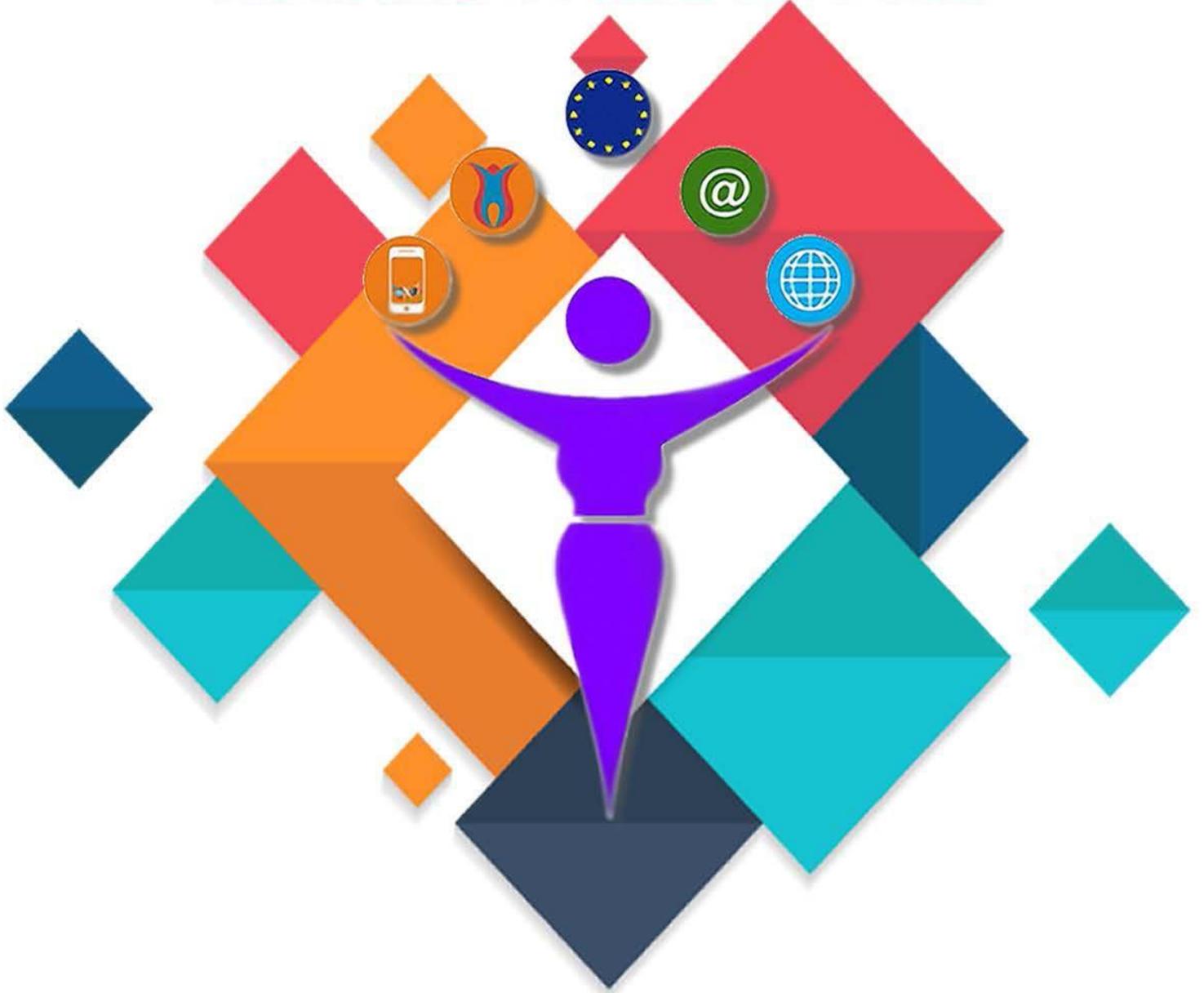




DREAMY m-LEARNING

TRAINING COURSE MODULES



PARTNERS



University of Ljubljana



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1 Module 1: GETTING STARTED- SEARCHING ON GOOGLE AND CREATING AN EMAIL

Hacı Bayram Veli University, Ankara, Turkey

Dreamy m- Learning Project's target group is women with lower educational attainment who produce handicraft from their home. The aim is to help them to acquire mobile- digital and entrepreneurial skills to sell their handicrafts in digital markets by using smart phones efficiently. We will develop a mobile application, which is easy to understand, and easy to use; for Android and iOS operating systems, web based interface bridging mobile applications to m-learning portal. According to this aim, we prepared modules with a step-by-step approach to the needs of the target group. All of the applications provided in the modules we have prepared have been chosen free of charge smartphone mobile applications.

In line with this framework, this module aims to explain how women able to create an e-mail account and to install this account to their smartphones (iOS and Android) at the first stage. In addition, this module will be a useful tool for persons who have the same background and who want to learn the relevant topics.

1.1 Basic Concepts and Explanations

What is the Internet?

The internet is a network of global exchanges – including private, public, business, academic and government networks – connected by guided, wireless and fiber-optic Technologies.¹

A short history of the Internet

The Internet had its roots during the 1960's as a project of the United States government's Department of Defense, to create a non-centralized network. This project was called ARPANET (Advanced Research Projects Agency Network).² In order to make the network more global a new sophisticated and standard protocol developed IP (Internet Protocol) technology, which defined how electronic messages were packaged, addressed, and sent over the network.

¹ <https://www.techopedia.com/definition/2419/internet>

² https://ocw.metu.edu.tr/pluginfile.php/348/mod_resource/content/0/Lecture_1.pdf

What is the Web – (World Wide Web)

The Web, or World Wide Web (W3), is basically a system of Internet servers that support specially formatted documents.³

The differences between the Internet and the Web

The Internet, linking a computer to other computers around the world, is a way of transporting content. You have to access the internet to view the World Wide Web and any of the web pages or other content it contains.⁴ The web is the information-sharing portion of the internet. The Web also utilizes browsers, such as Google or Internet to access Web documents called Web pages that are linked to each other via hyperlinks.

Web pages: A web page is a document that is suitable for the World Wide Web and web browsers.⁵

Website: A website is a collection of related web pages, including multimedia content typically identified with a common domain name, and published on at least one web server.⁶

Web server: A web server is a system that delivers content or services to end users over the internet.⁷

Search engine: A web search engine is a software system that is designed to search for information on the World Wide Web.⁸

Searching on internet: Internet search is the process of exploring the Internet for information with the use of a search engines like Google or Internet Explorer.

Meaning of e-mail: E-mail is a system of sending written messages electronically from one computer to another.⁹

What is an Email Address? An email address is the address of an electronic post box that can receive (and send) email messages on a network.

³ https://www.webopedia.com/TERM/W/World_Wide_Web.html

⁴ <https://www.quora.com/What-is-the-difference-between-the-World-Wide-Web-and-the-Internet>

⁵ <https://en.wikipedia.org/wiki/Website>

⁶ <https://en.wikipedia.org/wiki/Website>

⁷ <https://www.techopedia.com/definition/4928/web-server>

⁸ https://en.wikipedia.org/wiki/Web_search_engine

⁹ <https://www.collinsdictionary.com/dictionary/english/e-mail>

What Does @ mean? is the symbol in an e-mail address that separates the name of the user from the user's Internet address.¹⁰

What is an Email Virus? An email virus is a virus that is sent with or attached to email communications. While many different types of email viruses work in different ways, there also are a variety of methods used to counteract such challenging cyberattacks.¹¹

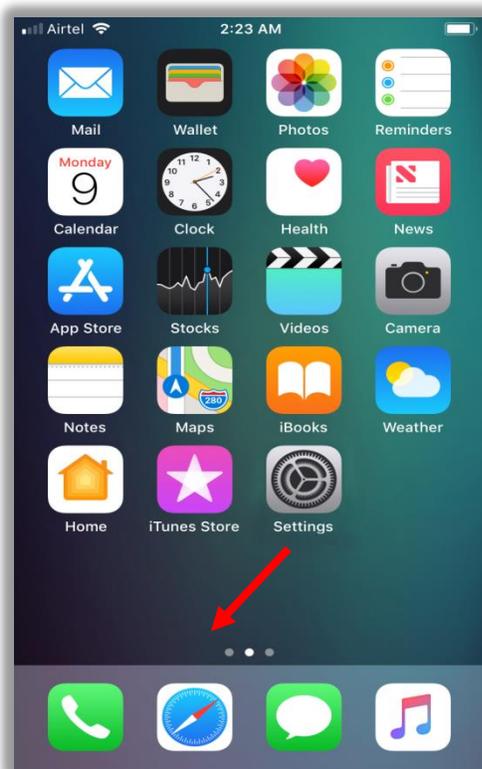
What is Email spam? Spam refers to unsolicited bulk email (junk email). This usually means that a message with an advertising or even irrelevant content is sent to a multitude of recipients, who never requested it.¹²

1.2. ACTIVE LEARNING

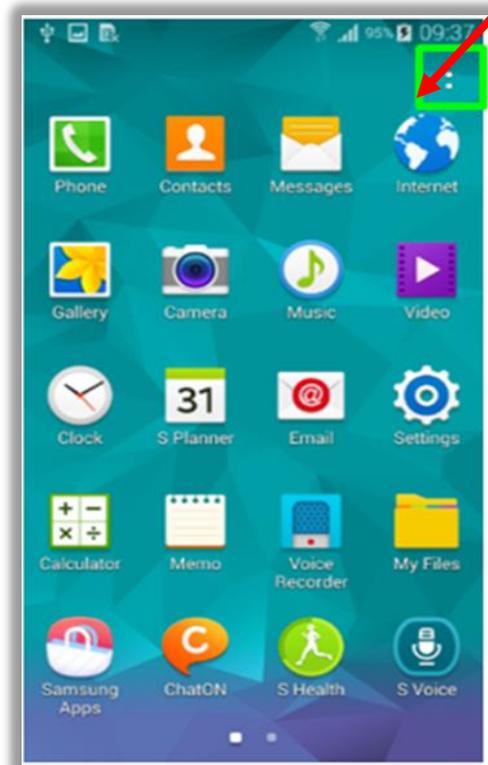
1.2.1 Searching from Google and Creating an e-mail Account from Smartphone

Step 1: Open **INTERNET TAB** from mobile phone

For IOS



For Android

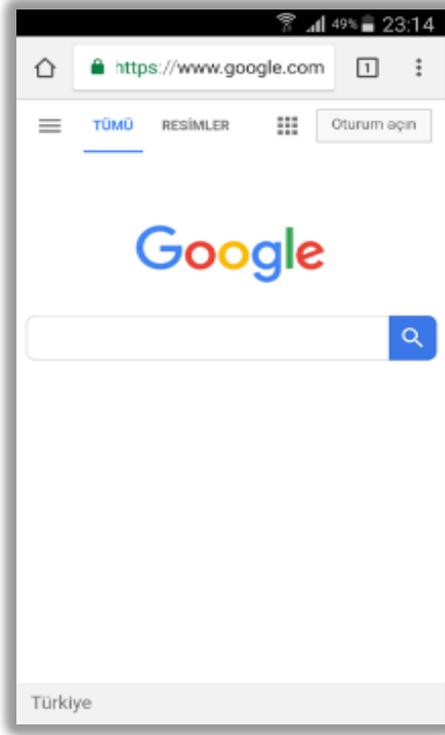


¹⁰ https://www.webopedia.com/TERM/_/__sign.html

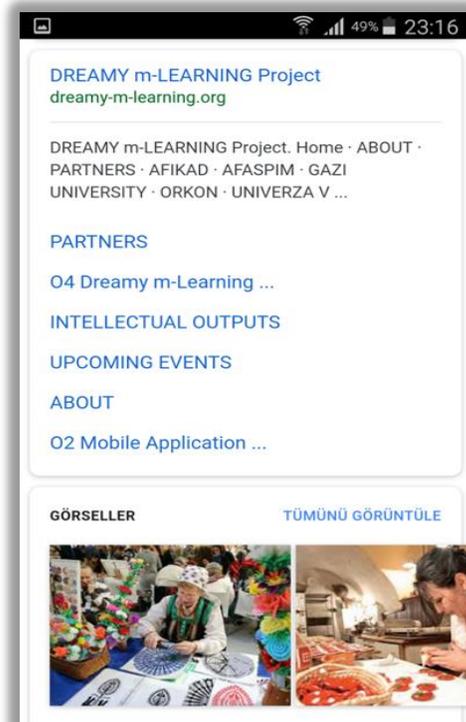
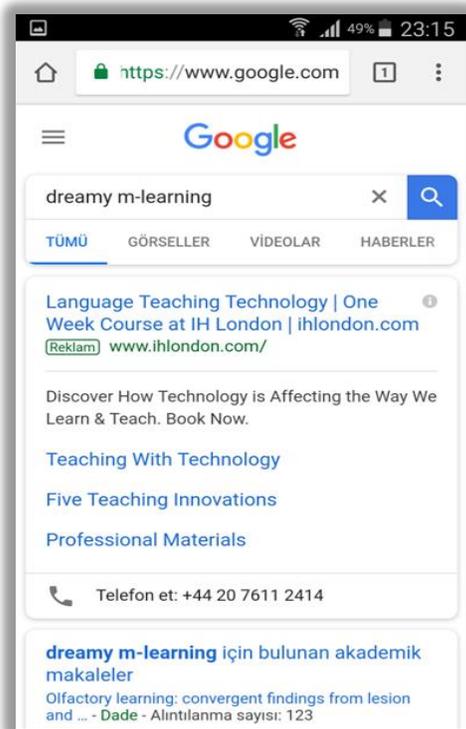
¹¹ <https://www.techopedia.com/definition/15802/email-virus>

¹² <https://www.avira.com/en/support-what-is-email-spam>

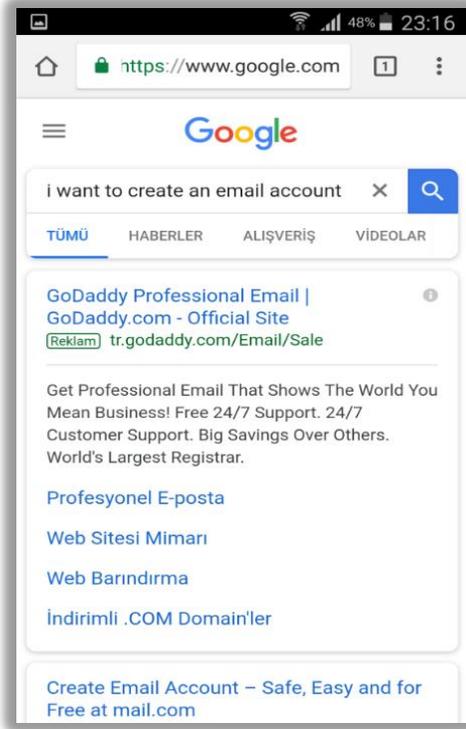
Step 2: Open the **GOOGLE CHROME** from browser



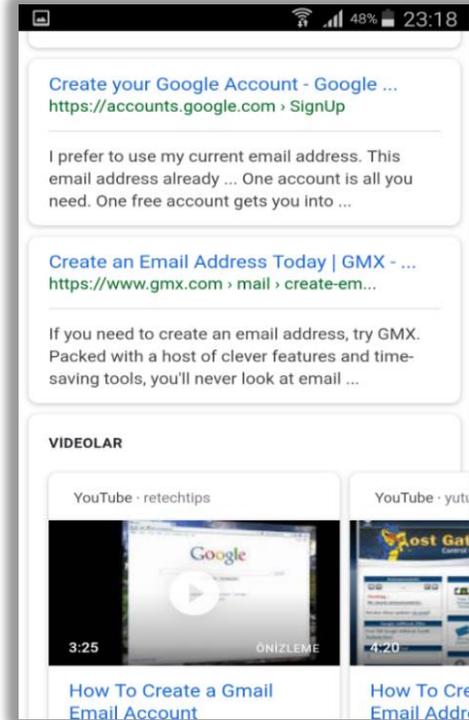
Step 3: Write whatever you want or a sentence, choose one you want to look at the results



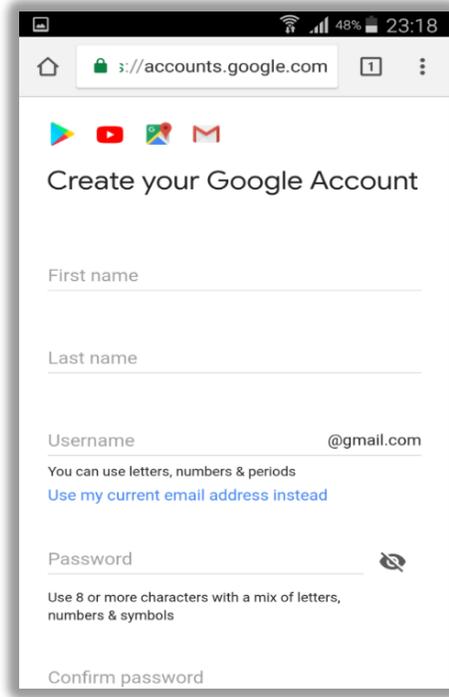
Step 4: Then, please write, ***I WANT TO CREATE AN E-MAIL ACCOUNT*** in your own language



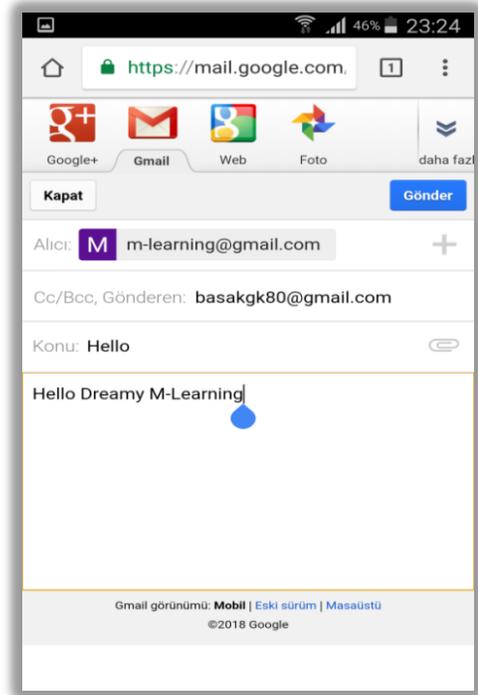
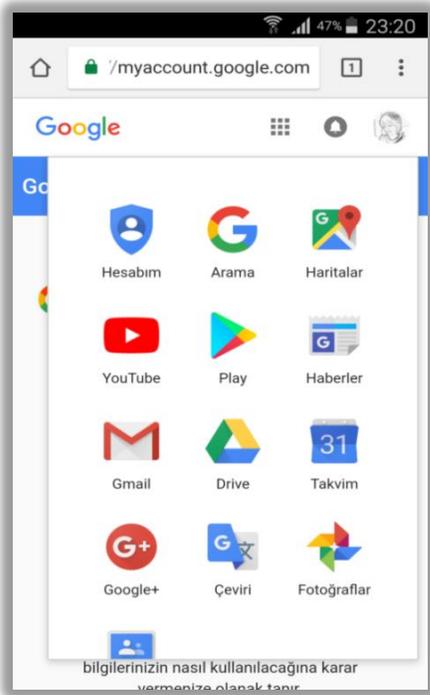
Step 5: Choose ***GOOGLE ACCOUNT***



Step 6: Go to the **GOOGLE ACCOUNT** Creation page



Step 7: Use the account you created to sign in to Gmail at the end of steps, send e mail to: dreamy m-learning@gmail.com



Congratulations you created your mail account!

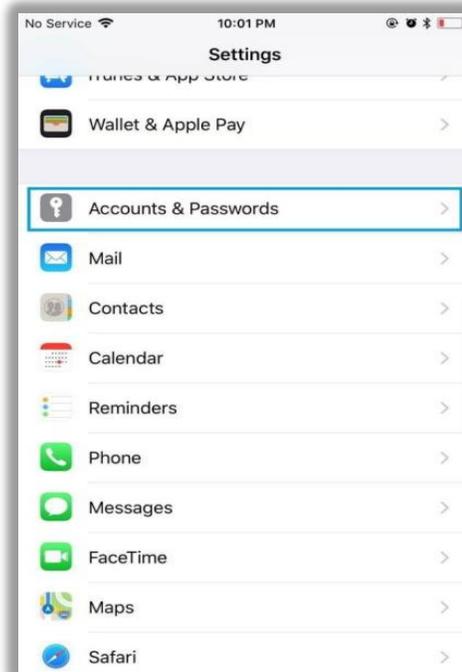
1.2.2 Setting up e mail Account on Mobile Phone for iOS Device (iPhone, iPad, or iPod touch)

Step1: Go to **SETTINGS**



Source: <http://support.melbourneit.com.au/articles/help/How-do-I-setup-my-Exchange-email-on-my-iPhone>

Step 2: Press to select "**ACCOUNTS & PASSWORDS**" menu.



Source:

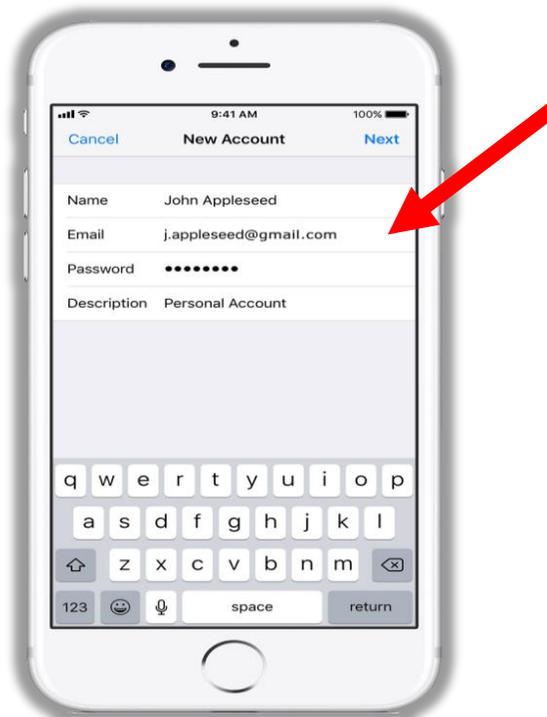
<http://support.melbourneit.com.au/articles/help/How-do-I-setup-my-Exchange-email-on-my-iPhone>

Step 3: Go to “**ADD ACCOUNT**” and choose “**GOOGLE**” from browser



Source: <https://support.apple.com/en-us/HT201320>

Step 4. Enter your name, your email address (with your previous mail account, password, and a description for your account



Source: <https://support.apple.com/en-us/HT201320>

Step 5 Tap **NEXT**

Step 6 Choose whether you'd like your verification code texted or emailed to you

Step 7 When you receive the verification code, enter it in the window

Step 8 **DONE** to complete your account setup

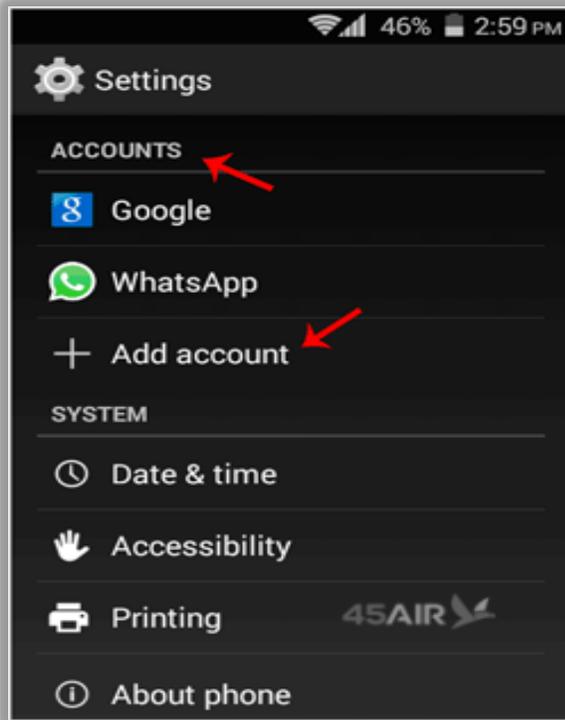
1.2.3 Setting up e mail Account on Mobile Phone for Android email App (Samsung, Sony, HTC ..)

Step 1: From home screen, select **SETTINGS**



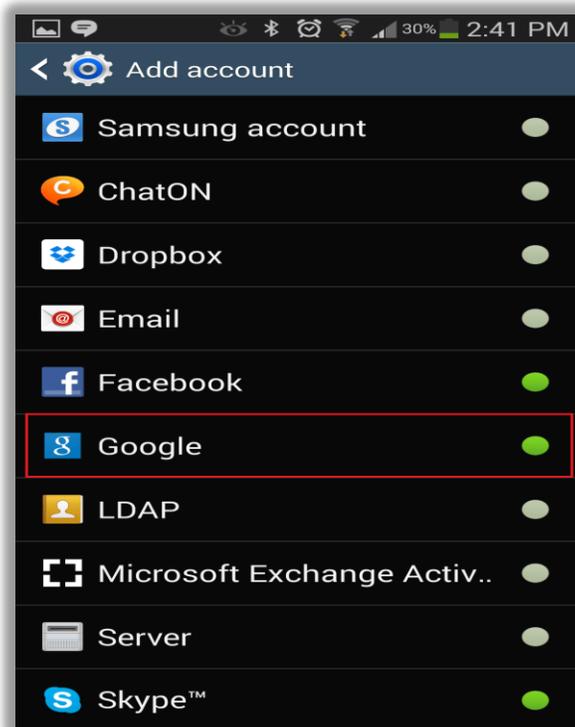
Source: <https://www.samsung.com/uk/support/mobile-devices/how-can-i-quickly-make-changes-to-the-apps-menu-on-my-samsung-galaxy-alpha/>

Step 2: Go **TO ACCOUNTS** then select **ADD ACCOUNT**



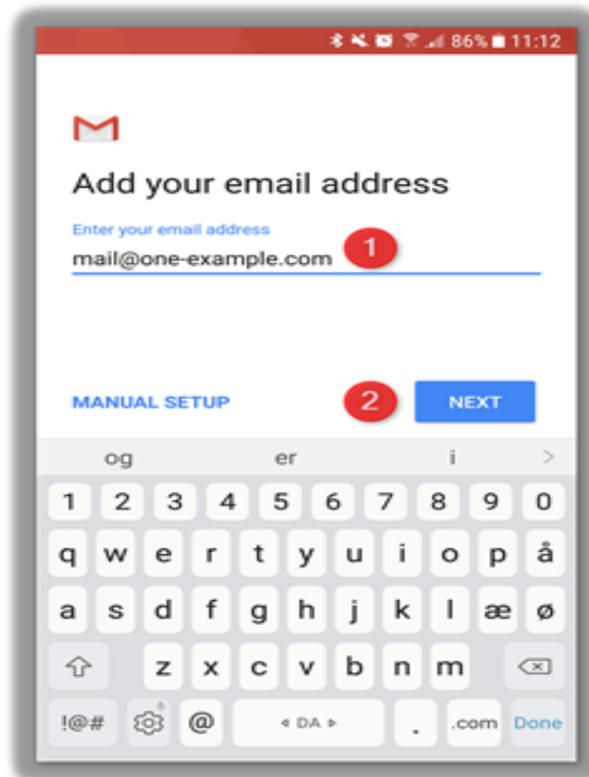
Source: <https://ccm.net/faq/34658-android-enable-the-contact-recognition-feature>

Step 3 : Choose **GOOGLE**



Source: <https://ccm.net/faq/34658-android-enable-the-contact-recognition-feature>

Step 4: Enter (sign in) your full email address and tap manual setup (with your previous mail account, password, and a description for your account)



<https://help.one.com/hc/en-us/articles/115005863205-Setting-up-email-in-Gmail-on-Android>

Step 5: Enter your password and tap next

Congratulations you set up your e-mail account!

