. You would not like to do this on your own and pay for it alone ... Small high-tech businesses apparently use the strategy to only file the patent which costs only a few hundred dollars (\$250 in 2012) if you are able to write the patent by yourself. Then they try finding investors to actually pay for the patent which costs several thousand dollars. One can apparently keep a patent application pending for two years or so, i.e., two years to market and/or pre-license the patent before the really large costs come up.

More realistic are **registered copyright** – poor man’s patent. For copyright registration go to www.loc.gov/copyright See also <http://www.copyright.gov/> The following can be protected by a registered copyright “original works of authorship including literary, dramatic, musical, and artistic works, such as poetry, novels, movies, songs, computer software, and architecture”, citing the FAQ section at <http://www.copyright.gov/>. The fee amounts to \$35 (in 2012). Processing time amounts to about three months. In the meanwhile we (LatheCity) have registered copyrights for our books and some of the manuals. However, you do not need to wait for the certificate to publish your work. For **trademark registration** e.g. the name of your company go to <http://www.uspto.gov/>.

Webdesign software Dreaweaver, FrontPage, ...

Web browser Programms to access the web such as Internet Explorer, Firefox, Mozilla, Safari, etc. Often available as free software. Try out e.g.:

www.mozilla.com/firefox

Wizard That’s a software tool assisting you to set e.g. parameters following a tree like menu structure. For example, instead of typing directly HTML code, a wizard is often integrated in HTML editors which allow one to generate HTML code without detailed knowledge about this computer language.

XHTML newer and stricter standard of HTML.

Zip code locator <http://zip4.usps.com/zip4/welcome.jsp> required for some business registration forms. You need the full 5 by 4 zip code.



Uwe Burghaus, born in West Berlin, Germany, obtained his education in Physics and Physical Chemistry at the Free University of Berlin. He obtained a PhD in 1995, after conducting his graduate studies in surface science at the Fritz-Haber Institute of the Max Planck Society in Berlin. After postdoctoral positions in Genoa (Italy) and Santa Barbara (USA), he went back to Germany to complete a habilitation/tenure in Physical Chemistry. Now at North Dakota State University, he started to establish a surface chemistry group in 2003 and obtained tenure in 2009. His group is currently focusing on studies about nanostructured catalysts.

His hobbies include machining furniture from metal and glass. He is not a professional machinist by training. However, his hobby developed into a small business in 2012. LatheCity currently sells books about metal working including software tools and accessories as well as affordable jewelry: everything that's fun to make and may find customers. The strength of the business is custom designed pieces. This book basically describes the startup of LatheCity as a small part-time e-commerce business – it's best to write this down when the memory is still fresh, remembering one's own mistakes and how to avoid these.

Acknowledgement

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Starting an On-line / E-commerce Small Business



Brief, Practical, and Realistic Do-It-Yourself Guide Seven Step Guide

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