You can sign up to all social channels with the e-mail account you created.

The next module will explain how to set up your social media accounts.

1.3 Test Questions

1. To open an e-mail account, which of the following is not required?
 - a. User name
 - b. Password
 - c. Contact information
 - d. Home address

2. E-mail spam and e-mail virus have the same meaning
True / False

3. There may be differences to set up an e-mail account on various smartphone brands.
True / False

4. Fill the blank with the correct meaning in the following choices?
The..... is made from millions of interlinked *webpages*.
 - a. World wide web
 - b. Internet
 - c. E-mail account
 - d. Spam mail

5. To use an e-mail, having an account is necessary.
True / False

6. To send an e-mail via internet, which of the following is necessary?
 - a. Bank account
 - b. E-mail account
 - c. Home address
 - d. Phone number

7. What is the meaning of search engine?
 - a. A social media name
 - b. An e-mail account
 - c. A software system to search for information on internet
 - d. A website

8. User e-mail account can be applied to account to smart phone.

True / False

9. What is @ used for?

- a. To make search on internet
- b. To clean virus
- c. To transfer data on internet
- d. To separate the name of the user from the user's Internet address

10. What is Google?

- a. A search engine
- b. An email address
- c. A kind of virus
- d. Spam mail

2 MODULE 2 : NETWORKING - INTEGRATING SOCIAL MEDIA

University of Ljubljani, Ljubljana, Slovenia

2.1 Basic Concepts and Explanations

2.1.1 What is Networking? What Does that Mean to You?

According to The Oxford Dictionary ('English Dictionary, Thesaurus, & Grammar Help | Oxford Dictionaries' 2018) the Networking is "a group of people who exchange information, contacts, and experience for professional or social purposes". However if you ask ten different people what networking is and you may get as many as ten different answers. A person's definition of networking probably depends upon their use of this important personal and professional activity. However, whether you network to make new friends, find a new job, develop your current career, explore new career options, obtain referrals or sales leads, or simply to broaden your professional horizons, it is important to focus on networking as an exchange of information, contacts or experience ('WHAT Is Networking', n.d.). In any industry or career level networking helps you make connections in a personal way and build relationships of support and respect to discover and create mutual benefits. It is a skill set no serious professional woman of the 21st Century can be without.

No matter what industry you're in, knowing other right people can pay off. When it's done well, networking can lead to more clients, more exposure and more opportunities to progress up the career ladder. And for jobseekers networking really comes into its own, putting you in the frame for roles that aren't advertised, or putting you in touch with the decision-maker for roles which are ('What Is Networking? | Reed.co.uk', n.d.).

What Is Social Media?

Social media is a computer-based technology that facilitates the sharing of ideas and information and the building of virtual networks and communities. By design, social media is internet based and offers users easy electronic communication of personal information and other content, such as videos and photos. Users engage with social media via computer, tablet or smartphone via web-based software or web application, often utilizing it for messaging.

Social media originated as a tool that people used to interact with friends and family but was later adopted by businesses that wanted to take advantage of a popular new communication method to reach out to customers. The power of social media is the ability to connect and share information with anyone on Earth (or multitudes of people) as long as they also use social media (Silver, n.d.).

A Brief History of Social Media

Social media has a history dating back to the 1970s (Ries 2016). ARPANET, which first came online in 1969, had by the late 1970s developed a rich cultural exchange of non-government/business ideas and communication, as clearly evidenced by ARPANET#Rules and etiquette's "A 1982 handbook on computing at MIT's AI Lab stated regarding network etiquette," and fully met the current definition of the term "social media" found in this article. Usenet, which arrived in 1979, was beat by a precursor of the electronic bulletin board system (BBS) known as Community Memory in 1973. True electronic bulletin board systems arrived with the Computer Bulletin Board System in Chicago, which first came online on 16 February 1978. Before long, most major cities had more than one BBS running on TRS-80, Apple II, Atari, IBM PC, Commodore 64, Sinclair, and similar personal computers ('Social Media - Wikipedia', n.d.).

The IBM PC was introduced in 1981, and subsequent models of both Mac computers and PCs were used throughout the 1980s. Multiple modems, followed by specialized telecommunication hardware, allowed many users to be online simultaneously. Compuserve, Prodigy and AOL were three of the largest BBS companies and were the first to migrate to the Internet in the 1990s. Between the mid-1980s and the mid-1990s, BBSes numbered in the tens of thousands in North America alone (Edwards 2016). Message forums (a specific structure of social media) arose with the BBS phenomenon throughout the 1980s and early 1990s. When the Internet proliferated in the mid-1990s, message forums migrated online, becoming Internet forums, primarily due to cheaper per-person access as well as the ability to handle far more people simultaneously than telco modem banks ('Social Media - Wikipedia', n.d.).

GeoCities was one of the Internet's earliest social networking websites, appearing in November 1994, followed by Classmates in December 1995, Six Degrees in May 1997, Open Diary in October 1998, LiveJournal in April 1999, Ryze in October 2001, Friendster in March 2002, LinkedIn in May 2003, hi5 in June 2003, MySpace in August 2003, Orkut in January 2004, Facebook in February 2004, Yahoo! 360° in March 2005, Bebo in July 2005, Twitter in July 2006, Tumblr in February 2007, and Google+ in July 2010 ('December 1995: Classmates - Then and Now: A History of Social Networking Sites - Pictures - Cbs News', n.d.; 'History and Different Types of Social Media', n.d.; Ortutay 2012).

2.1.2 Popular Networking Websites of the Social Media

It has been estimated that some 81% of Americans used social media as of 2017, and increasingly so. Over one-fifth of an individual's online time is spent on social media, according to one estimate. In 2005, the percentage of adults using social media was around 5%. Globally, there are roughly 1.96 billion social media users. That number is expected to rise to 2.5 billion by the end of 2018. Other estimates are even higher (Silver, n.d.). According to the Pew Research Center (2018), social media users tend to be younger (some 90% of people ages 18 to

29 used at least one form of social media), better educated and relatively wealthy (earning over \$75,000 per year). The United States and China lead the list of social media usage ('Leading Global Social Networks 2018 | Statistic' 2018): Facebook (2.167 billion users as of January 2018), YouTube (1.5B), WhatsApp (1.3B), Facebook Messenger (1.3B), WeChat (980M), QQ (843M), Instagram (800M), Tumblr (794M), QZone (568M), Sina Weibo (376M), Twitter (330M), Baidu Tieba (300M), Skype (300M), LinkedIn (260M), Viber (260M), Snapchat (255M), Reddit (250M), LINE (203M), Pinterest (200M), YY (117M).

Different websites and applications that serves for social media are dedicated to different types of communication and different content. A short description is available in next sections for most popular social medias (Rouse 2016).

Facebook

is a popular free social networking website that allows registered users to create profiles, upload photos and video, send messages and keep in touch with friends, family and colleagues. According to statistics from the Nielsen Group, Internet users within the United States spend more time on Facebook than any other website.

Twitter

is a free microblogging service that allows registered members to broadcast short posts called tweets. Twitter members can broadcast tweets and follow other users' tweets by using multiple platforms and devices.

Google+

is Google's social networking project, designed to replicate the way people interact offline more closely than is the case in other social networking services. The project's slogan is "Real-life sharing rethought for the web."

Wikipedia

is a free, open content online encyclopedia created through the collaborative effort of a community of users known as Wikipedians. Anyone registered on the site can create an article for publication; registration is not required to edit articles. Wikipedia was founded in January of 2001.

LinkedIn

is a social networking site designed specifically for the business community. The goal of the site is to allow registered members to establish and document networks of people they know and trust professionally.

Reddit

is a social news website and forum where stories are socially curated and promoted by site members. The site is composed of hundreds of sub-communities, known as "subreddits." Each subreddit has a specific topic such as

technology, politics or music. Reddit site members, also known as, “redditors,” submit content which is then voted upon by other members. The goal is to send well-regarded stories to the top of the site’s main thread page.

Pinterest

is a social curation website for sharing and categorizing images found online. Pinterest requires brief descriptions but the main focus of the site is visual. Clicking on an image will take you to the original source, so, for example, if you click on a picture of a pair of shoes, you might be taken to a site where you can purchase them. An image of blueberry pancakes might take you to the recipe; a picture of a whimsical birdhouse might take you to the instructions.

2.1.3 Common Social Media Features

Today, there are scores of social media site. They provide different services, have different fan followings and enjoy very distinct identity. Yet, all of them share some common characteristics (Sunil 2017). Here are some key features of social media sites:

Provide free web space:

Members of these sites don’t need to own or share web servers. They can publish their content on the free space provided by these sites.

Provide free web address:

Members are allotted a unique web address that becomes the web identity of an individual or a business. It can be used to identify, connect and share content.

Ask members to build profiles:

These sites require members to build their profiles. Information entered in the profiles is used to connect friends and contacts, and build networks that connect people with similar likes and interests across the world.

Encourage members to upload content:

These sites allow members to upload text messages, photographs, audio and video files. All posts are published in in descending order with the last post coming first. Most important, all content is published in real time, and can be read, viewed or shared instantly.

Allow members to build conversations:

Members can browse content and comment upon it. By doing so, social media sites allow members to engage in conversations that increase engagement.

Allow live chats:

Several social media sites have chat clients that enable members to chat with each other in real time.

Direct Messaging facility:

Several social media sites provide direct messaging facility to their members. This allows members to send private messages, which can be read or viewed only by those for whom the message is intended.

Provide tagging alerts:

Most social media sites alert members through e-mail or in site notifications whenever they are tagged in a message or in a photograph.

Enable members to create unique pages:

On some social media sites, members can create theme-based pages. The pages can then be used to post articles or photographs related to a theme. The pages can also be used to promote businesses (user accounts; profile pages; friends, followers, groups, so on).

2.1.4 Social Media Marketing for Start up Women

Goals

A really good article about social media strategy was written by Alex York (2018). He pointed out that the most important thing to drive your business is to follow your goals constantly. It even helps if you can write down these goals to ensure that these are more defined and realistic.

Goal setting is a staple of all marketing and business strategies. Social media is no exception. Of course, with a range of social capabilities, it can be difficult to determine exactly what your objectives should be. For guidance, here are some common social media goals to consider:

- **Increase brand awareness:** To create authentic and lasting brand awareness, avoid a slew of promotional messages. Instead, focus on meaningful content and a strong brand personality through your social channels.
- **Higher quality of sales:** Digging through your social channels is nearly impossible without monitoring or listening to specific keywords, phrases or hashtags. Through more efficient social media targeting, you reach your core audience much faster.
- **Drive in-person sales:** Some retailers rely on social media marketing efforts to drive in-store sales. Is your brand promoting enough on social to reward those who come to you? What about alerting customers to what's going on in your stores?
- **Improve ROI:** There's not a brand on social media that doesn't want to increase its return on investment. But on social, this goal is specific to performing a thorough audit of your channels and ensuring cost of labor, advertisements and design stay on track.

- **Create a loyal fanbase:** Does your brand promote user-generated content? Do your followers react positively without any initiation? Getting to this point takes time and effort with creating a positive brand persona on social.
- **Better pulse on the industry:** What are your competitors doing that seems to be working? What strategies are they using to drive engagement or sales? Having a pulse on the industry could simply help you improve your efforts and take some tips from those doing well.

Audience

We have a lot of opportunities and choices where to post our products. To choose one or several of them we must ask ourselves: "What is our target group?". When we have the answer we can follow the statistical demographics data of people using different social media:

- **Facebook's** most popular demographics include:
 - Women users (89%)
 - 18-29 year olds (88%)
 - Urban- and rural-located users (81% each)
 - Those earning less than \$30,000 (84%)
 - Users with some college experience (82%)
- **Instagram's** most popular demographics include:
 - Women users (38%)
 - 18-29 year olds (59%),
 - Urban-located users (39%)
 - Those earning less than \$30,000 (38%)
 - Users with some college experience (37%)
- **Twitter's** most popular demographics include:
 - Women users (25%)
 - 18-29 year olds (36%)
 - Urban-located users (26%)
 - Those earning \$50,000-\$74,999 (28%)
 - Users with college experience or more (29%)

Similar products

Before you start creating content it's really smart to investigate your competitors. Do this before the content creation process because you often find new ways to look at content by analyzing what's making your competitors successful. The simplest way to find competitors is through a simple Google search. Look up your most valuable keywords, phrases and industry terms to see who shows up.

Content

For starters, is recommended to create content that fits to your brand's identity. This means you should avoid things like reaching out to your unpopular demographics without a complete strategy in place. The content must be relevant and the published page must not be filled up with advertisements. Online shoppers rather believe the video content than only pictures. If it is possible use prepared themes. Keep content format consistent and simple for your readers to not confuse them.

Do NOT ignore

Social media channels are built as networks. This means their main purpose is to be a space to converse, discuss topics and share content. Your brand can't forget these core elements of "networking" and it takes effort to ensure conversations or engagement opportunities aren't left unattended.

Through social media, you gain respect as a brand by just being present and talking to your audience. That's why social customer care is so important to brands wanting to increase audience awareness. It's all about engagement.

2.2 ACTIVE LEARNING

2.2.1 Creating Social Media Accounts

2.2.1.1 Create a Facebook Account

for Apple
iPhone:

Step 1: Download **FACEBOOK**
program form **APPLE STORE**.

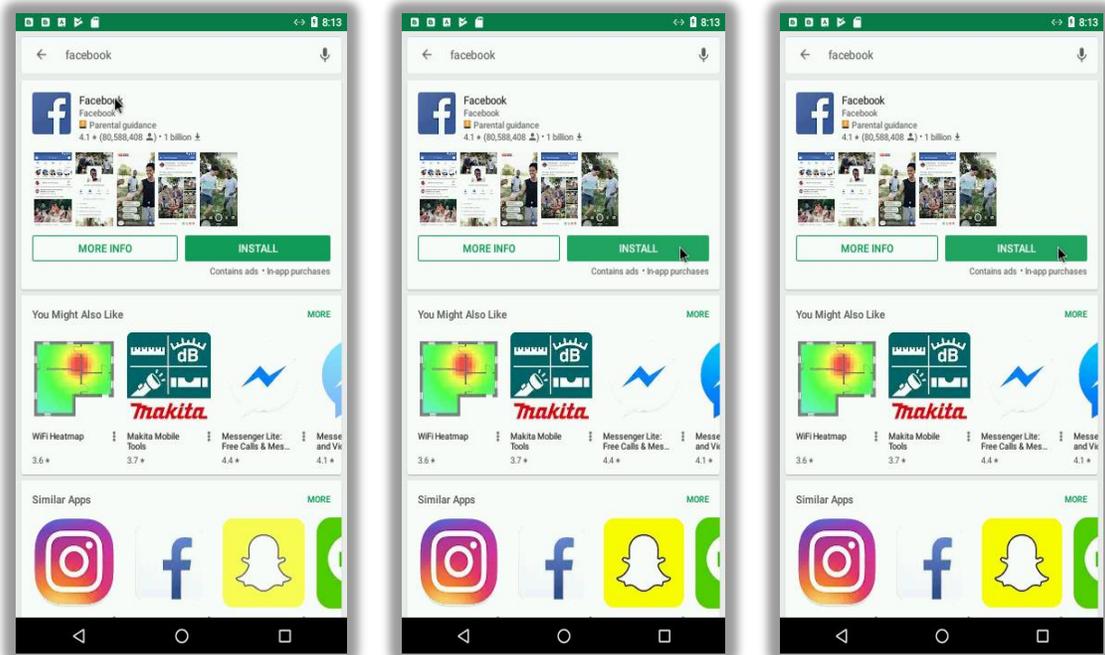


for Android
Phone:

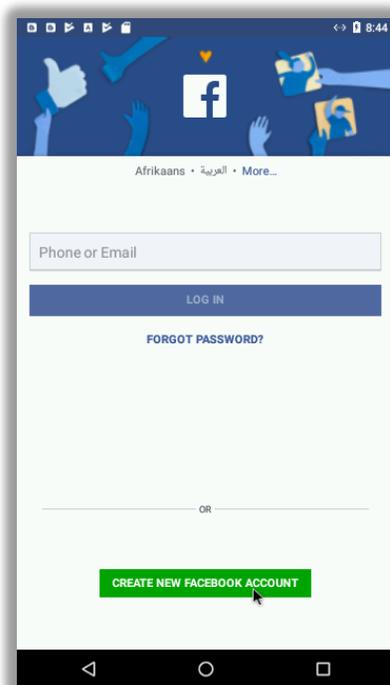
Step 1: Download **FACEBOOK**
program form **GOOGLE PLAY**.



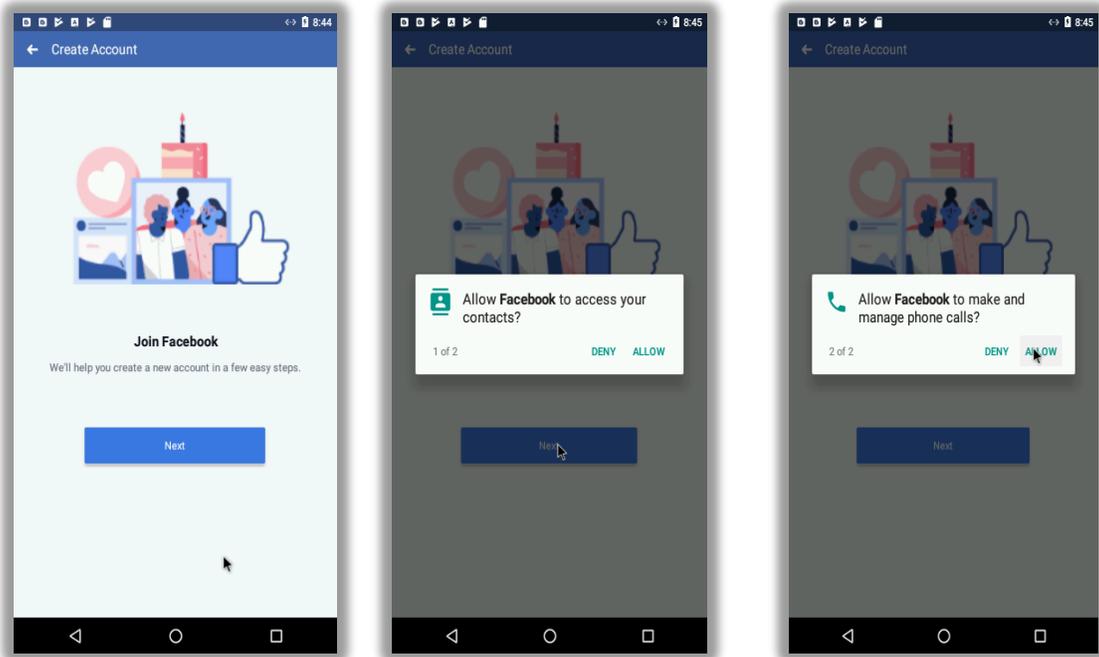
Step 2: In the Search window type in “**FACEBOOK**” and click button **INSTALL**. Then wait for installation to complete.



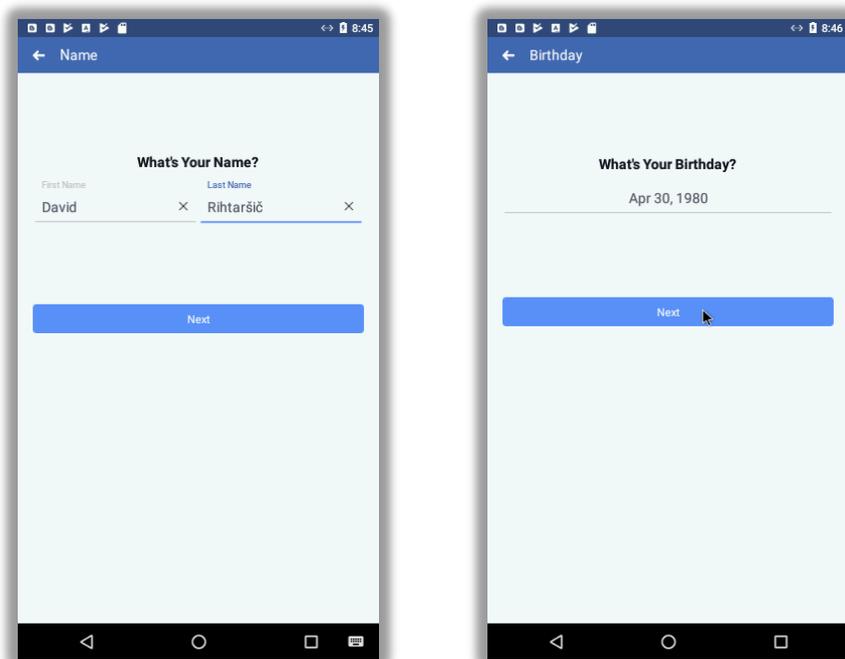
Step 3: Open the Facebook application and click button **CREATE NEW FACEBOOK ACCOUNT**.



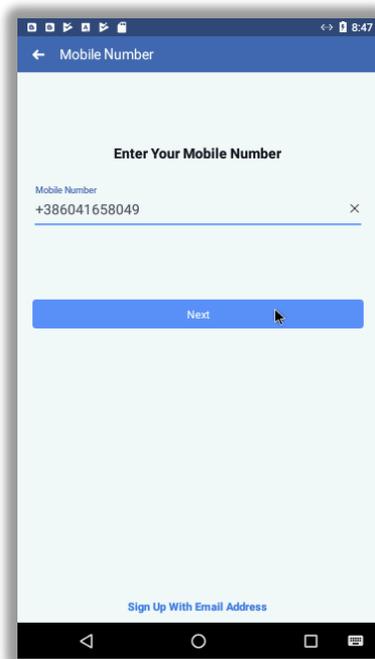
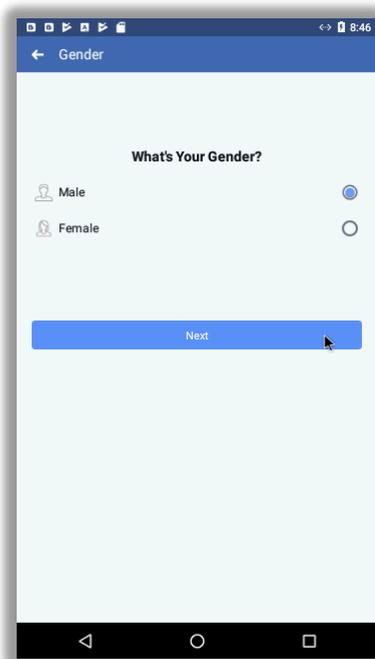
Step 4: Click **NEXT** and **ALLOW** Facebook application to have access to your personal data.



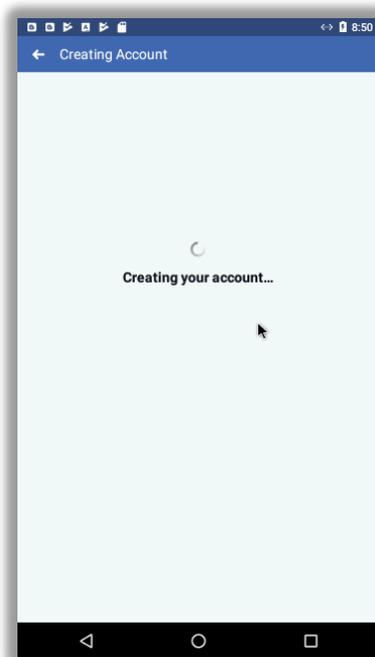
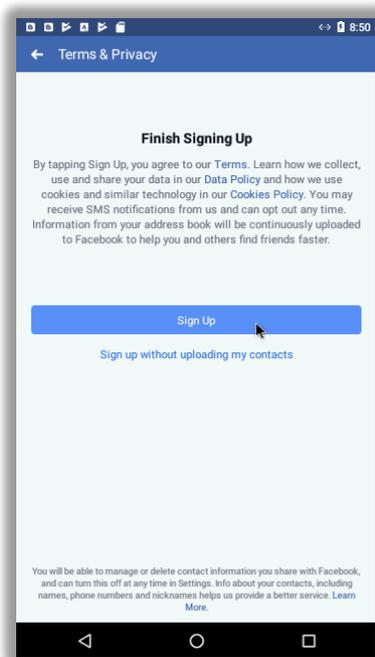
Step 5: Enter your first and last name, date of birth...



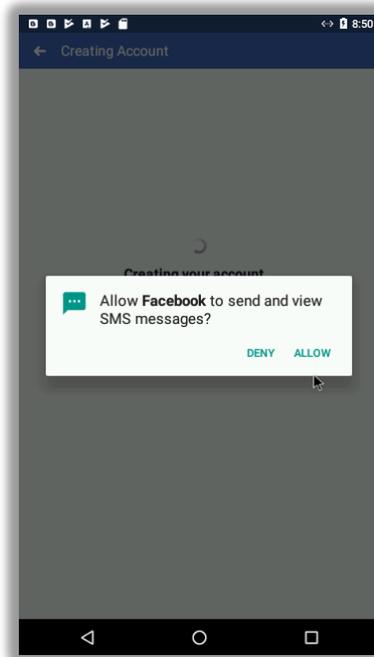
Step 6: ... enter your gender and phone number.



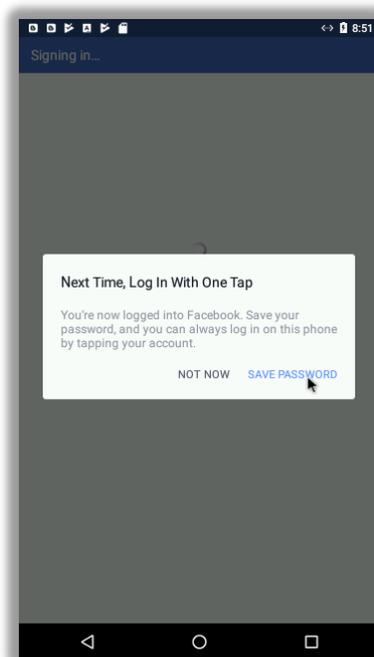
Step 7: Click **SIGN UP** and wait for application to complete creating your account.



Step 8: Now you must setup your Facebook account. First you can **ALLOW** that Facebook can send and view your SMS messages.



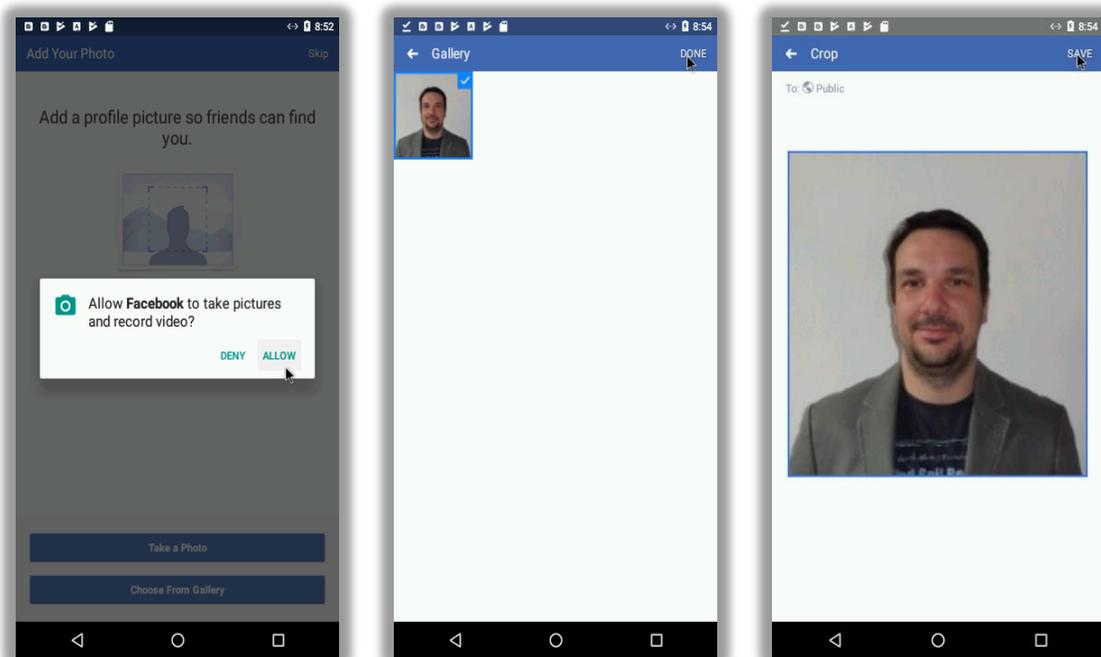
Step 9: Next, you can choose to **SAVE PASSWORD** by application.



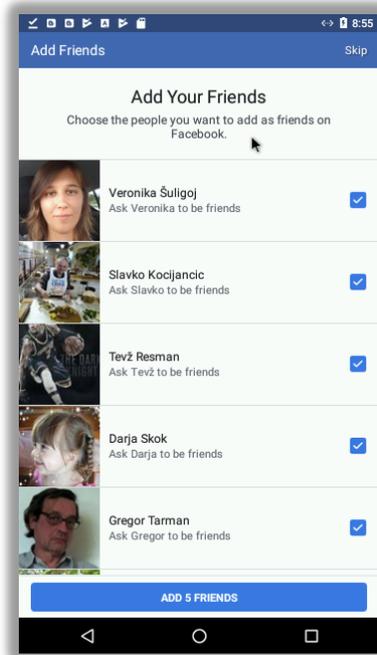
Step 12: You can choose if you want to **ALLOW** Facebook to have access to your photos and other personal data.



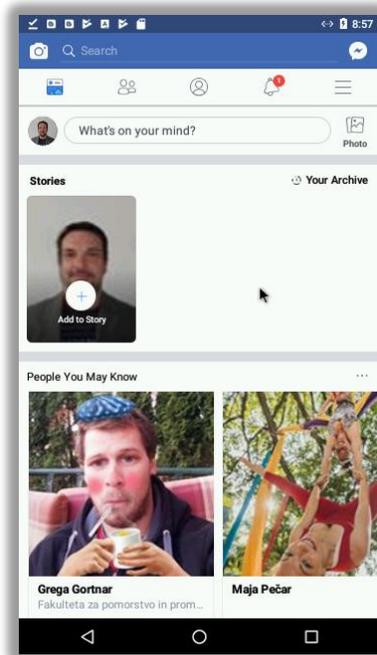
Step 13: Choose your profile picture. You can take the picture with camera or choose picture from gallery.



Step 14: And finally choose your friends and click **ADD FRIENDS** to start social networking...



Step 15: Now your Facebook account basic settings are complete. You should see your profile page.



2.2.1.2 Create an Instagram Account

for Apple
iPhone:

Step 1: Download **INSTAGRAM** program form **APPLE STORE** and follow the steps in next section.

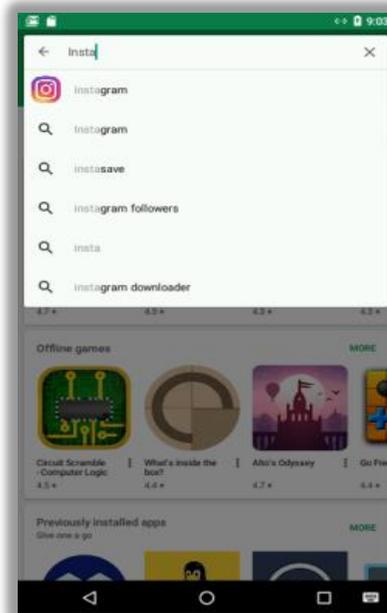
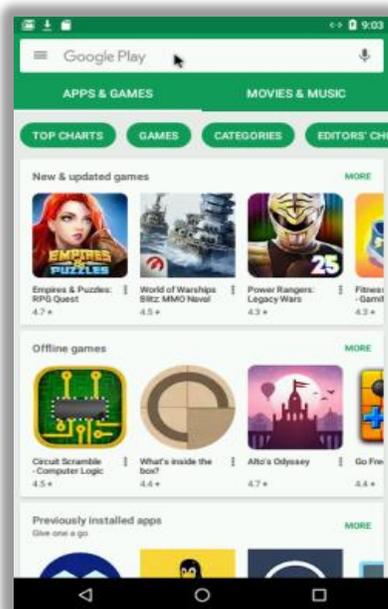


for Android
Phone:

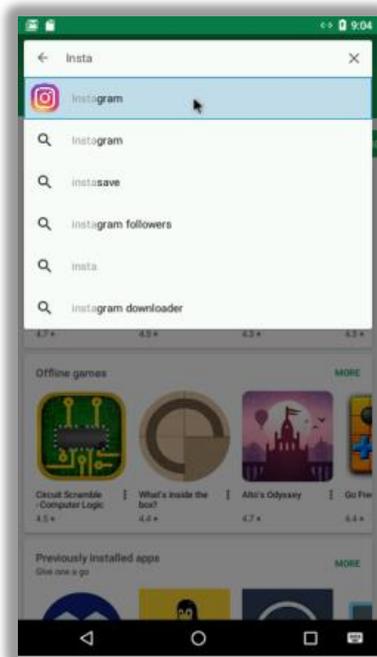
Step 1: Download **INSTAGRAM** program form **GOOGLE PLAY**.



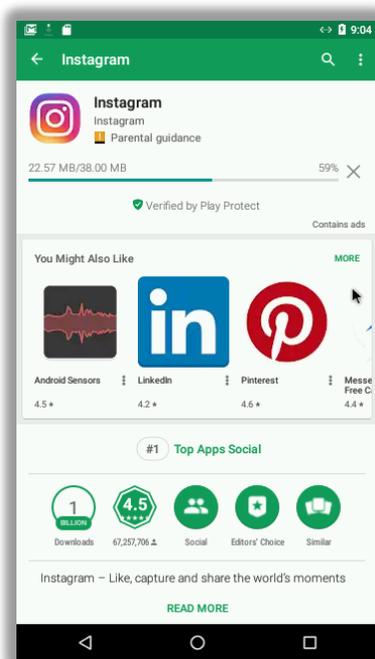
Step 2: Click into **SEARCH** field and type in **INSTAGRAM**.



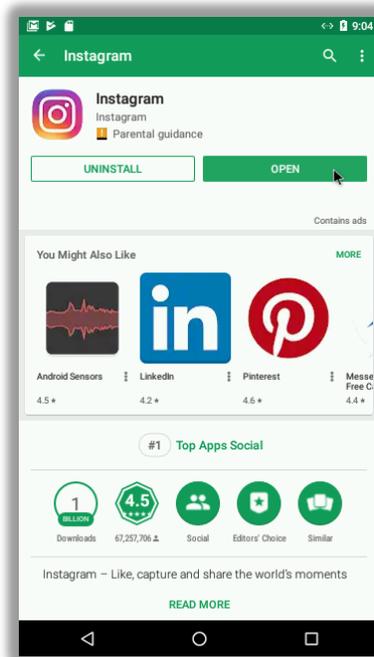
Step 3: Choose *INSTAGRAM*



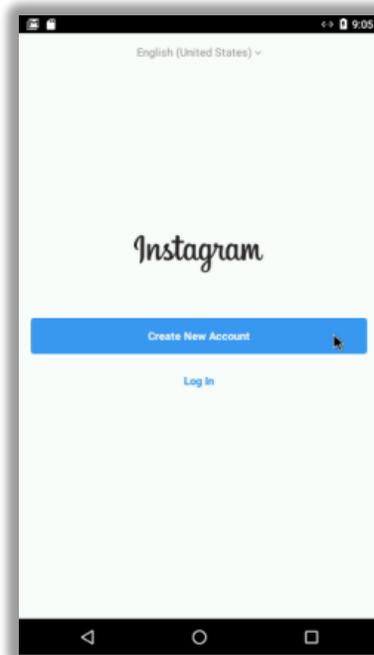
Step 4: Click *INSTALL* and wait for installation process.



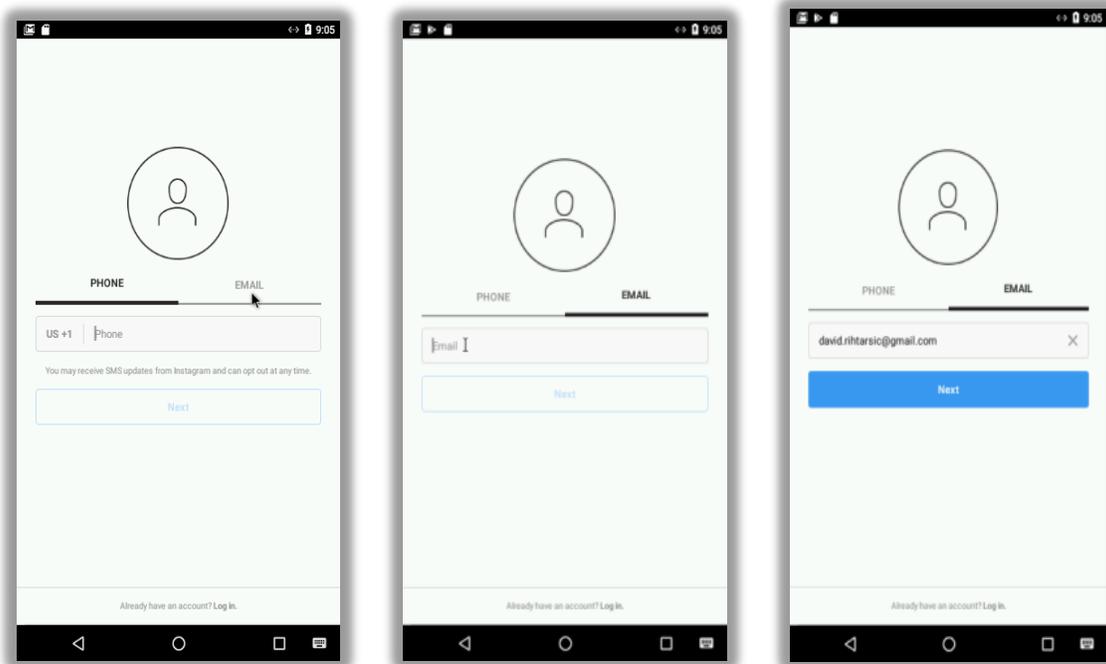
Step 5: Click **OPEN** to open the **INSTAGRAM** program.



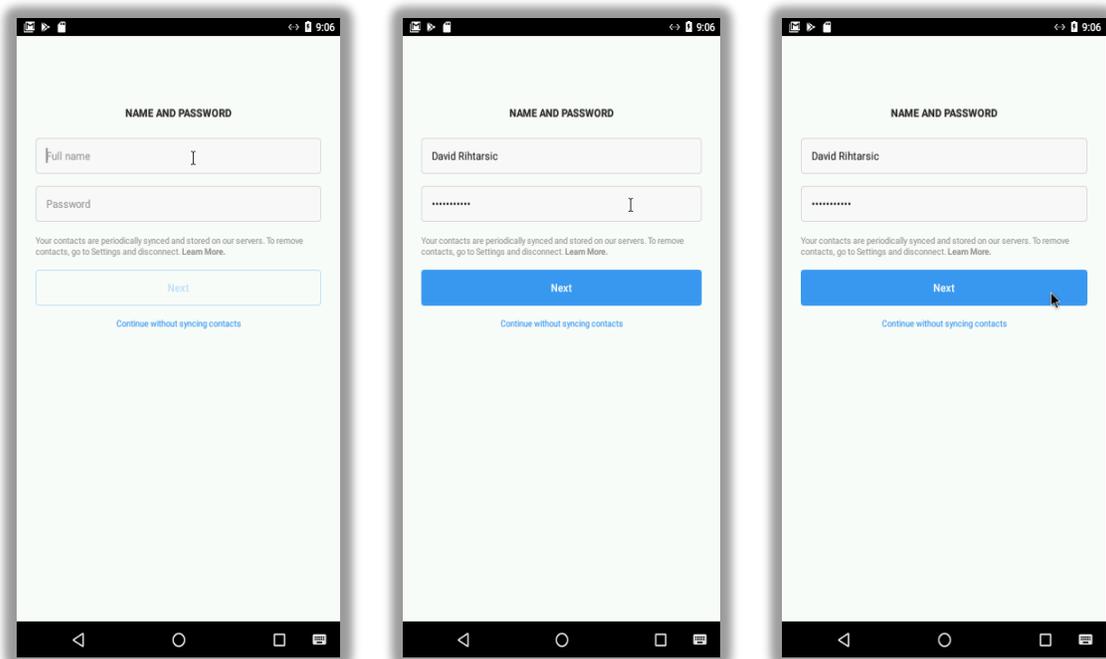
Step 6: Choose **CREATE NEW ACCOUNT**.



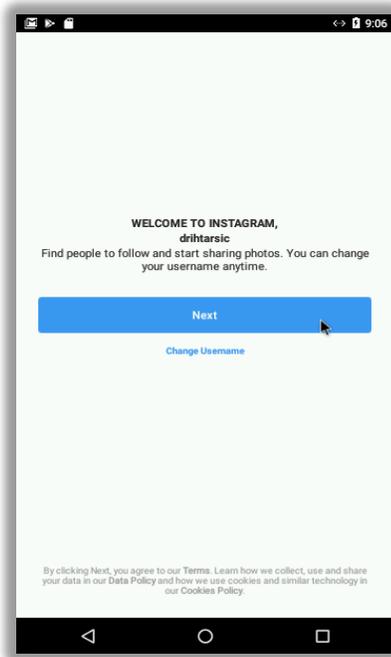
Step 7: Make account with phone number or with email address. Enter phone number or email address and press **NEXT**.



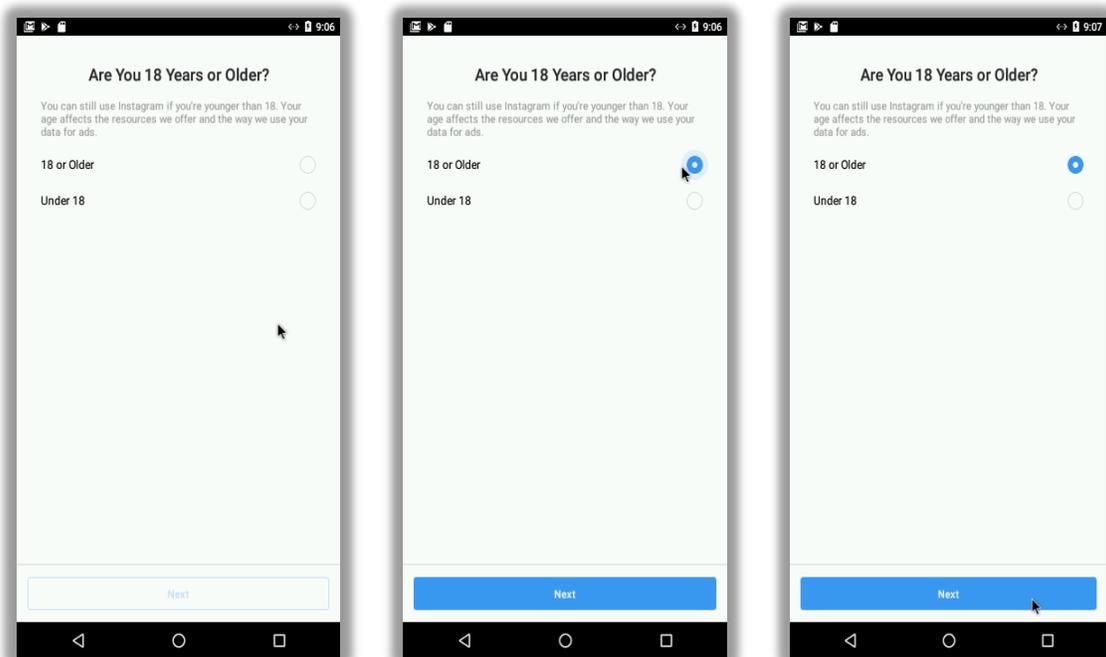
Step 8: Fill in your name and password. Then click **NEXT**. This will be the last step of making the Instagram account before setting up your profile...



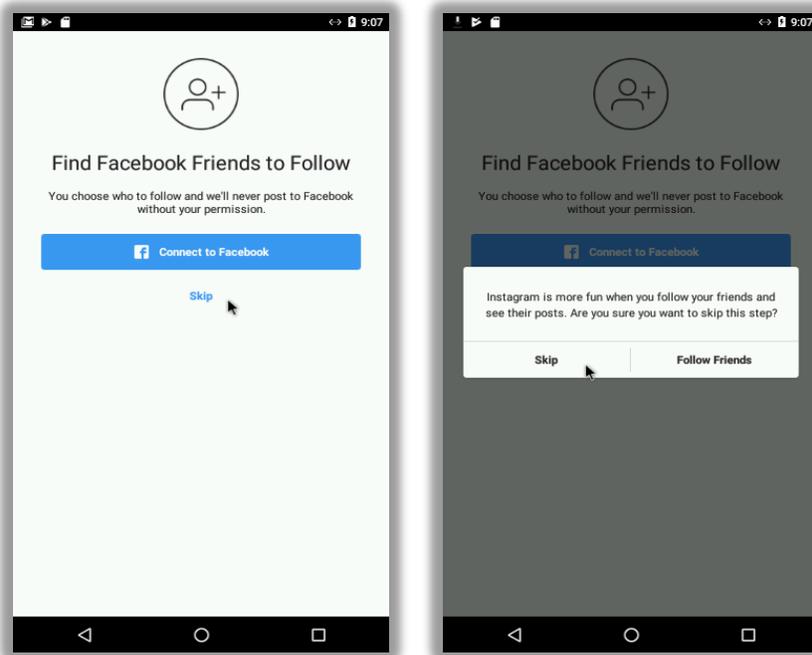
Step 9: To start setting up your **INSTAGRAM** profile click **NEXT**.



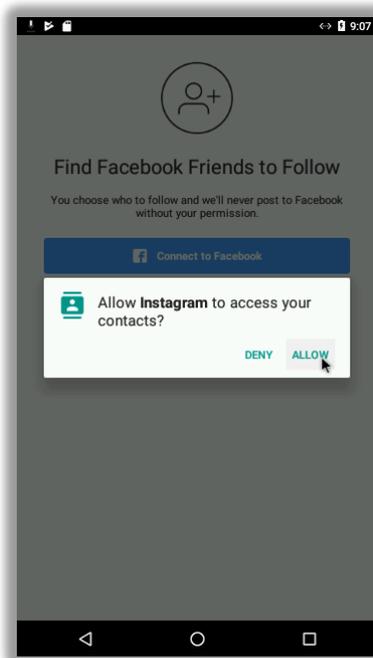
Step 10: Choose your age and click **NEXT**.



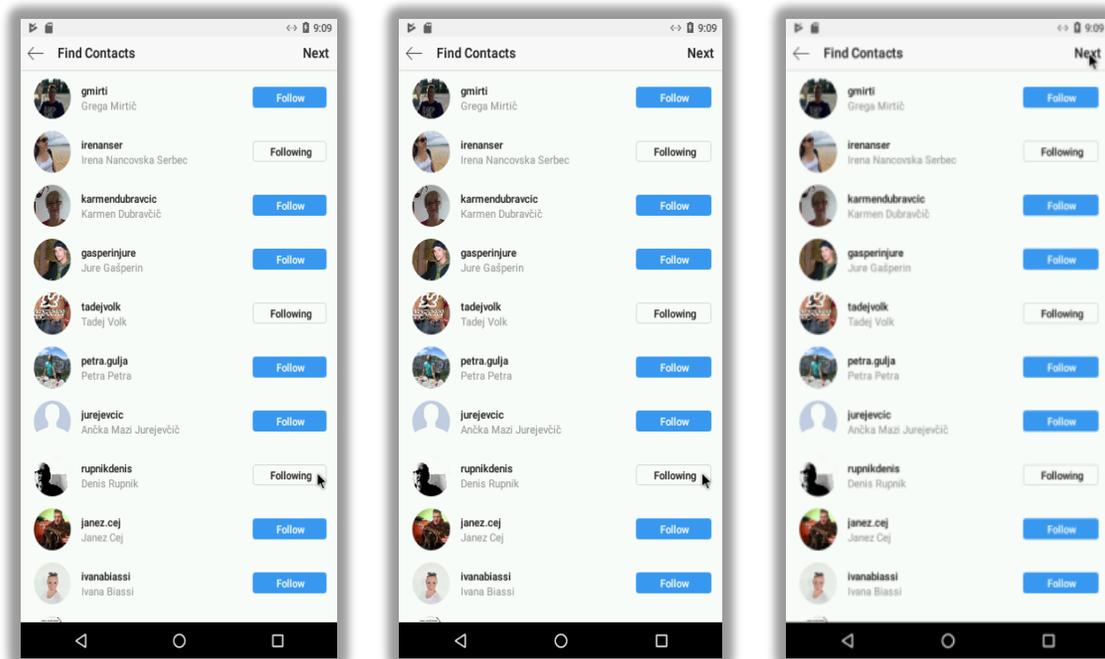
Step 11: It is recommended to find your friends from **FACEBOOK** to follow them, but we will **SKIP** this feature.



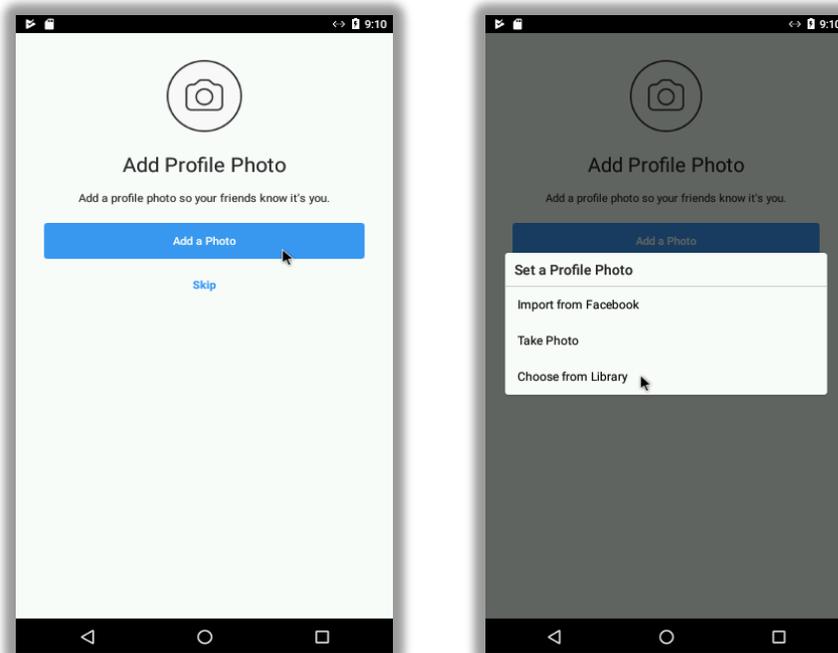
Step 12: Also is recommended to follow your friends from your contacts. To do that you should **ALLOW INSTAGRAM** application to have access to your contact information.



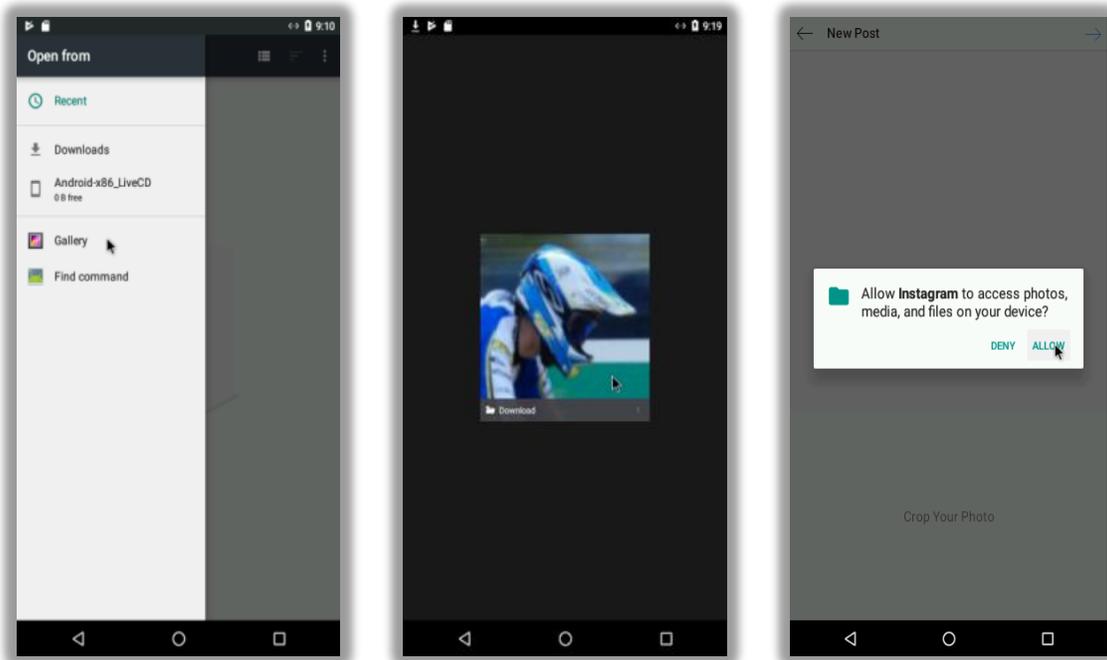
Step 13: Choose relevant contacts to follow their published content. When you are finished press **NEXT**.



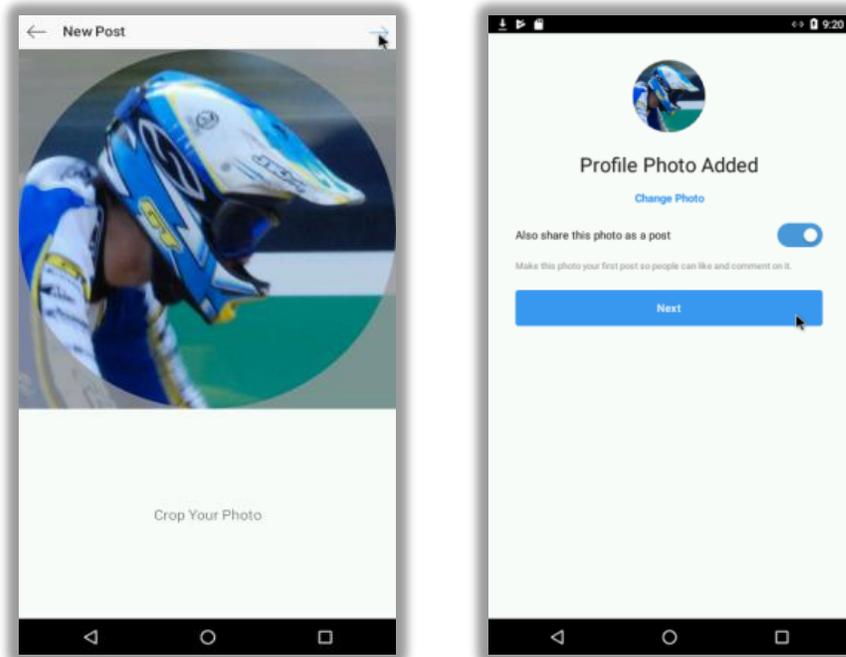
Step 14: click **ADD A PHOTO** to add your profile photo. And choose the source of your profile photo. You can download it from **FACEBOOK**, you **can TAKE A PHOTO** with phones' camera or **CHOOSE A PHOTO FROM LIBRARY**.



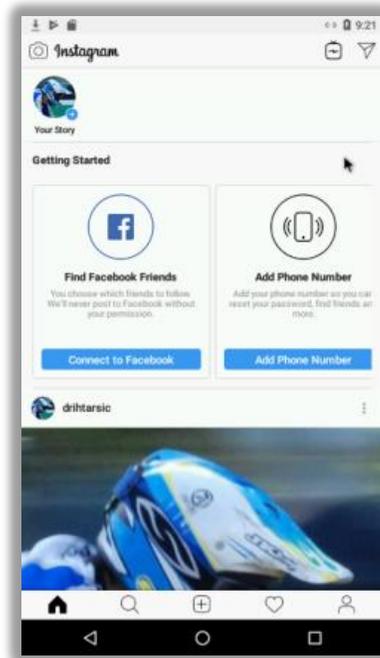
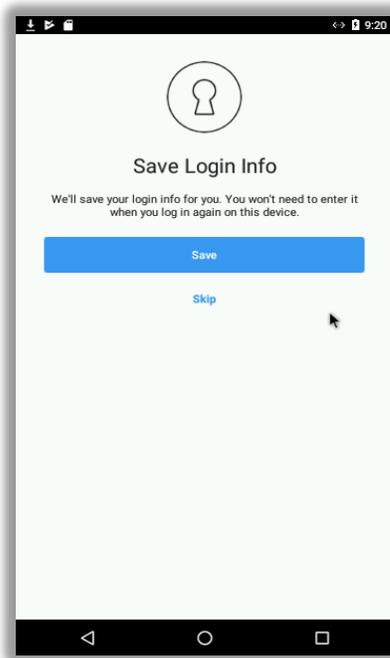
Step 15: We will chose a photo from a **GALLERY** and choose one appropriate. During the selection we have to **ALLOW INSTAGRAM** application to have access to ours photo gallery.



Step 16: Click **NEXT** and confirm chosen profile photo.



Step 17: Save profile data with clicking *SAVE*



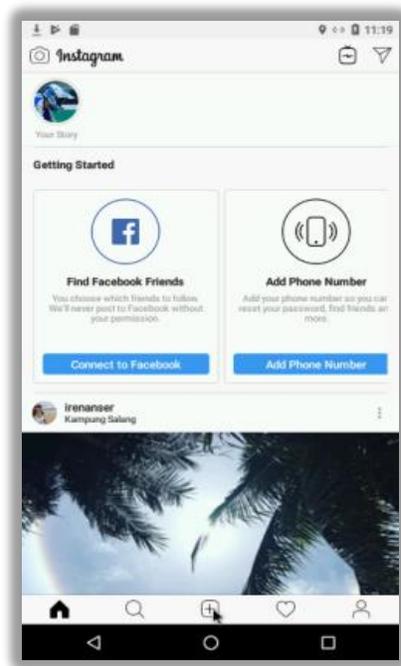
... your *Instagram profile* is complete and you are ready to post.

Follow the steps below to share from Instagram to other social networks

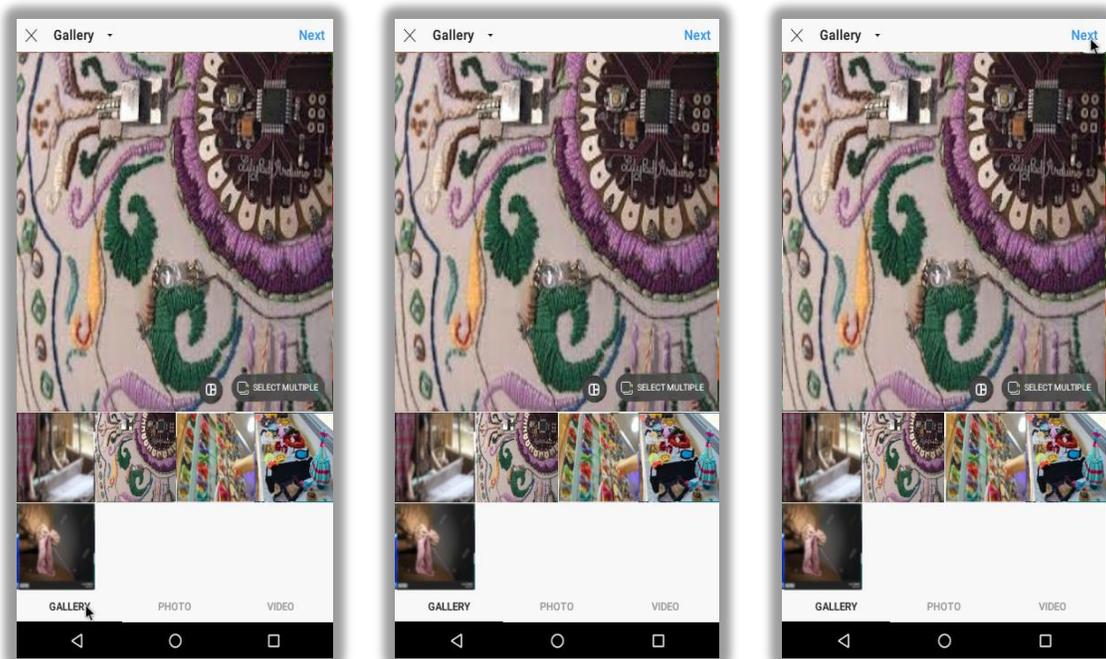
In next exercise we will show:

- how to post a content
- how to share the content with other social networks and
- how to add a content into relevant subject.

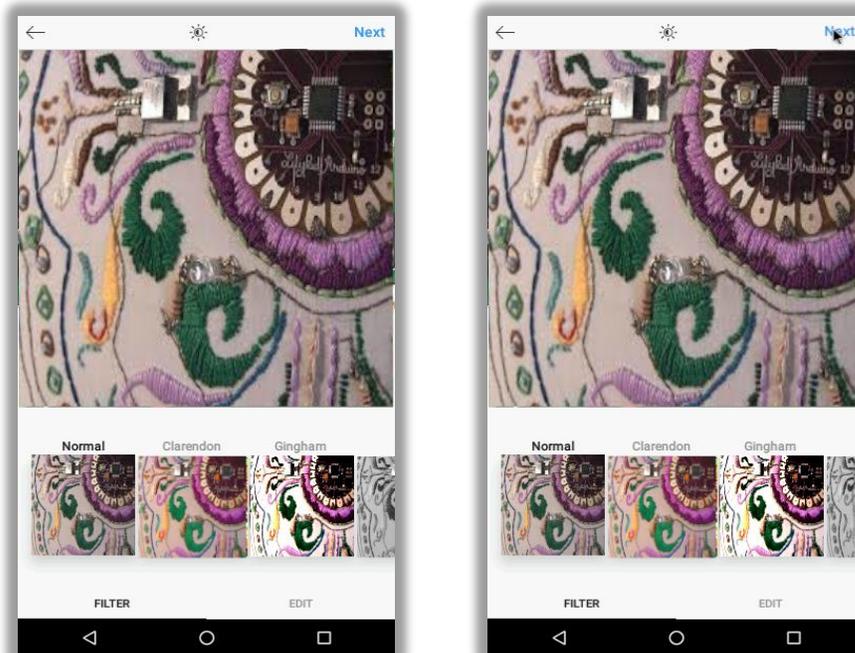
Step 1: To post new content press **CAMERA** sign at the bottom of the screen.



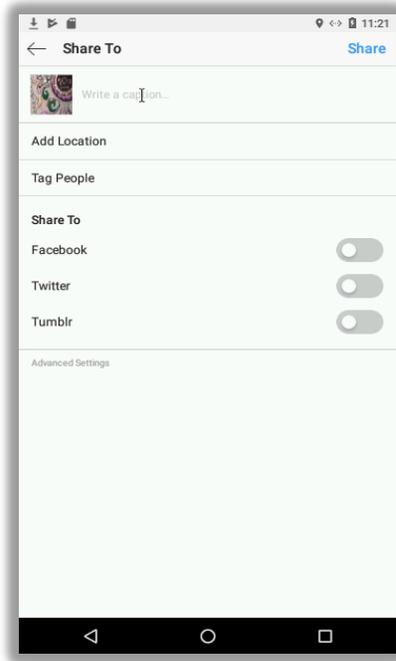
Step 2: You can choose to upload the desired picture from three sources: gallery, photo or video. To insert the photo from your photos click **GALLERY**, choose desired photo and click **NEXT**.



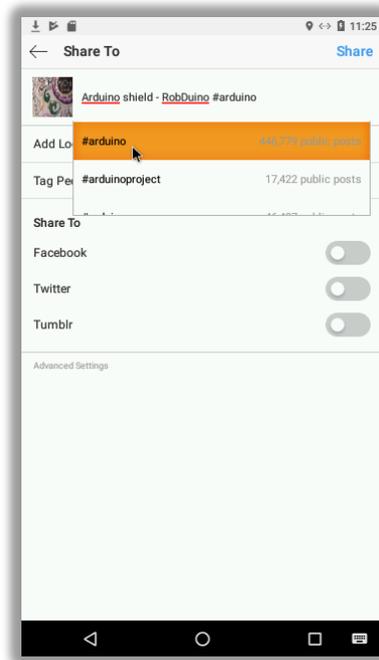
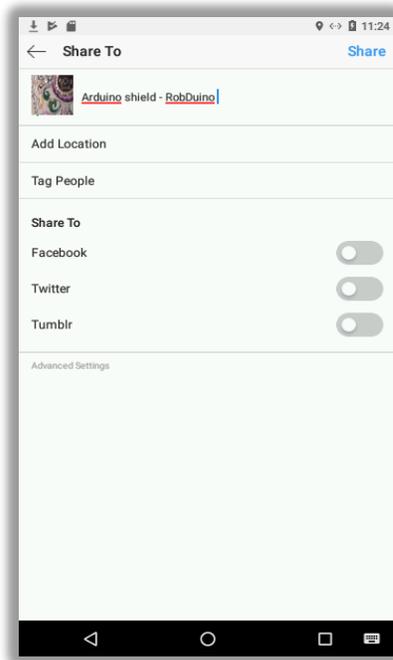
Step 3: If you want to change a photos' look you can apply a filter to it or edit it manually. When you are done press **NEXT**.



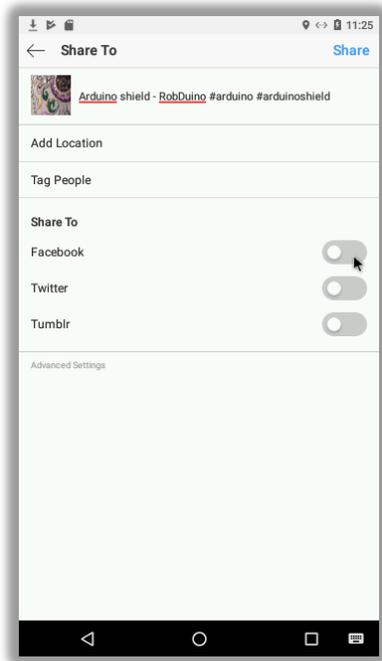
Step 4: Click in the **WRITE A COMMENT** field and write short description of your photo.



Step 5: It is recommended to add a **#hashtag** to your description to include the post into #hashtags' content. It is smart to include #hashtag that already has a lot of followers. Since we post an arduino shield for robotics we include #arduino and arduinoshield. Both #hashtags are followed by several ten-thousand followers.



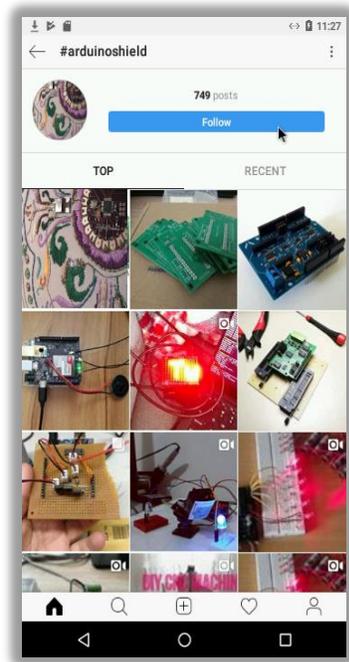
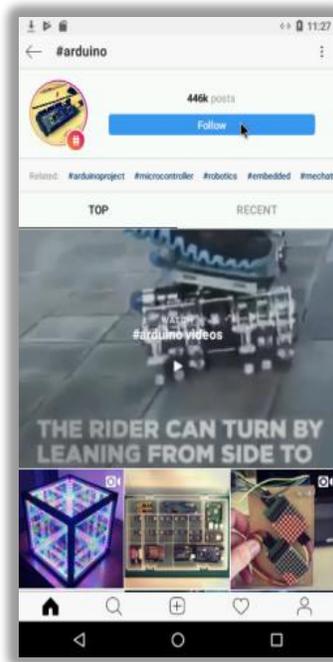
Step 6: To include this post to other social networks check fails under **SHARE TO** section. Finally click **SHARE** at the top right corner.



Step 7: The content is published...



Step 8: ... and also included into selected #hashtag section. You can check it with click on an **#hashtag link**.



2.2.1.3 Create an Twitter Account

for Apple
iPhone:

Step1:Download **TWITTER** program from **APPLE STORE** and follow the steps in next section.

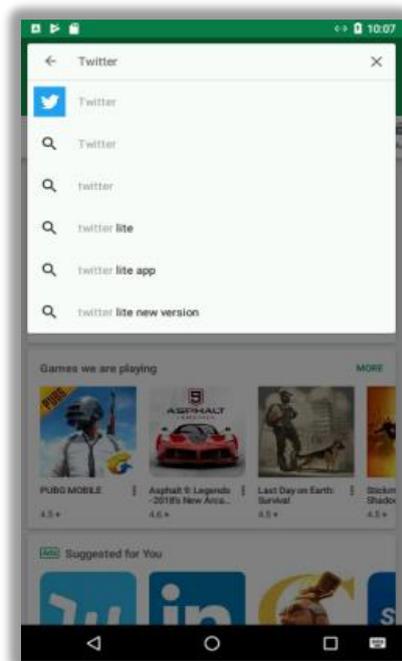


for Android
Phone:

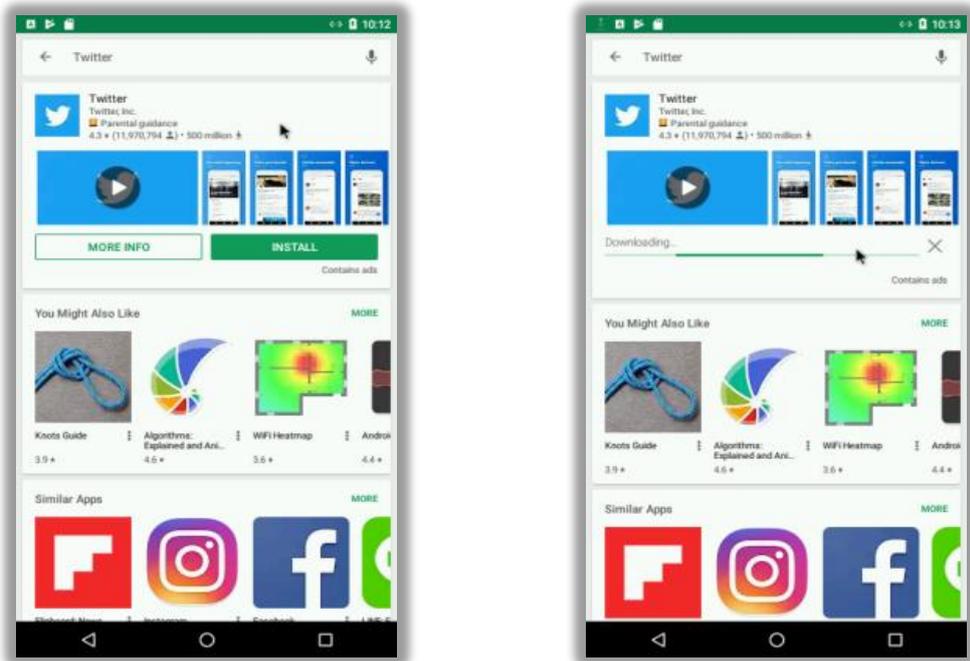
Step 1: Download **TWITTER** program from **GOOGLE PLAY**.



Step 2: Type **TWITTER** in search field.



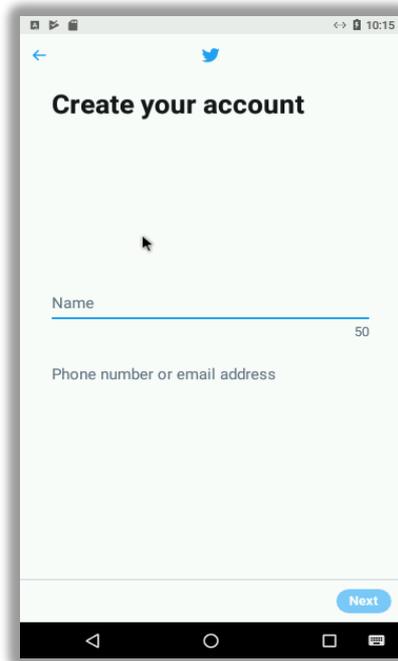
Step 3: Choose **TWITTER** application and click **INSTALL**.



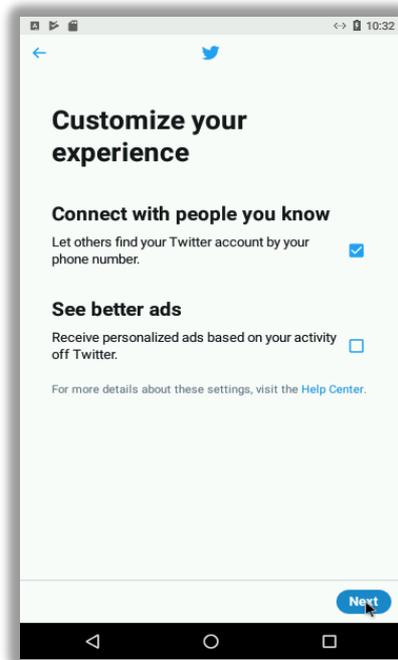
Step 4: Wait for installation to complete and click **OPEN**.



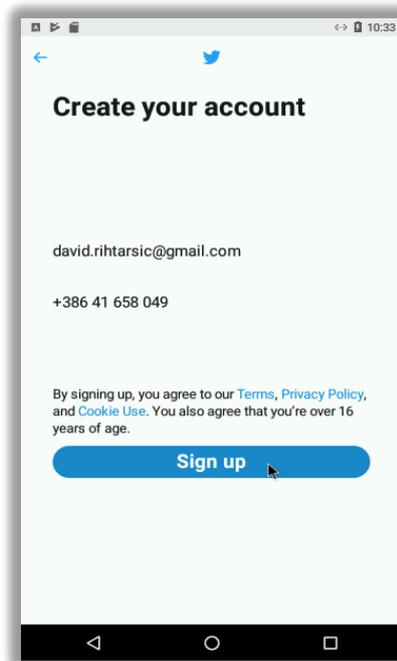
Step 5: Click **GET STARTED** and type in your email address and phone number and click **NEXT**.



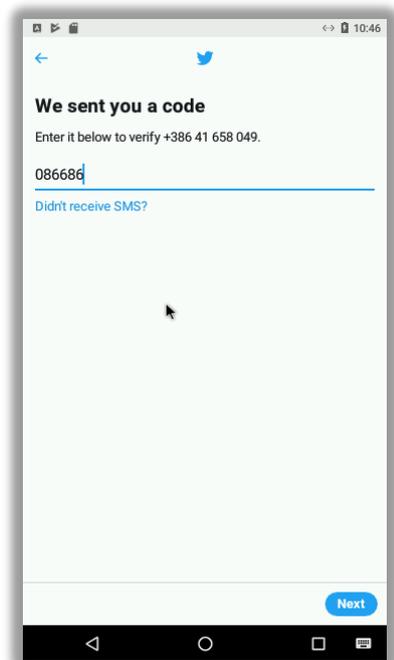
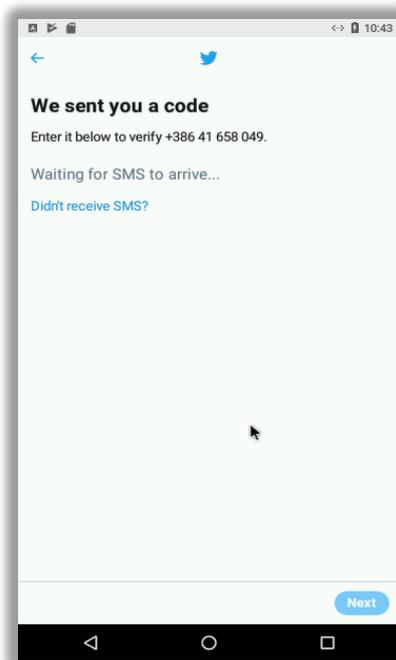
Step 6: Check **CONNECT WITH PEOPLE YOU KNOW** to spread your tweets more efficiently and click **NEXT**.



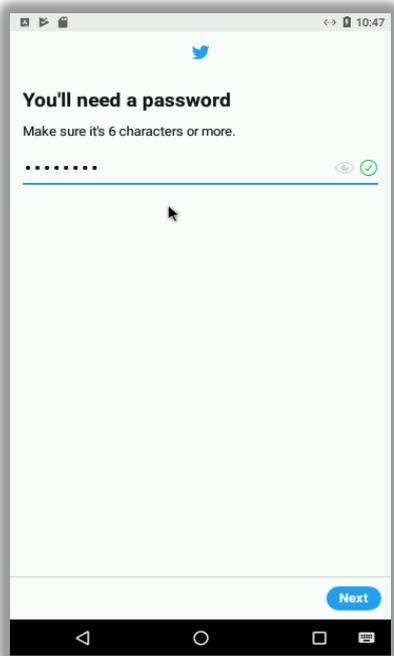
Step 7: Then click **SIGN UP** and wait for SMS confirmation code...



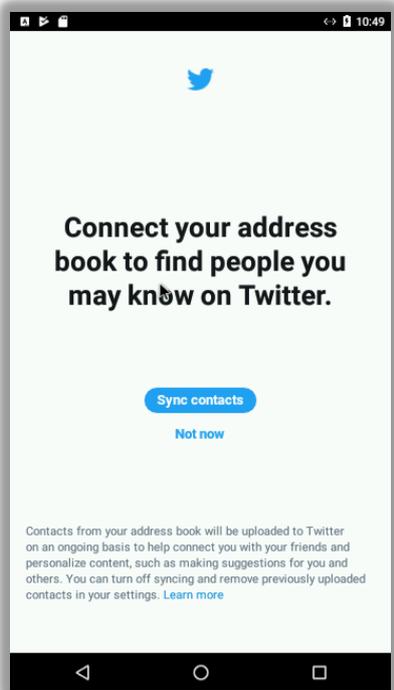
Step 8: Fill in the code received by SMS and click **NEXT**.



Step 9: Fill in (set) the password for twitter account and click **NEXT**.



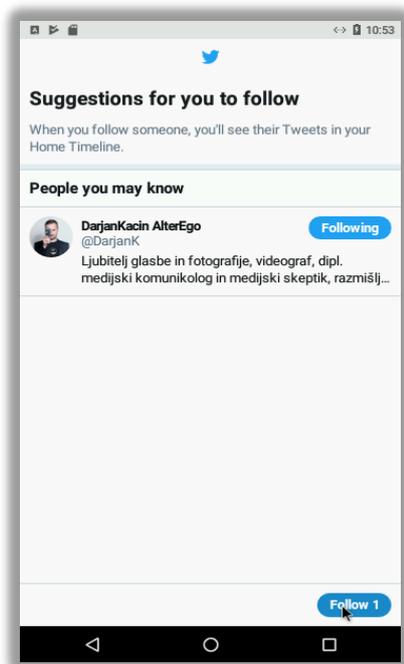
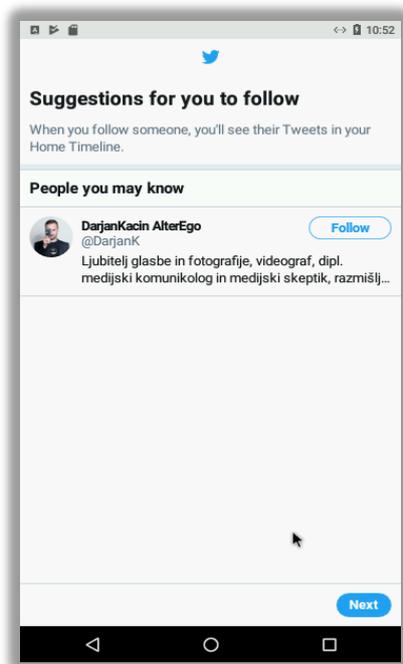
Step 10: We recommended to **SYNC CONTACTS** with twitter account.



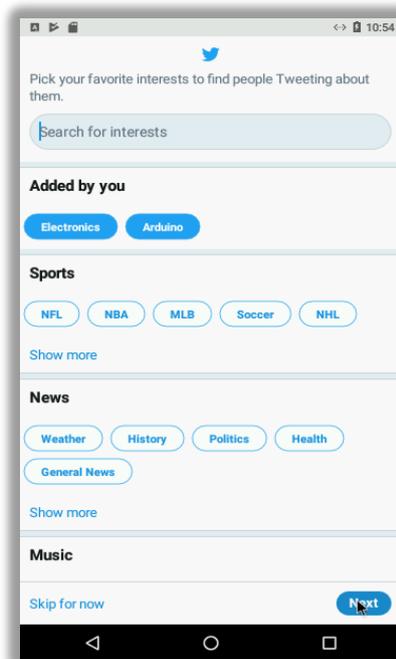
Step 11: And click **ALLOW** to set application permissions.



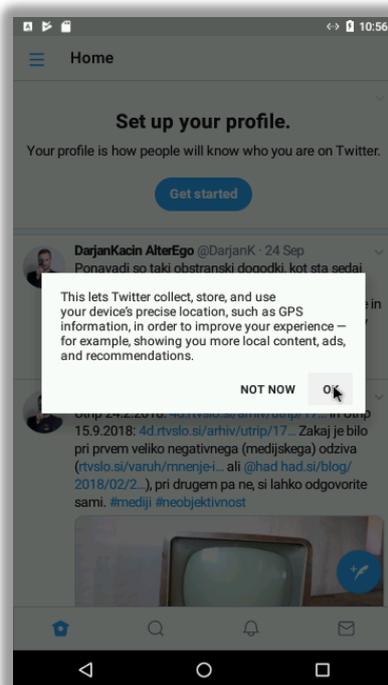
Step 12: Choose people that you would like to follow... and click **NEXT**.



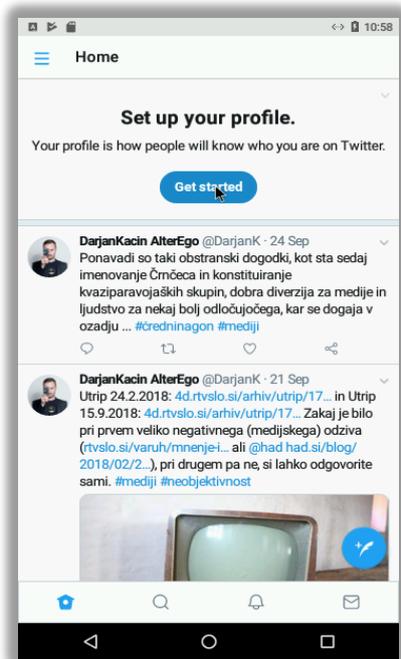
Step 13: Enter your favorite interests... and click **NEXT**.



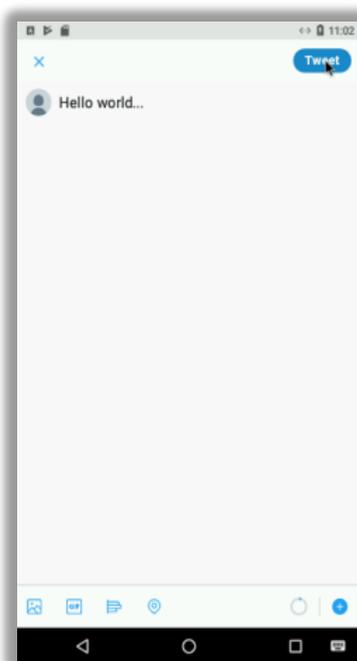
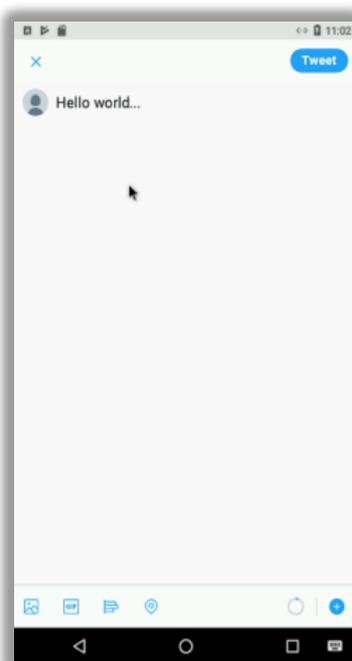
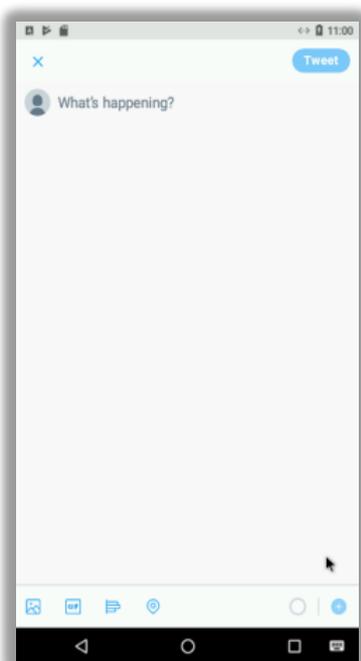
Step 14: You can allow that application have access to GPS (your location) data by clicking **OK** and **ALLOW**.



Step 15: Now your account is ready to tweet. You can write your first tweet by clicking **f** icon.



Step 16: In the field **WHAT'S HAPPENING** you can write content you would like to publish and click **TWEET** button.



Step 17: You will see the tweet in your Home screen.



2.2.2 Use Social Networking Sites

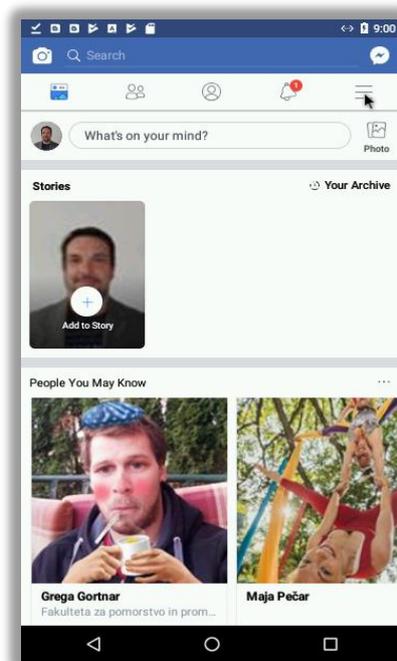
Informing people about your business progress or products is very important job. Many people decide to do so by several social network sites or platforms. By far the most popular is *Facebook* which not needed to be introduced nowadays...

2.2.2.1 Create a Facebook Page

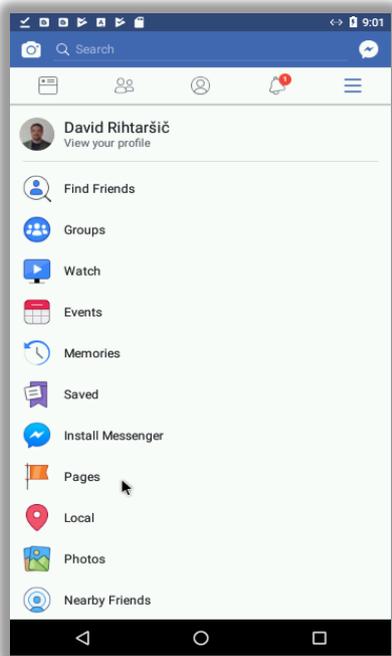
Step 1: Run **FACEBOOK** application, sign in your account...



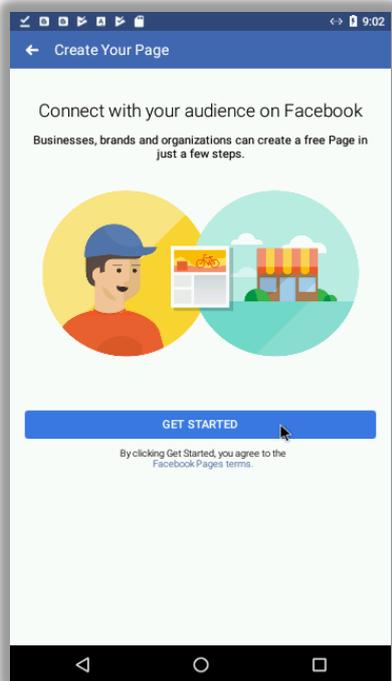
Step 2: Click on **MENU** icon.



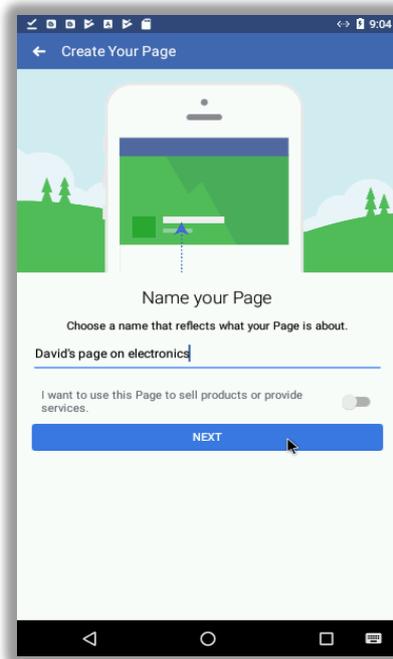
Step 3: Click on button **CREATE PAGE**.



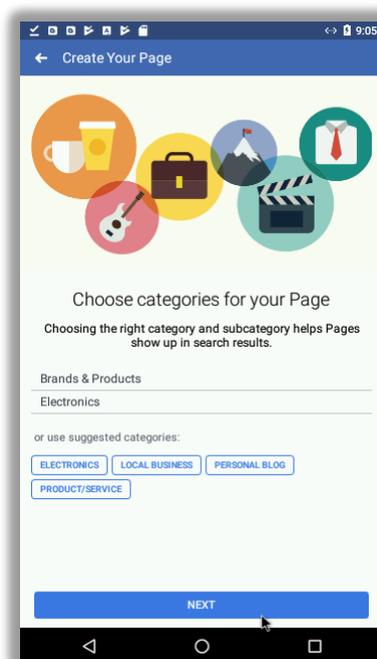
Step 4: Click to **GET STARTED**.



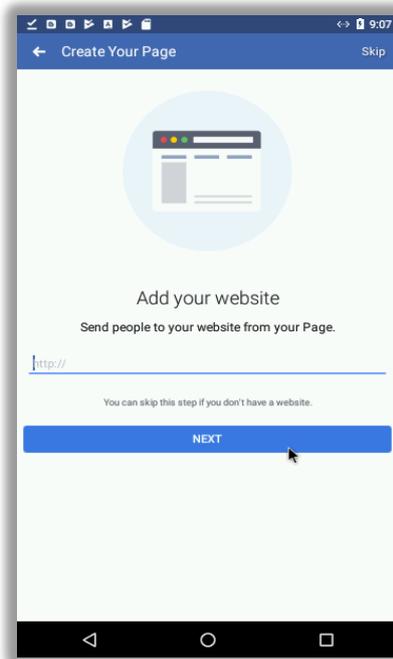
Step 5: Type in a relevant page name and click **NEXT**.



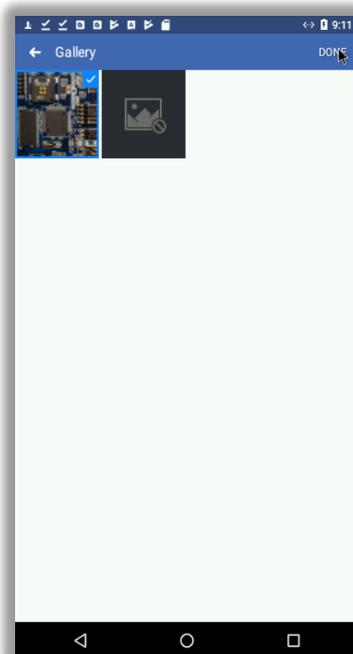
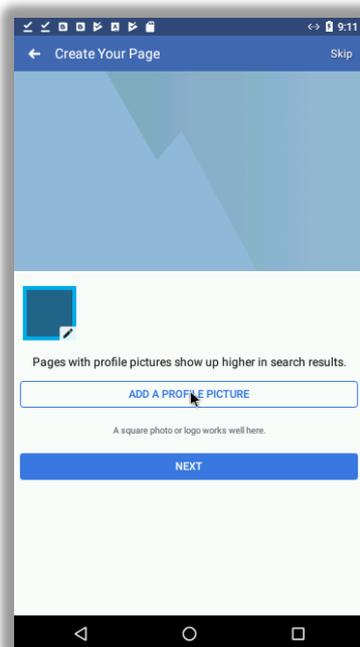
Step 6: Choose some relevant categories and click **NEXT**.



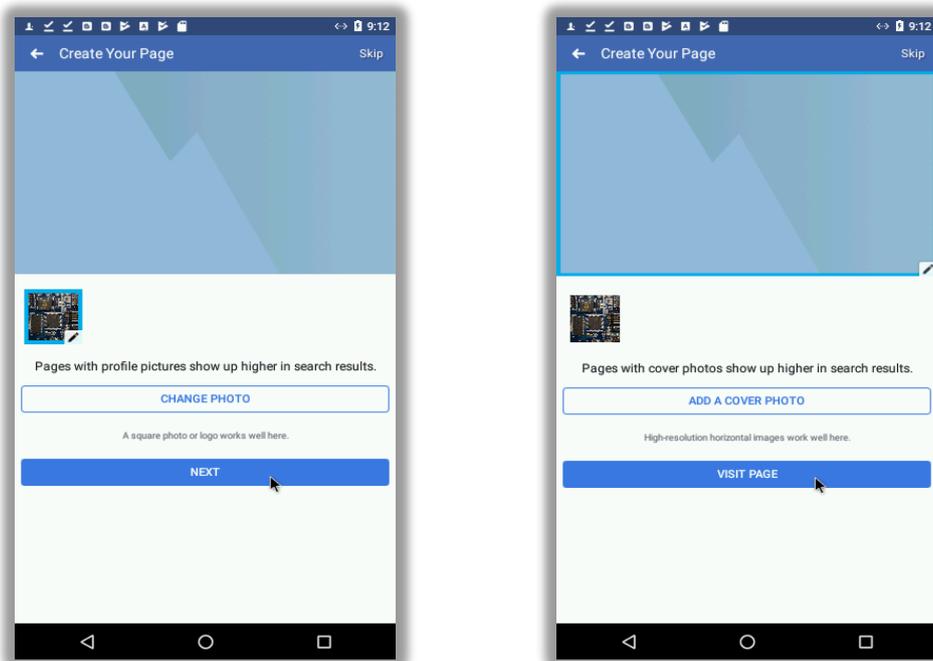
Step 7: You can type an URL of yours homepage to send your visitors to that page (or skip this step) and then click **NEXT**.



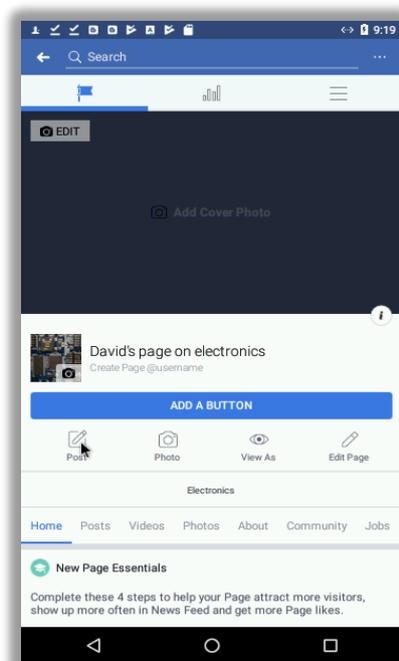
Step 8: Add a profile photo from your gallery by clicking **ADD A PROFILE PHOTO** button, choose photo(s) and click **DONE** and **SAVE**.



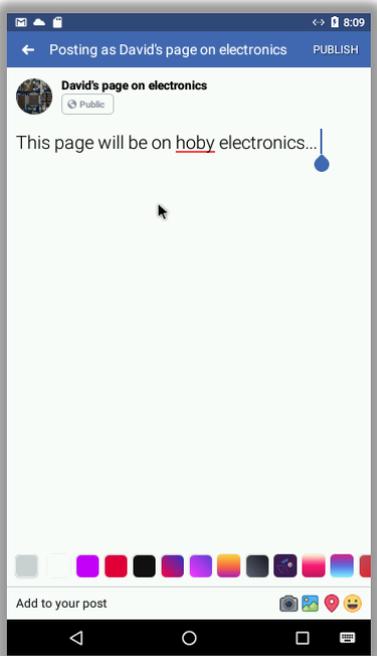
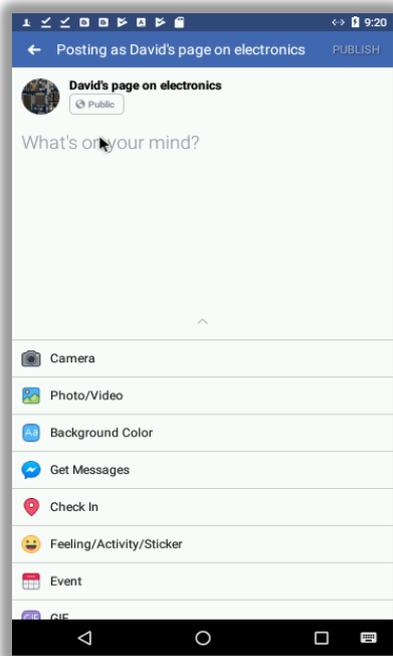
Step 9: Click **NEXT** to continue and click **VISIT PAGE** to go to your Facebook page.



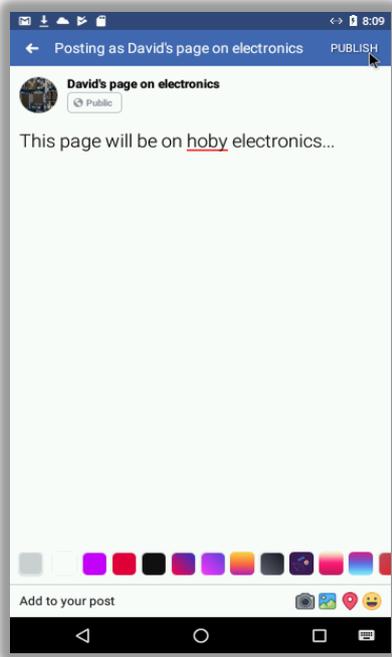
Step 10: To create new post to your Facebook page just click **POST** button.



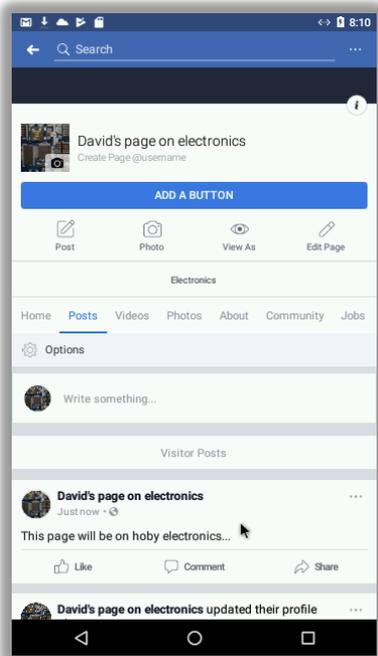
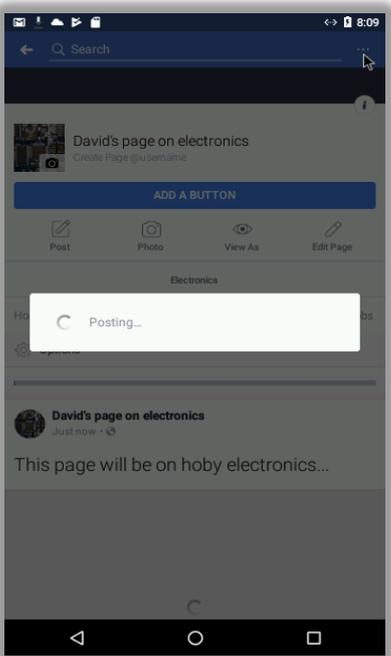
Step 11: Click on text **WHAT'S ON YOUR MIND?** and change the text.



Step 12: After you are done with the content click **PUBLISH**.



Step 13: And your content is published on Facebook page.



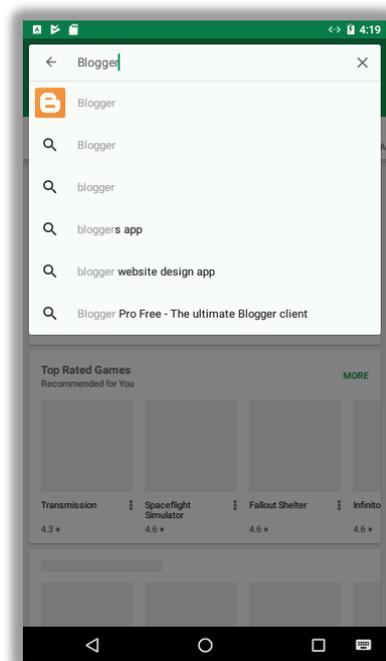
2.2.2.2 Set up a Blog

Before you can begin blogging, you will need to select a platform on which to publish your site. Several free, hosted options exist, such as the very popular WordPress and Blogger. Both of these platforms have apps that will allow users to compose, edit and publish their posts on the go.

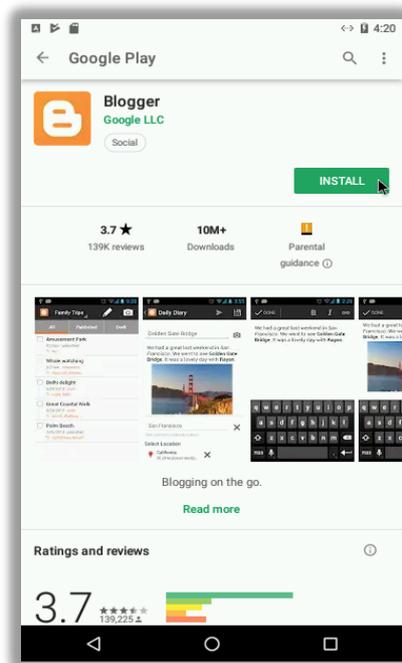
The key difference between Blogger and WordPress is that while Blogger is a little more simple to configure and use, WordPress is easier to customize and to eventually transition over to a self-hosted site when you exceed the bounds of their free offerings. Whichever you choose, there are official apps available for the major mobile platforms.(Bozzo 2014)

In this tutorial we will be using Blogger because of simplicity...

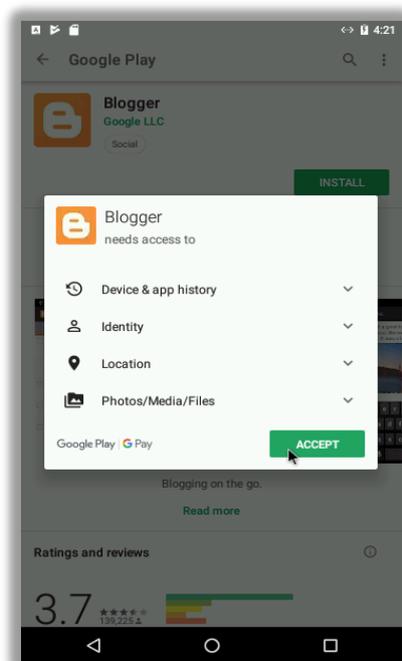
Step 1: Go to **GOOGLE PLAY** Store and search for **BLOGGER**.



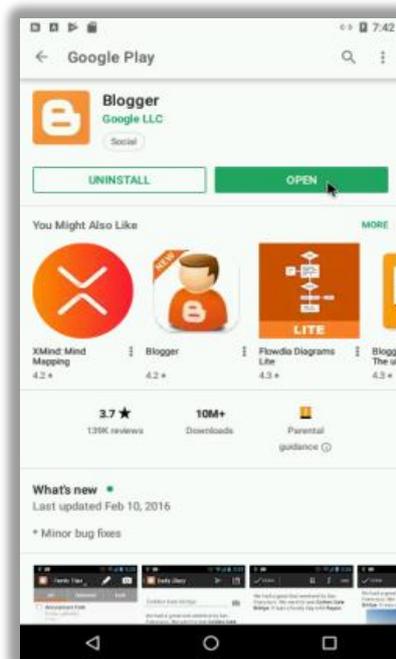
Step 2: Chose Blogger application and click **INSTALL**.



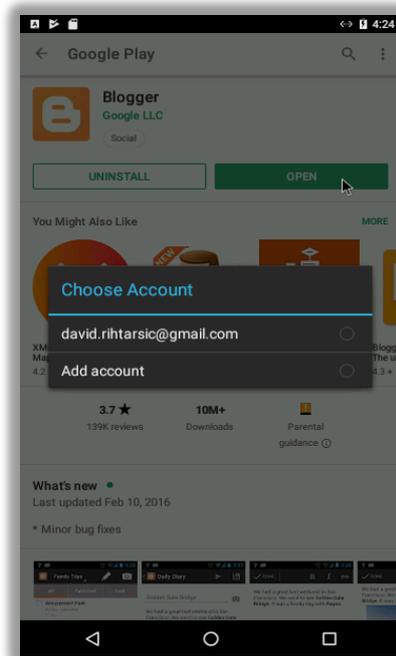
Step 3: Accept the policy of application to have permissions to your phones' data.



Step 4: Wait for installation and **OPEN** the application.



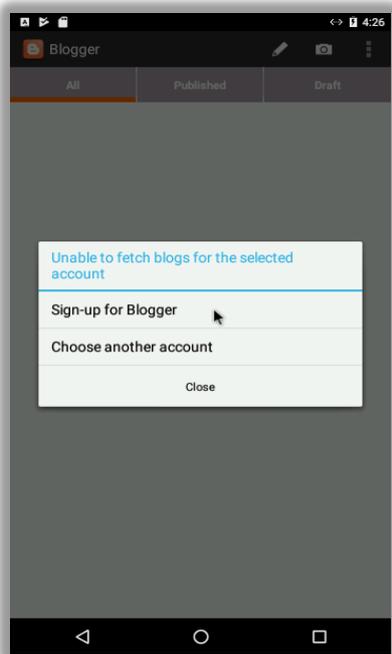
Step 5: **CHOOSE YOUR ACCOUNT** or add new one.



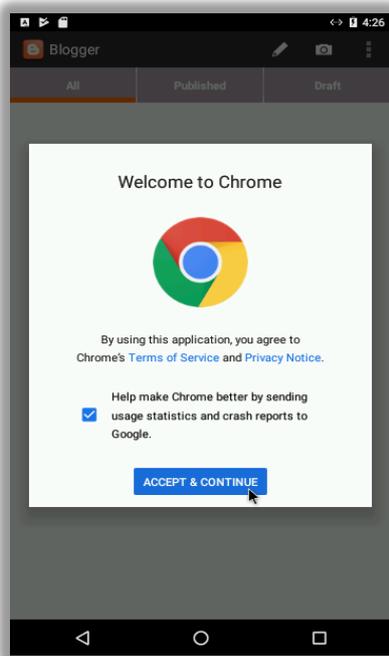
Step 6: Wait for application to finish the some settings...



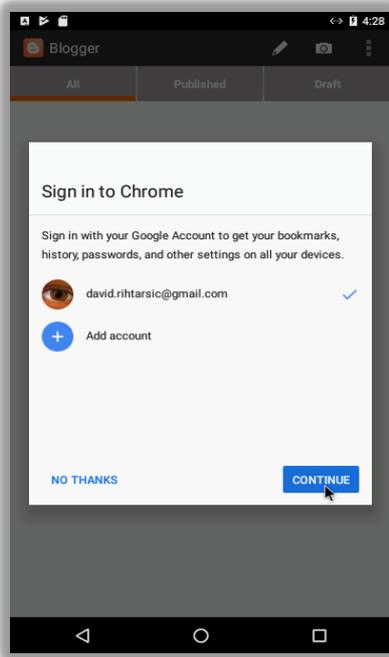
Step 7: If you don't have account yet, you have to **SIGN-UP** first.



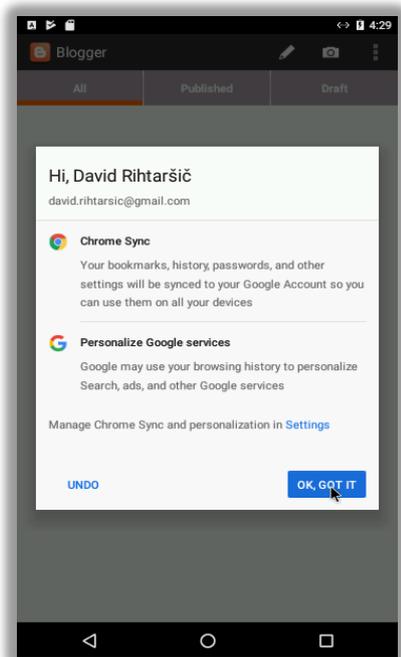
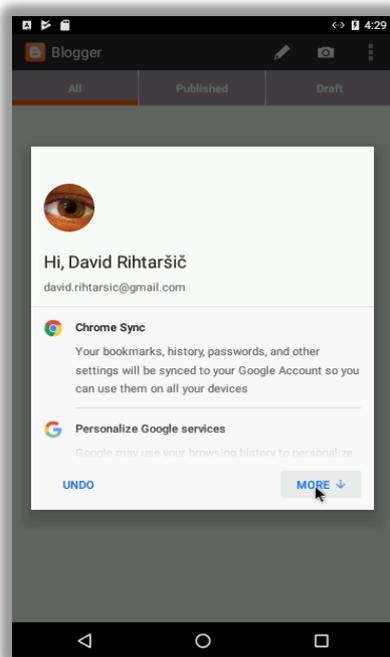
Step 8: You must **ACCEPT** the Googles' terms of service...



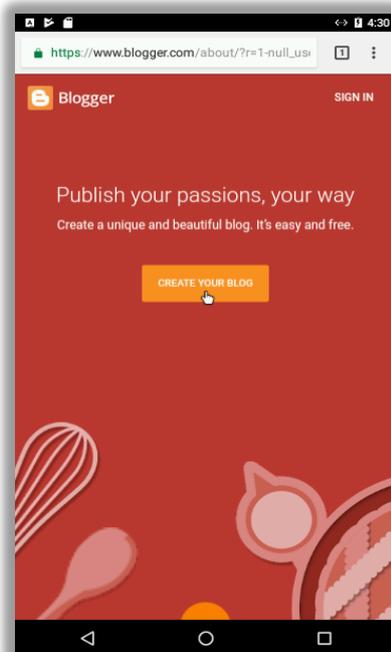
Step 9: Choose to sign in with yours google account and click *CONTINUE*.



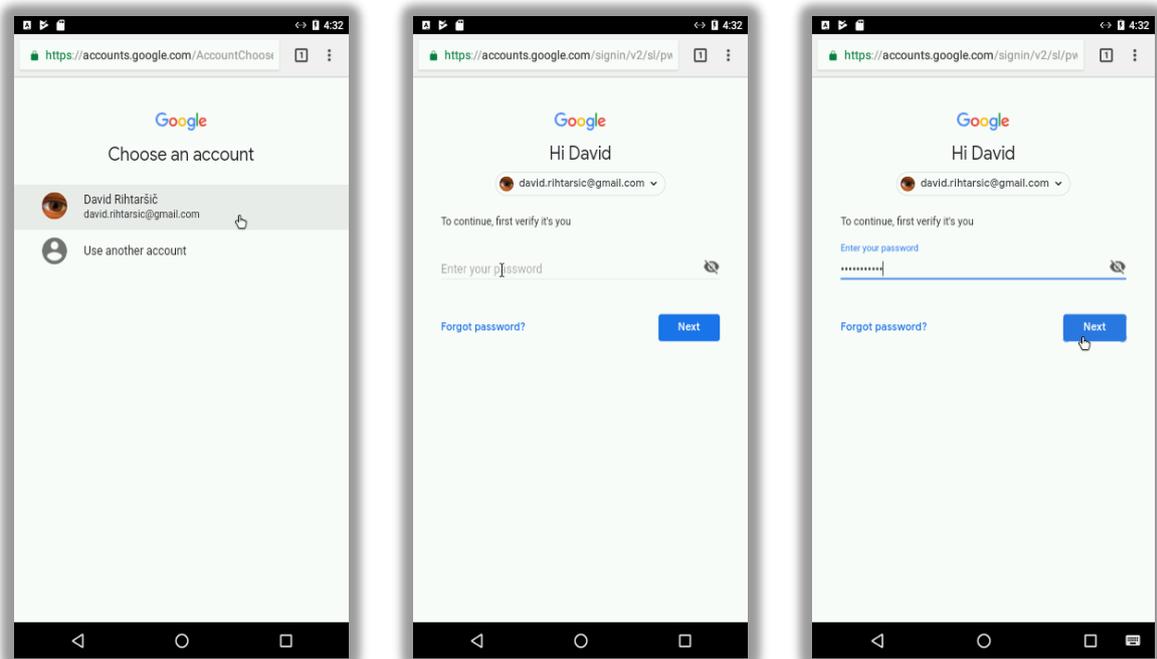
Step 10: Click **MORE** and **OK, GOT IT...** and you will be redirected to blogger web page.



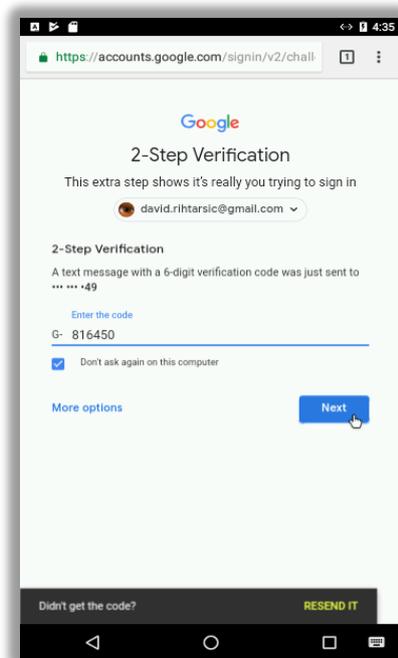
Step 11: Click **CREATE A BLOG**.



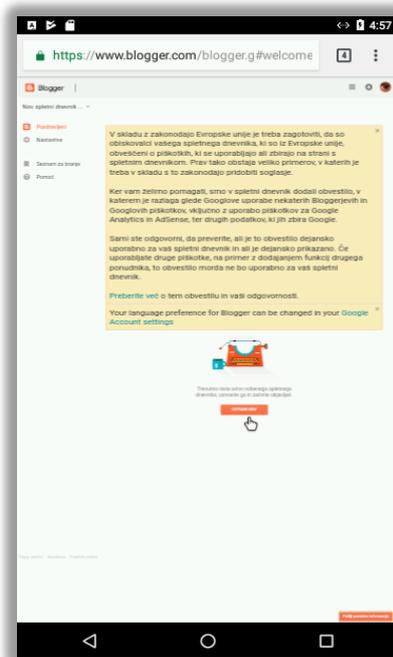
Step 12: Again chose your **GOOGLE ACCOUNT**, **ENTER YOUR * PASSWORD*** and click **NEXT**.



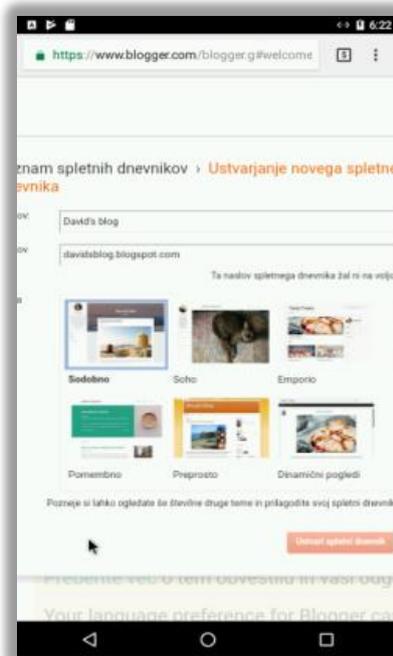
Step 13: Enter a verification code and click **NEXT**.



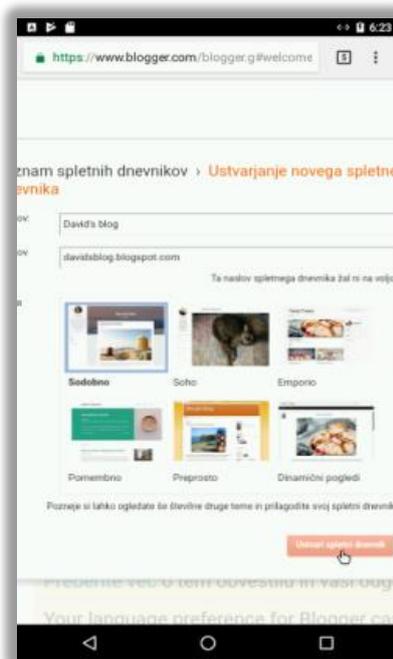
Step 14: Click **CREATE NEW BLOG**.



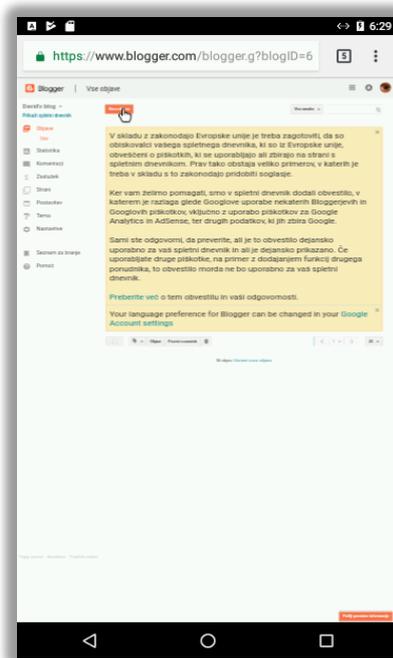
Step 15: Fill in title of your blog, for example: David's Blog and url of your blog, for example: davidblog.blogspot.com .



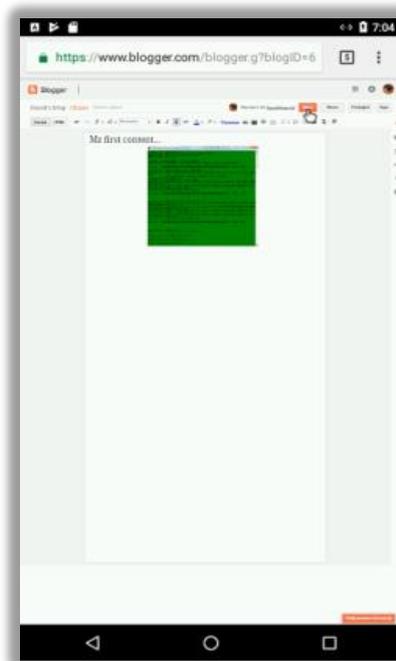
Step 16: Choose appropriate blog template and click **MAKE BLOG**.



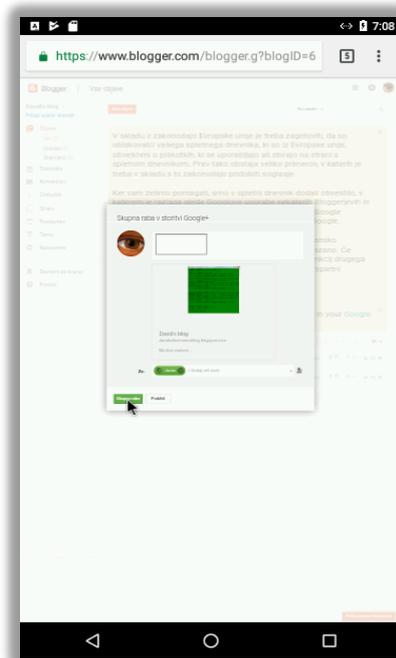
Step 17: To publish new blogs content click **NEW CONTENT**.



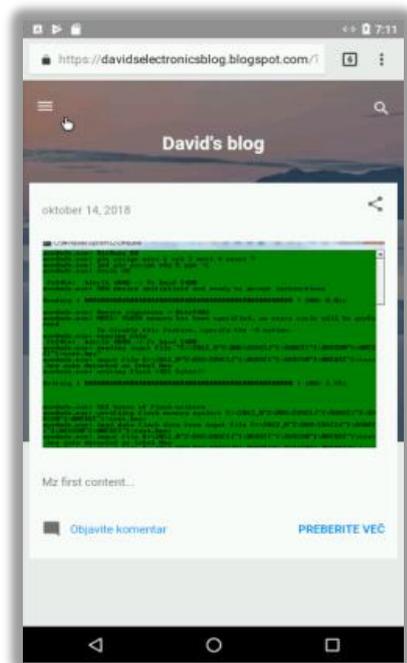
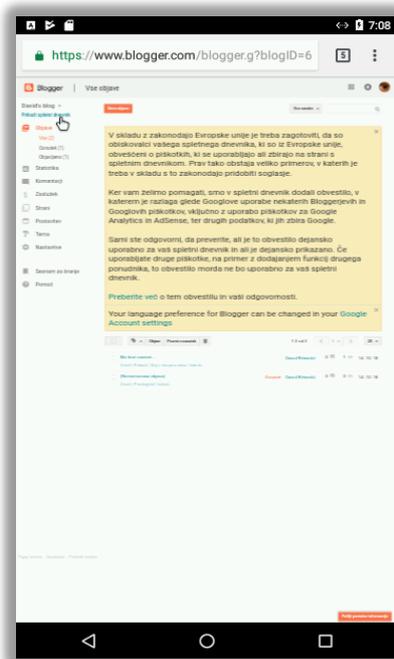
Step 18:Make some relevant content and click **PUBLISH**.



Step 19:If you want to publish the same content also in Google+ blog click **SHARE**.



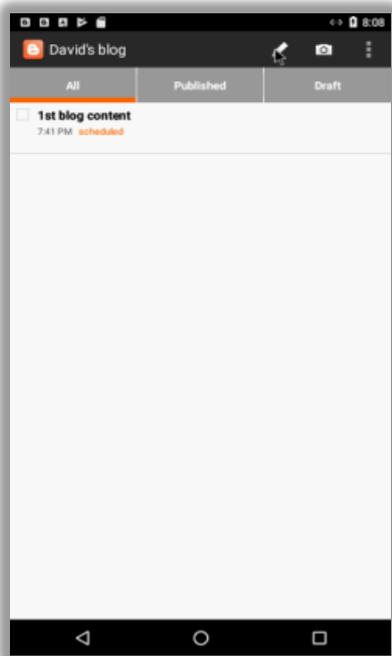
Step 20: You can see your blog content by clicking SHOW BLOG.



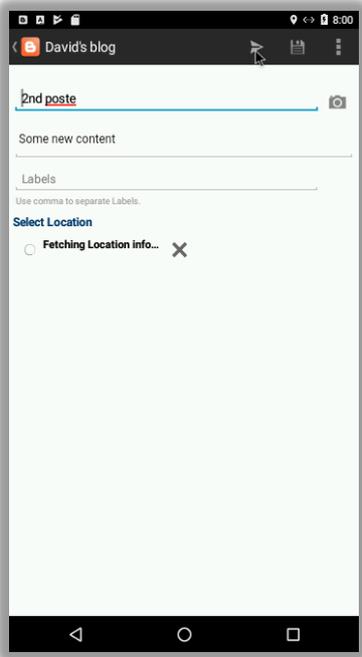
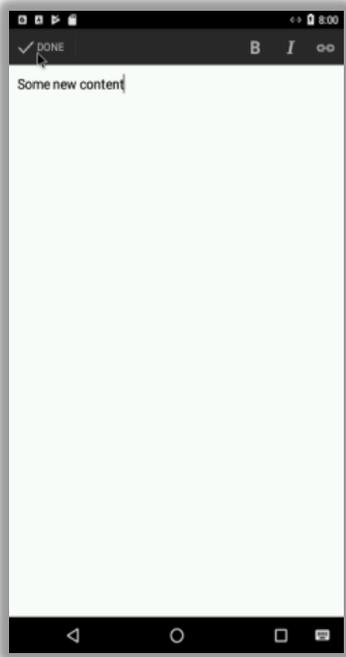
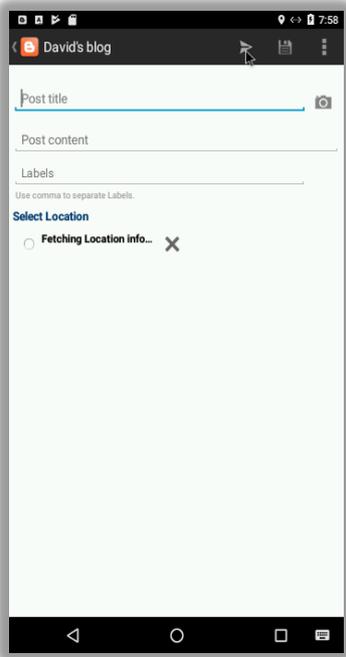
Step 21: Now you can run Blogger application on mobile device



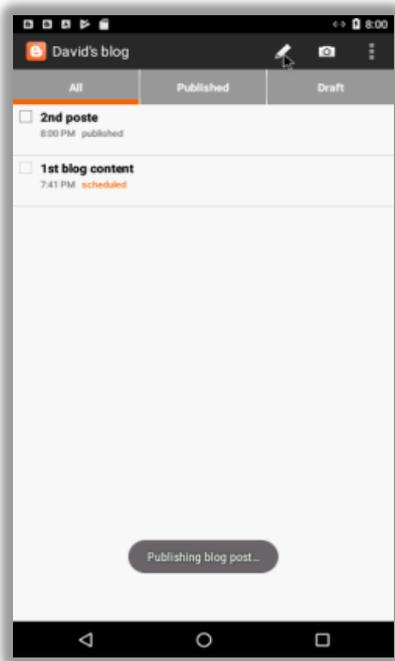
Step 22:click in **PENCIL ICON** to publish new blog poste.



Step 23: Fill in Poste title, add some new content and click **SEND ICON** (arrow / paper plane icon).



Step 24: And new content is published on your blog.



2.3 Test Questions

1. What is networking?
 - a. Fishing the seafood with large nets.
 - b. A technical person who is repairing the network system.
 - c. A group of people who is exchanging the information
 - d. A kind of public service to help people

2. Creating social media accounts differ according to various smartphone brands.

True / False

3. What is social media?
 - a. A group of people watching a soccer game.
 - b. A computer-based technology to build virtual networks and share information.
 - c. A common technology (e.g. TV, radio) where the social news can be gathered.
 - d. A private television channel to watch movies.

4. Which of the following is not a kind of social media?
 - a. Instagram
 - b. YouTube
 - c. Facebook
 - d. Google

5. What is best practice to maintain an audience?
 - a. Sending advertisements regularly - each day.
 - b. Posting as much content as possible to make channel alive.
 - c. Responding to peoples' comments.
 - d. Blocking people on social media.

6. On some social media sites, members cannot create theme-based pages.

True / False

7. What is the most important in social marketing and business?
 - a. To have clear specified goals of marketing.
 - b. To have enough money to start a business.
 - c. To ensure good quality product.
 - d. To make advertisement

8. Which of the followings is a feature of common social media?
- a. Provide free web space
 - b. Encourage members to upload content
 - c. Allow live chat
 - d. All of them
9. Same e-mail addresses can be used for signing up in different social media accounts.

True / False

10. Fill the blank with the correct meaning in the following choices?

..... helps to share product specifications and make advertisement and communicate with people directly on internet.

- a. E-mail address
- b. Search engine
- c. Social media
- d. Spam mail

3 MODULE 3 : PREPARING FOR E-BUSINESS CREATION

ORKON INTERNATIONAL ENGINEERING TRAINING CONSULTING INC,
Ankara, Turkey

3.1 Basic Concepts and Explanations

What is e-business and e-commerce?

Electronic business (e-business) refers to the use of the Web, Internet, intranets, extranets or some combinations to do the business.



3.1.1. How and Where to Sell your Handmade Items Online?

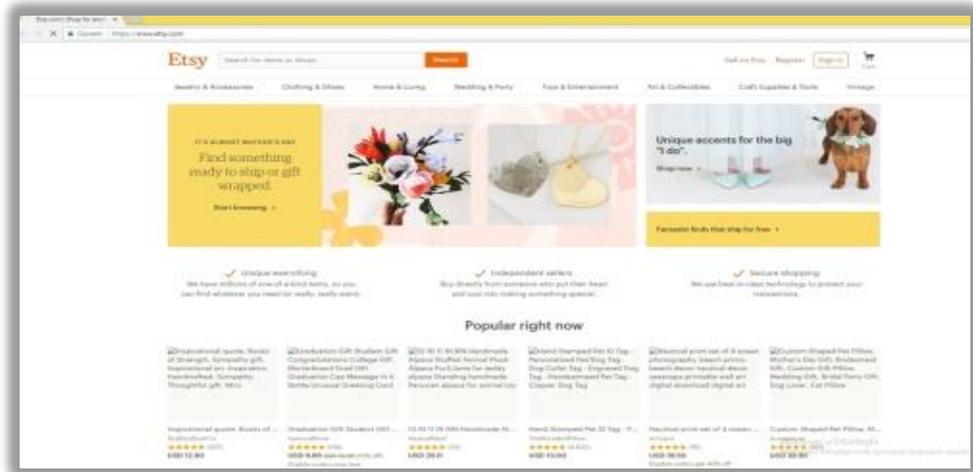
The Internet is a unique marketing place to promote and sell handmade products to customers all over the world.



3.1.2. The Best Websites to Sell Crafts

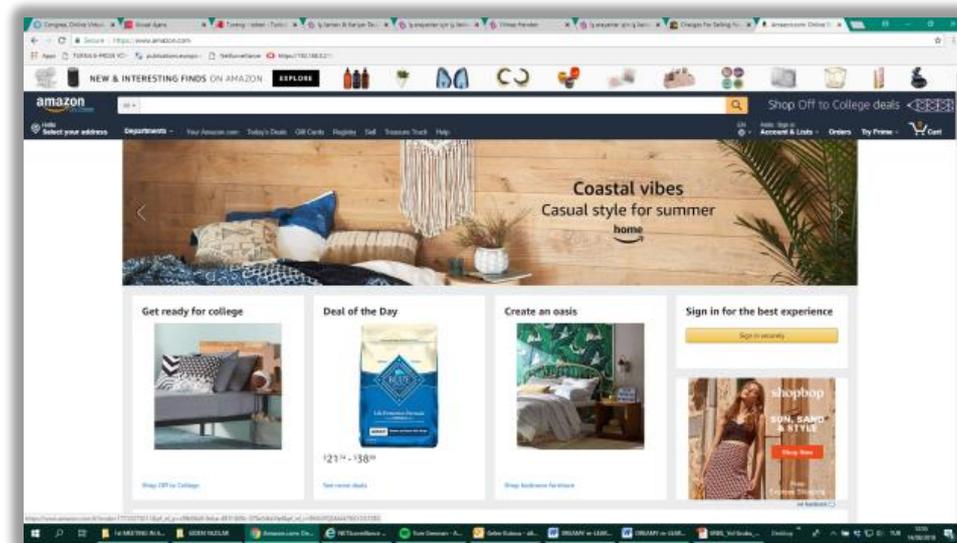
Etsy

Etsy (www.etsy.com) is a vibrant community of 30 million creative businesses registered on the website. A wide range of products are sold on Etsy including art supplies, handmade products and pieces.



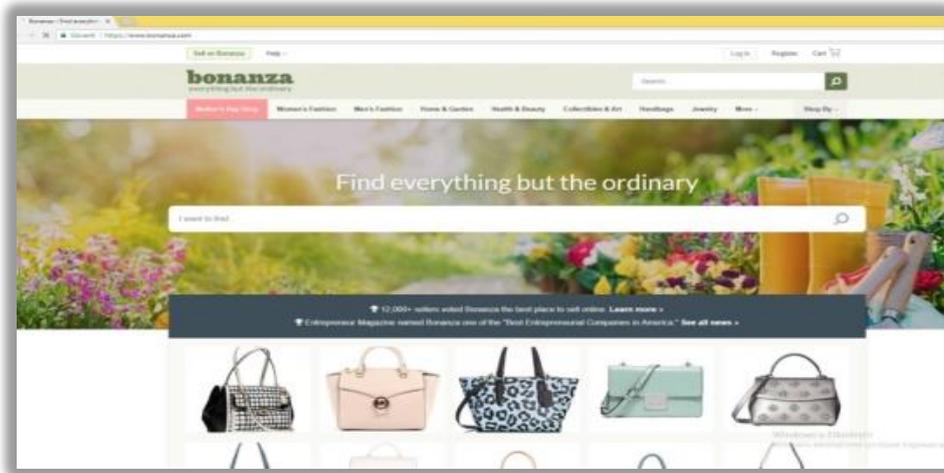
Amazon

Online shopping from the earth's biggest selection of books, magazines, music, DVD's, videos, electronics, computers, software, apparel & accessories, shoes and a good platform to commercialize the products. (www.amazon.com)



Bonanza

Bonanza (www.bonanza.com) offers the most simplest navigation and an attractive site that will make you enjoy selling your handmade items to consumers. With few simple clicks, easily create your profile, upload listings and start selling.



eBay

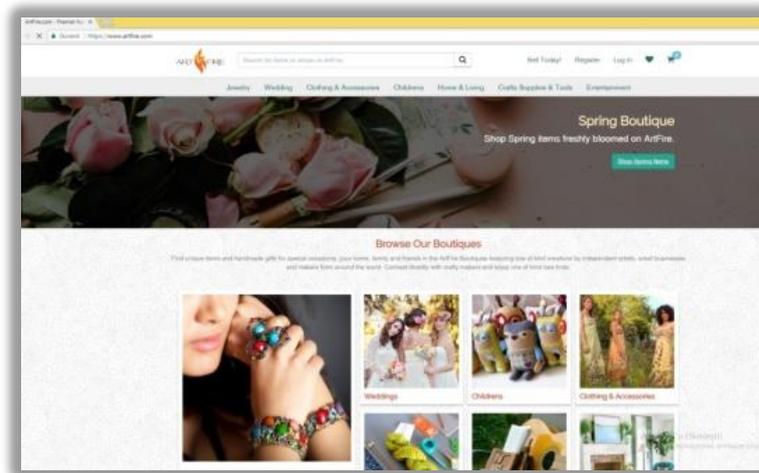
eBay is one of those sites that has quite literally changed the world of ecommerce. With over 100 million buyers, eBay is one of the most recognized online marketplace across the globe.



<http://pages.ebay.in/help/account/fees/new.html#insertion>

ArtFire

ArtFire (www.artfire.com) is a fast-growing online marketplace for selling handmade products designed by artisans across the globe. With more than 30,000 registered active sellers, ArFire offers an easy-to-use platform which allows customization options too.

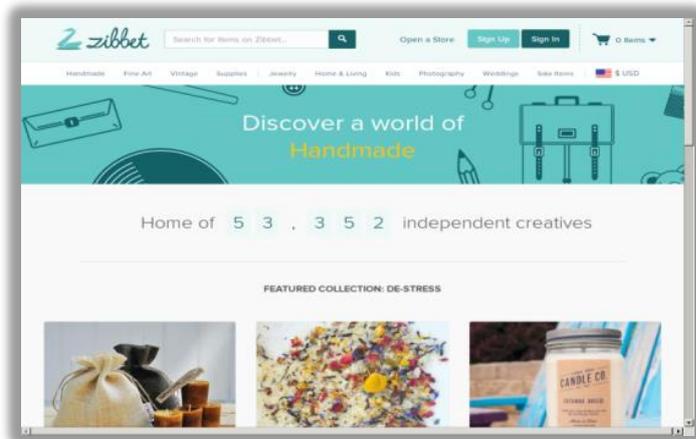


DaWanda

DaWanda (<http://en.dawanda.com/>) is one of the leading online marketplace for selling unique and handmade items. With over 280,000 sellers active on DaWanda, it is a noble approach to attract buyers.

Zibbet

Zibbet is an online marketplace to sell handmade crafts online for everything from fine art and photography to vintage and craft supplies. “”



3.1.3. Why are Product Images Important?

The age we live in is such an age that visuality is of great importance. When people think or do something, they always design a shape in their mind. Because the human mind works to transform something that is abstract into concrete. That is why visual items have a big significance in sales of handmade products.



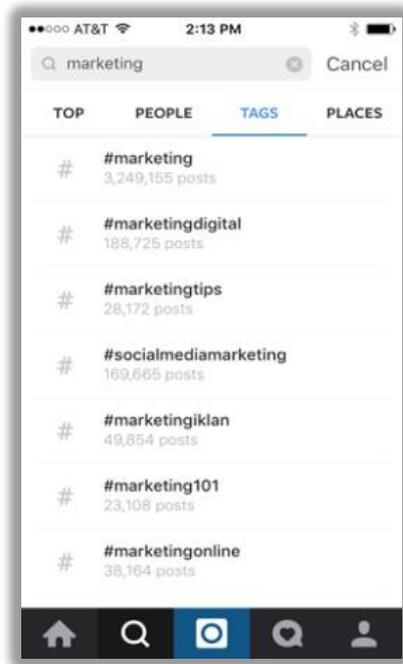
3.1.4. How to sell your products on Instagram?

Selling your products on your website is no longer the only way to turn a profit. With the ever growing popularity of social commerce, there have never been more ways to sell online and promote your brand. With over 700 million users, Instagram is quickly becoming the social commerce powerhouse. About 80 percent of Instagrammers follow a business on Instagram and 60 percent say they use it to discover new products.



To sell your product on the Instagram you need to use a few tips :

- Make sure you have a business account.
- Post high quality photos and videos.
- Focus on storytelling to boost engagement.
- Create compelling Instagram ads.
- Rely on brand ambassadors and influencers to spread awareness.
- Converse with customers.
- Find new customers through hashtag discovery.



- Update your profile link often.
- Offer special discounts for Instagram followers.



3.1.5. What is a Brand Logo?

A logo is a graphic mark, emblem, or symbol used to aid and promote public recognition. It may be of an abstract or figurative design or include the text of the name it represents as in a logotype or wordmark.

A brand is every interaction with and marketing practice of a name or design that identifies and differentiates one business, product, or service from another.

How to Choose the Right Logo Design



Image Source: tookapic – Pixabay.com / License: CC0 Public Domain

When making the decision for a logo design, you have to keep a few things in mind that will help give your business the brand identity it deserves.

If you want to have a creative logo for your business, try to get some logo inspiration first by looking at concepts from successful brands.

3.1.6. Pricing Strategy for E-commerce (setting a price for your product)

In online shopping environment, the best thing is to see the price with the product together. It will be more easier for the customer to buy the product whenever he/she sees the product in a good designed way on the platform with its cost.



3.1.6.1. Different Types of Pricing Strategies

Cost-based E-commerce Pricing

Cost-based pricing may be the most popular pricing model in the retail industry ensuring a minimum return on each product sold.

Competitor-based Ecommerce Pricing

With a competitor-based pricing strategy, you simply monitor what your direct competitors are charging for a particular product, and set your price relative to theirs.

Value-based E-commerce Pricing

If you focus on the value you can deliver to a customer, setting prices based on what you perceive a shopper — in the industry segment you serve — will pay for a particular product at a particular time, you have taken the value-based or value-optimized approach to e-commerce pricing (Roggio, 2017).

3.2. ACTIVE LEARNING

3.2.1. Follow Steps Below to Take Pictures of the Products and Upload these on a Web

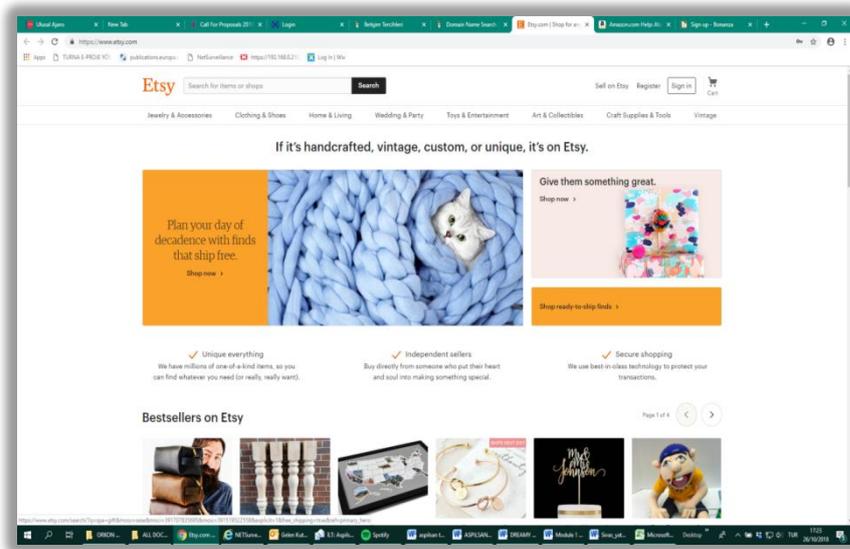
Step 1: Go to **CAMERA** on your mobile phone,



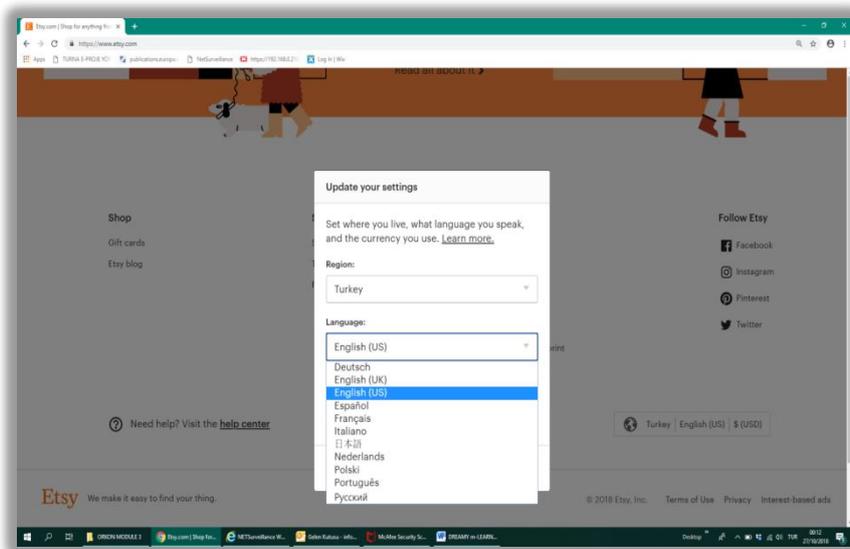
Step 2: Take the photo of your product



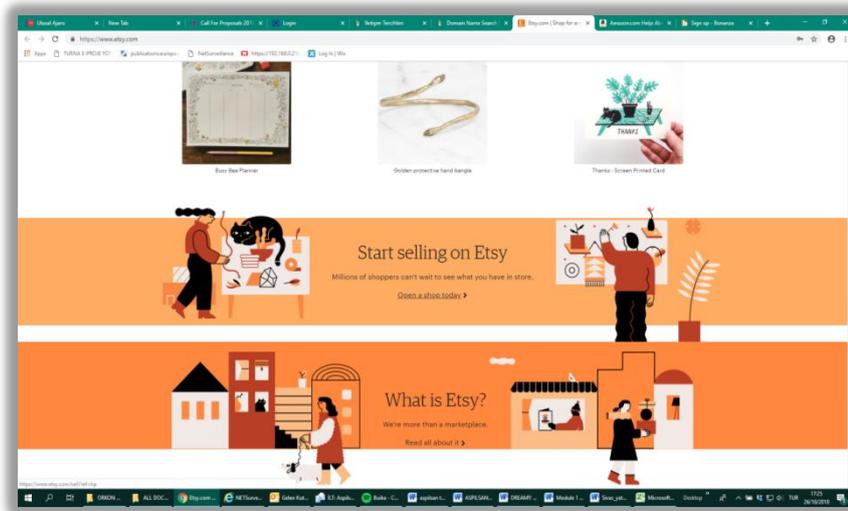
Step 3: Go to internet browser on your mobile phone, go to the web site www.etsy.com



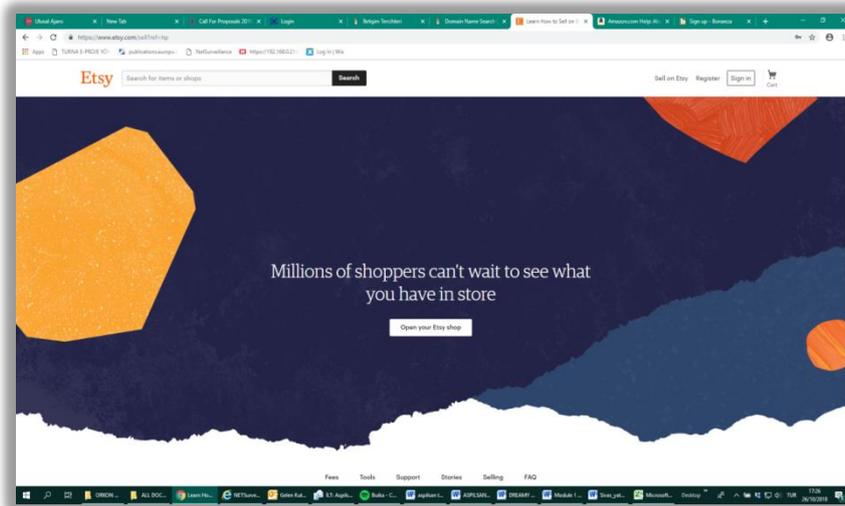
Step 4 : To choose the language, go to the bottom of the page and choose your language:



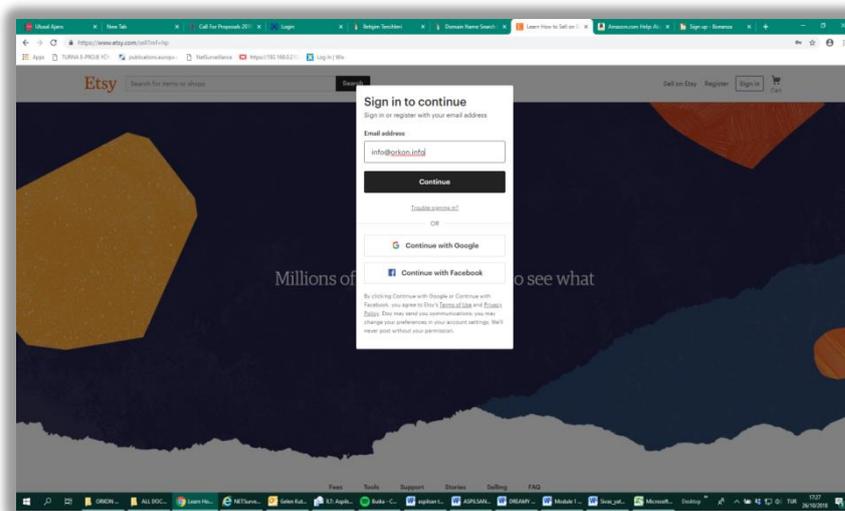
Step 5: Go down to the page and click **START SELLING ON ETSY**



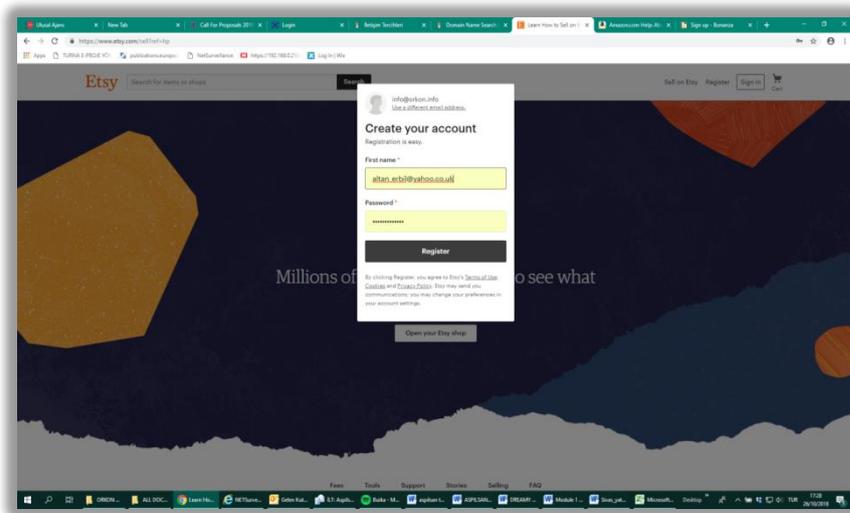
Step 6: Click on **OPEN YOUR ETSY SHOP**



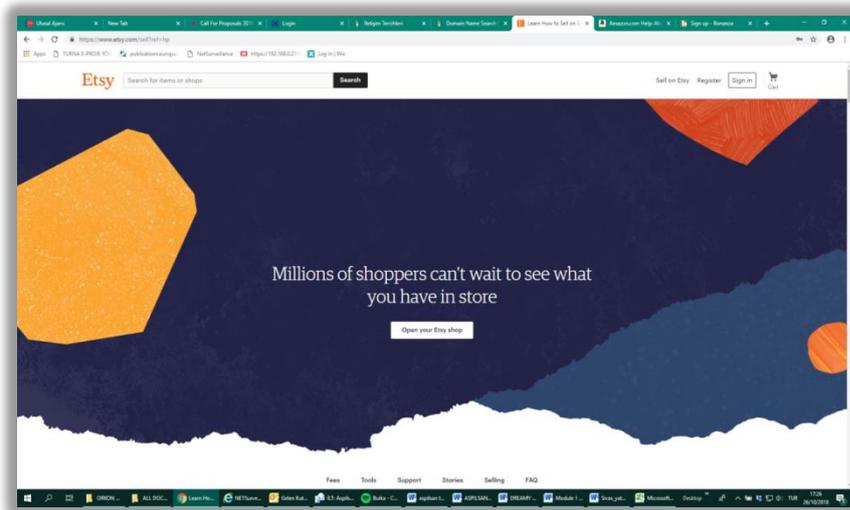
Step 7: Write your e-mail address:



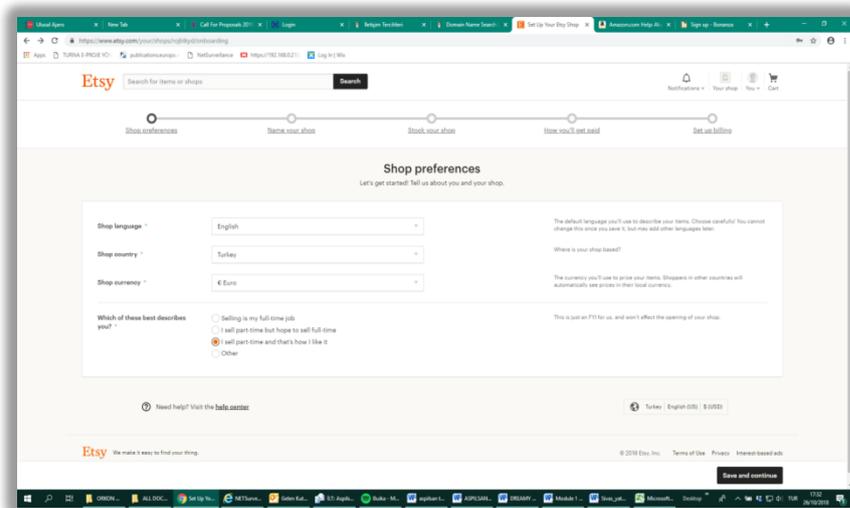
Step 8: Click REGISTER :



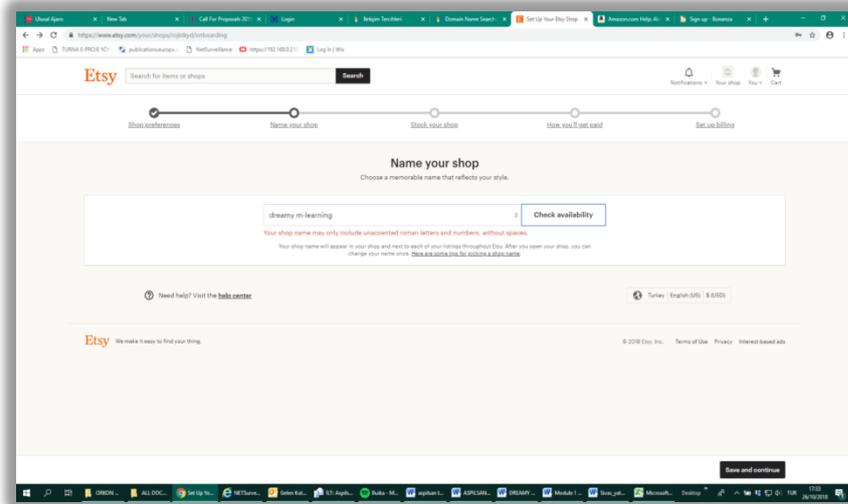
Step 9: Click on OPEN YOUR ETSY SHOP



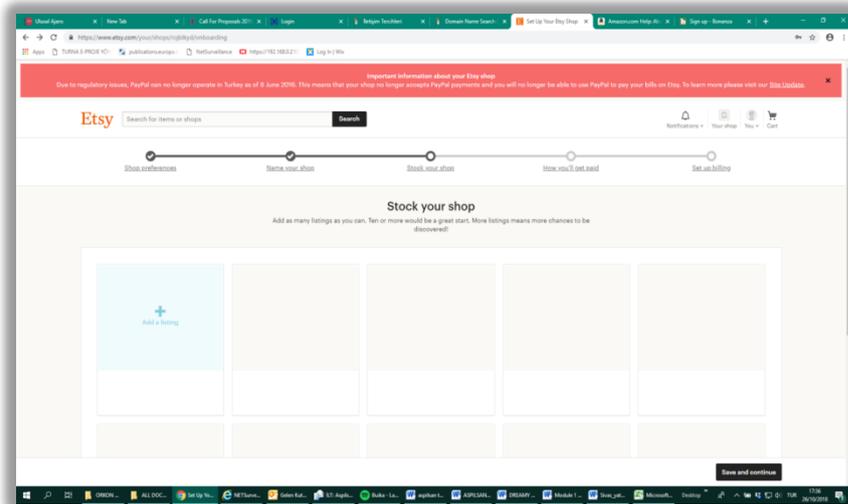
Step 10: Fill in the table :



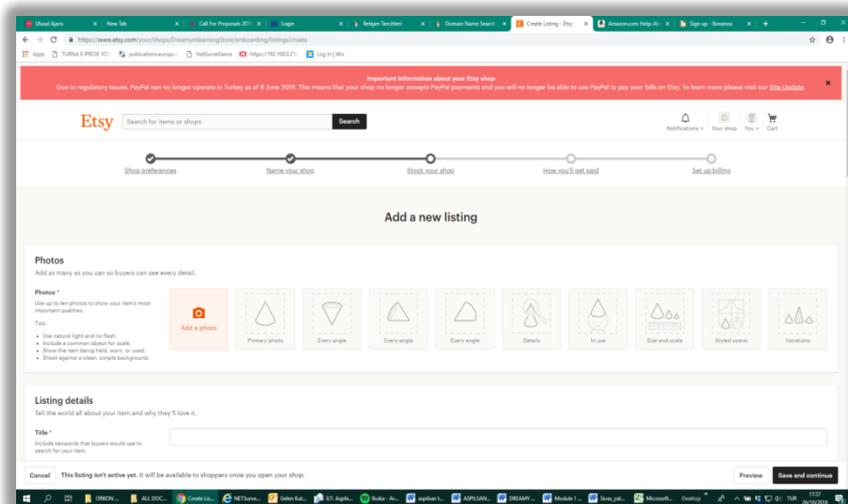
Step 11: Name your shop

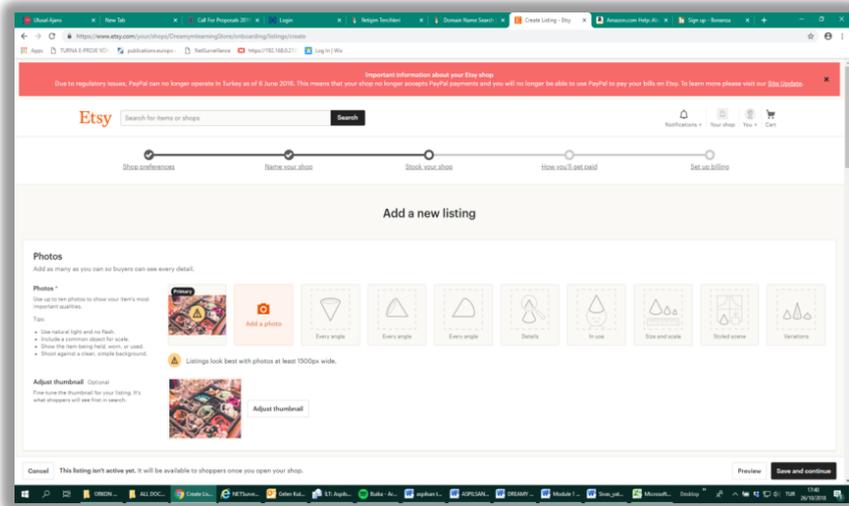


Step 12: Click on **ADD A LISTING**

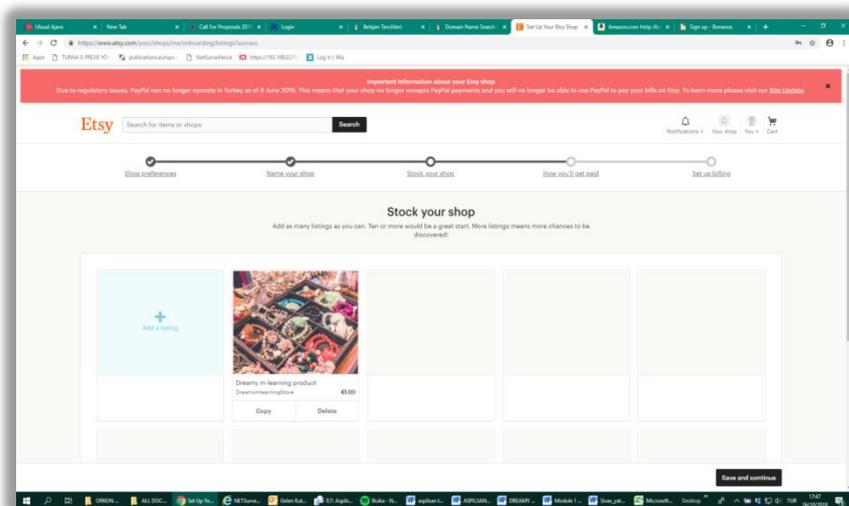
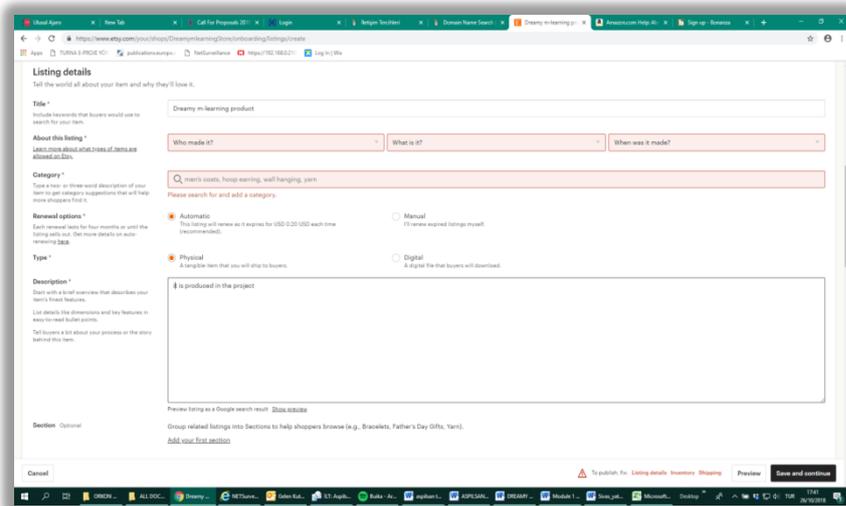


Step 13: Add the photos of your products as many as you want that you want to sell:

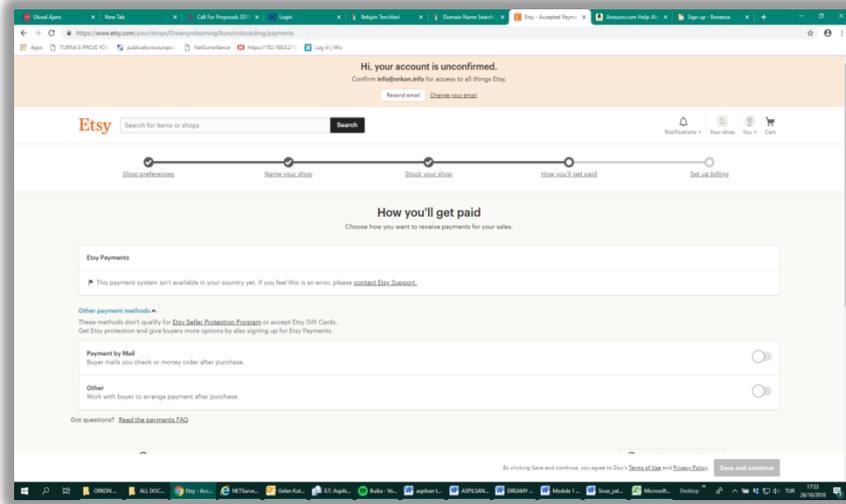




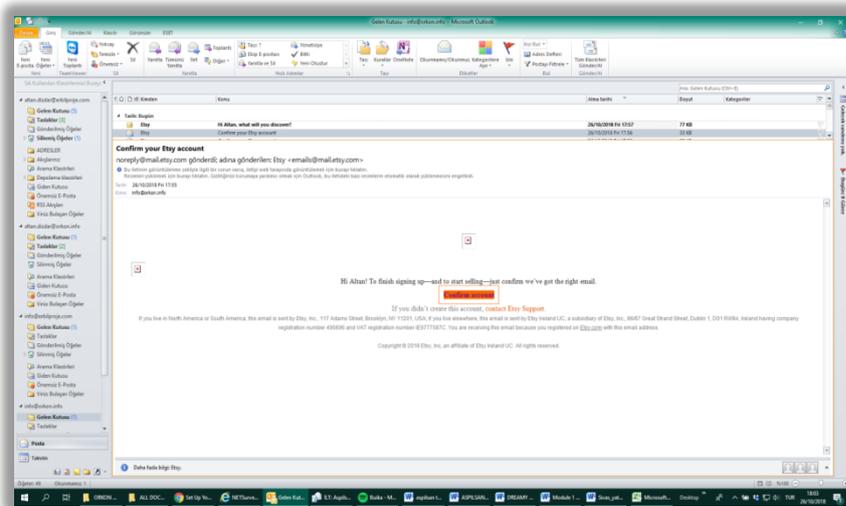
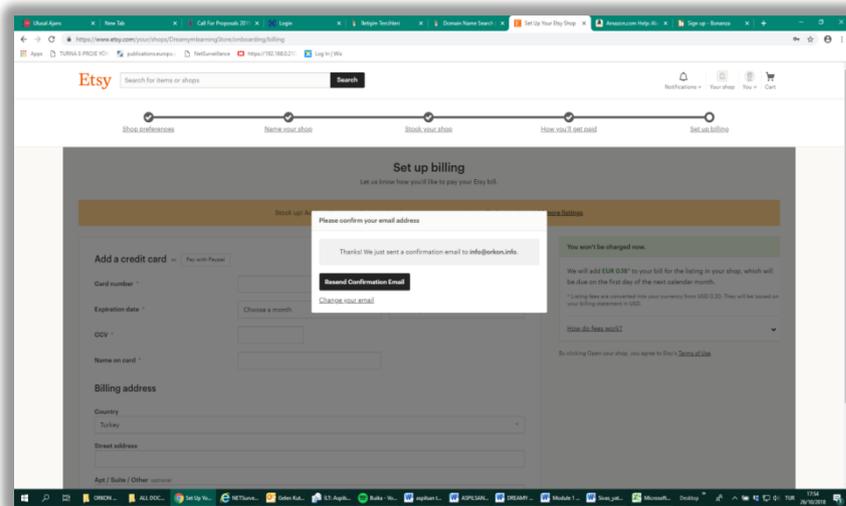
Step 14: Fill out the table below the photo and then click on **SAVE AND CONTINUE**



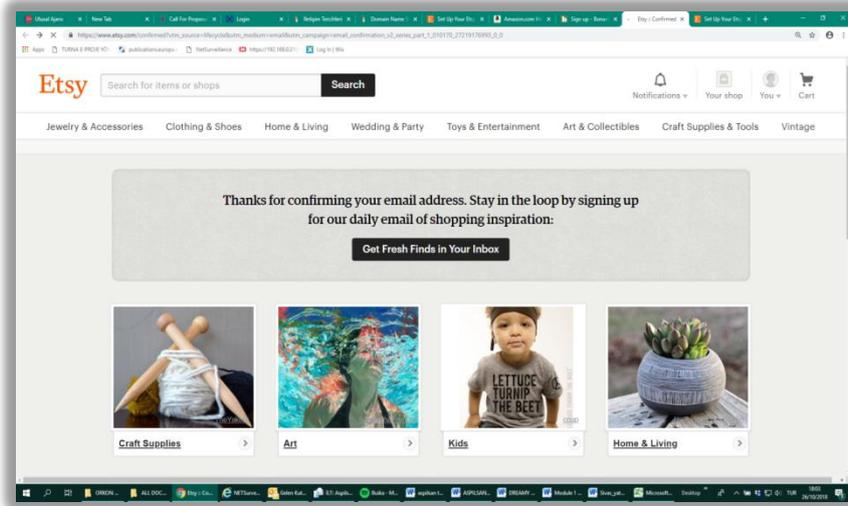
Step 15: Choose the method how you'll get paid :



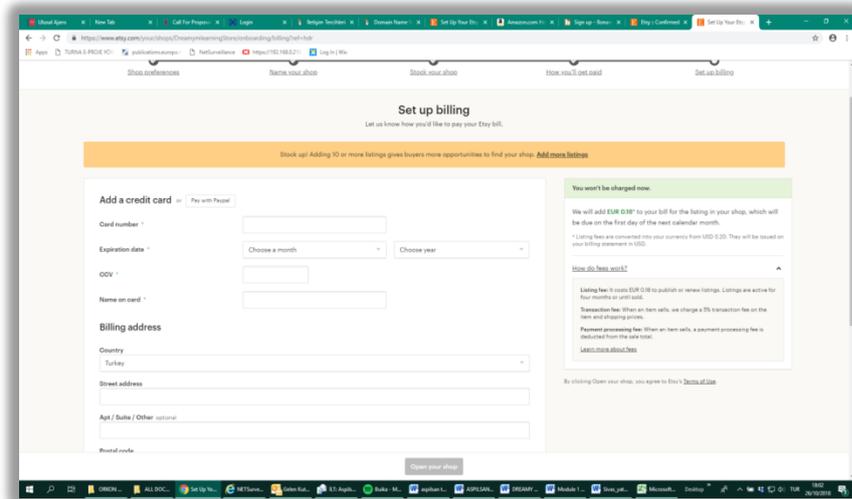
Step 16: You have to confirm your e-mail address, you will get a message to your e-mail address and you have to confirm it:



Step 17: Then, from the main page, choose **YOUR SHOP**:



Step 18: You will reach the last page of registration where you will pay for etsy selling, for the cost of selling your product:



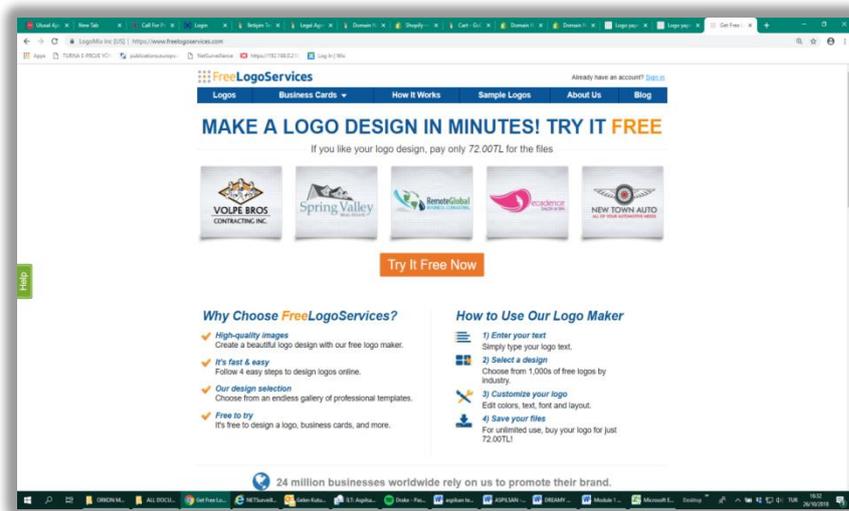
Step 19: Now, your product is ready to be sold on the market!

Step 4: Write the text related with your product, the explanation and the price, give your private e-mail address in case of communication with the customer

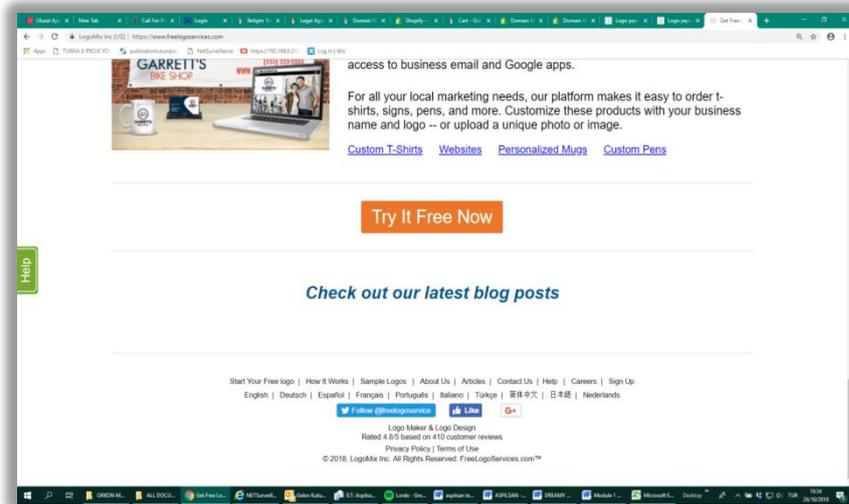
3.2.3. Follow the Steps Below to Create a Logo

Step 1: Go to internet browser on your mobile phone,

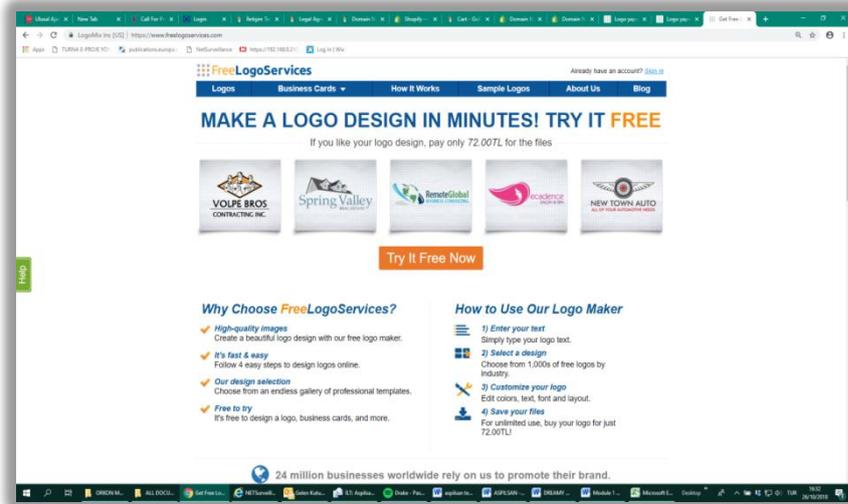
Step 2: Go to : www.freelogoservices.com



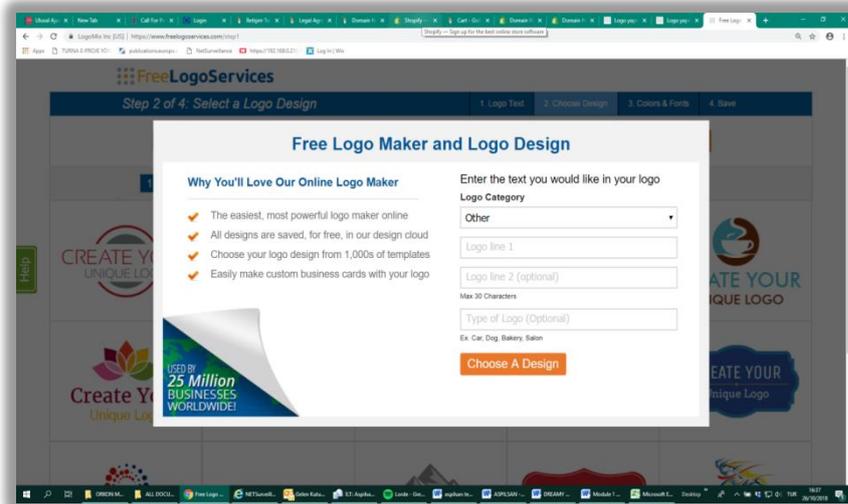
Step 3: To choose language go to below of the page:



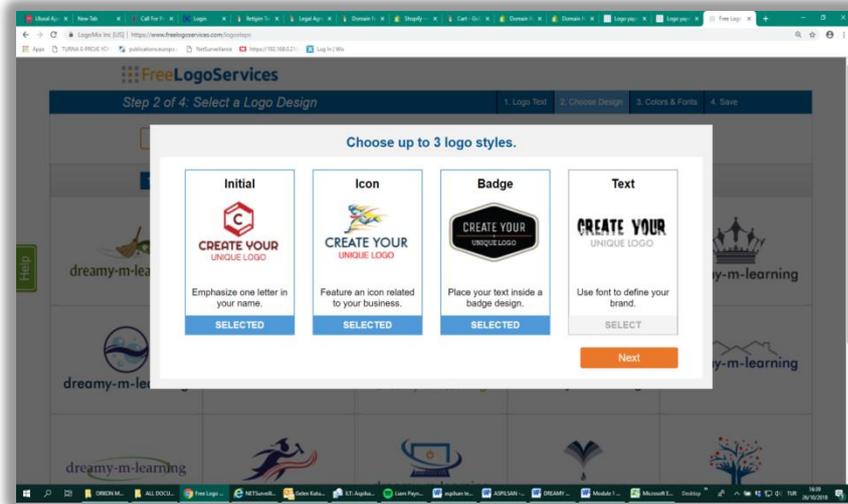
Step 4: Click on *TRY IT FREE NOW* :



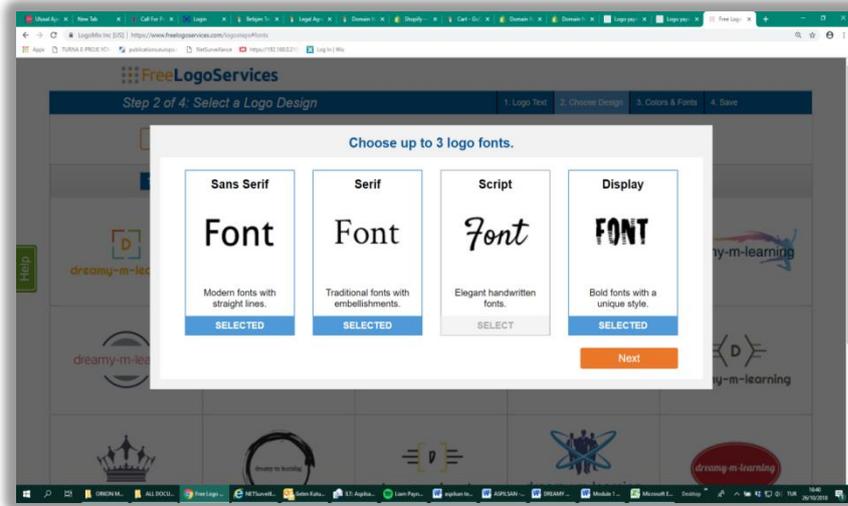
Step 5: Fill in the below table:



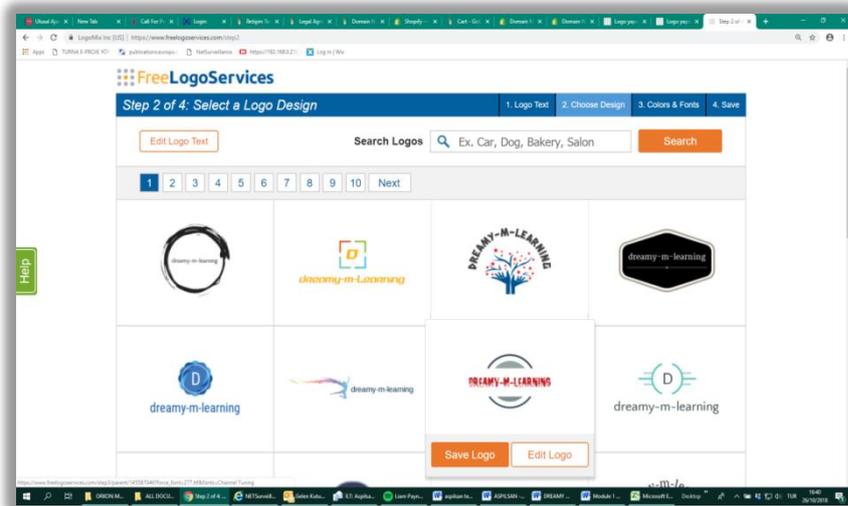
Step 6: Choose 3 of them:



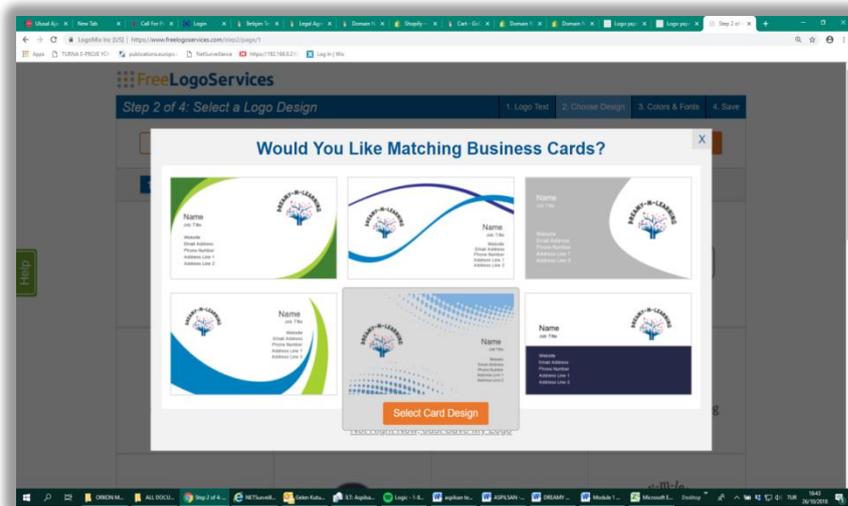
Step 7: Choose the fonts:



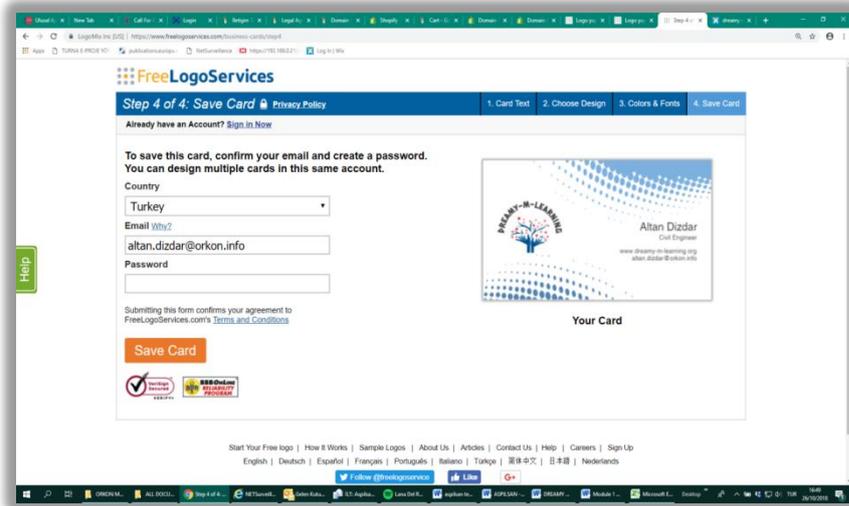
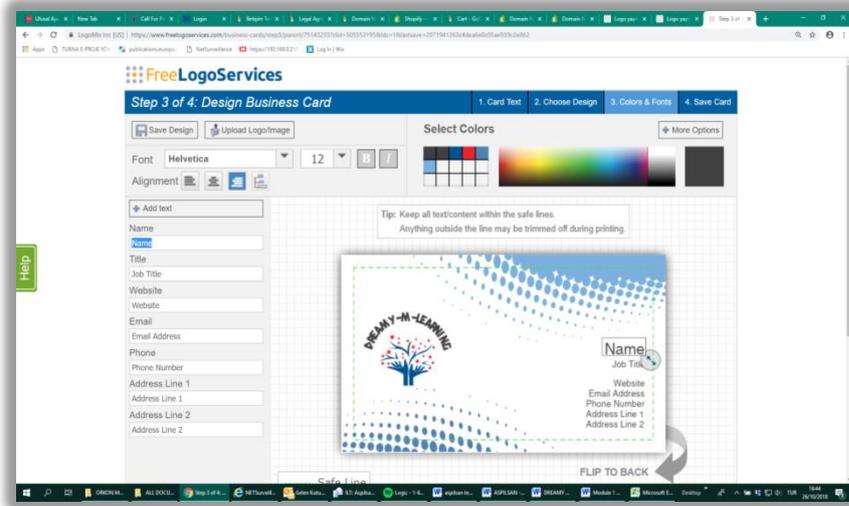
Step 8: And, you will see hundreds alternatives for your logo:



Step 9: You can save or edit your choice and after you save, you will have chance to have your business card also:

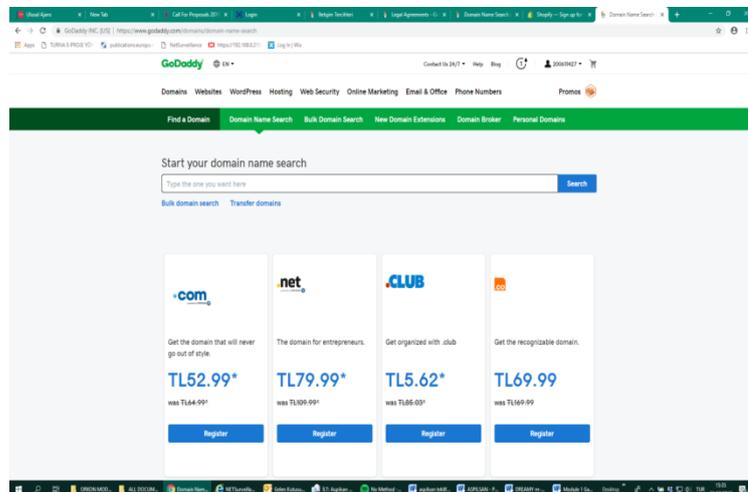


Step 10: When you fill in the below table, you will have your business card ready :

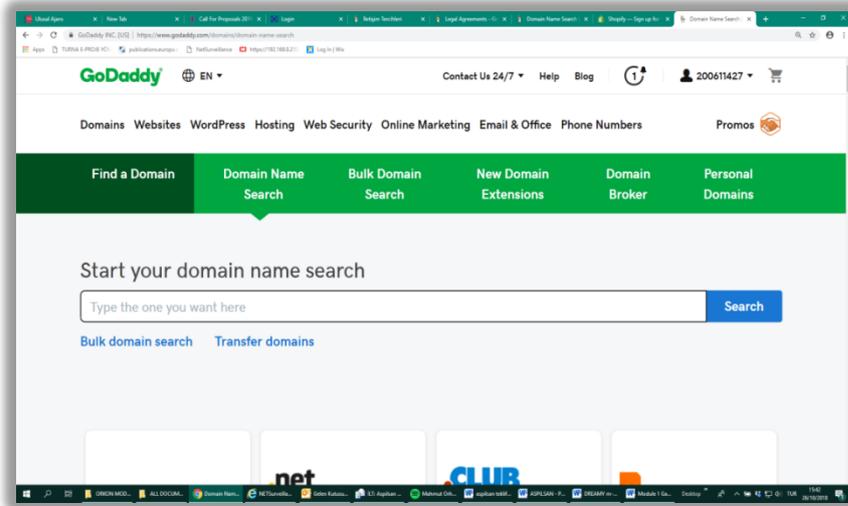


3.2.4. Follow the Steps Below to Get a Domain Name

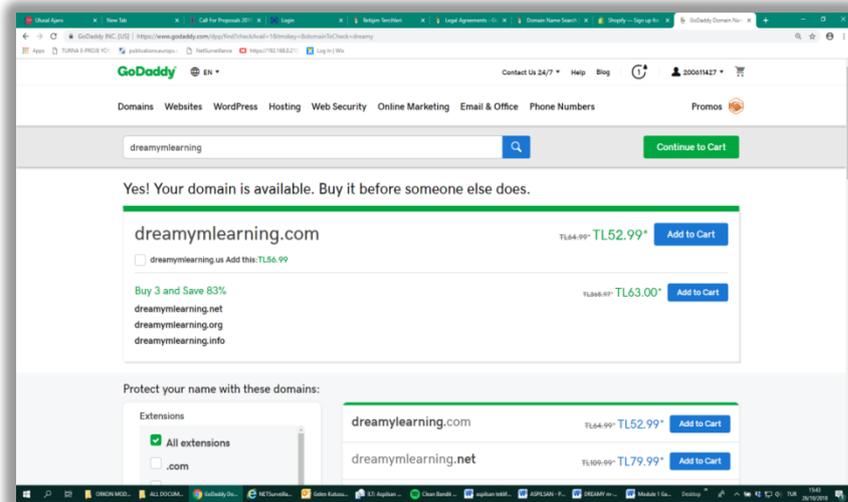
Step 1: Go to <https://tr.godaddy.com/domains/domain-name-search>



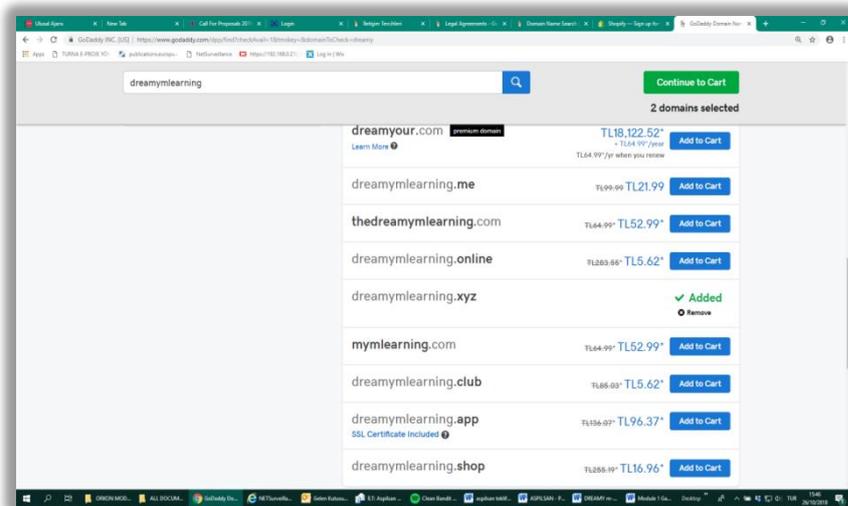
Step 2: For language change, go to top left side of the page and choose your language



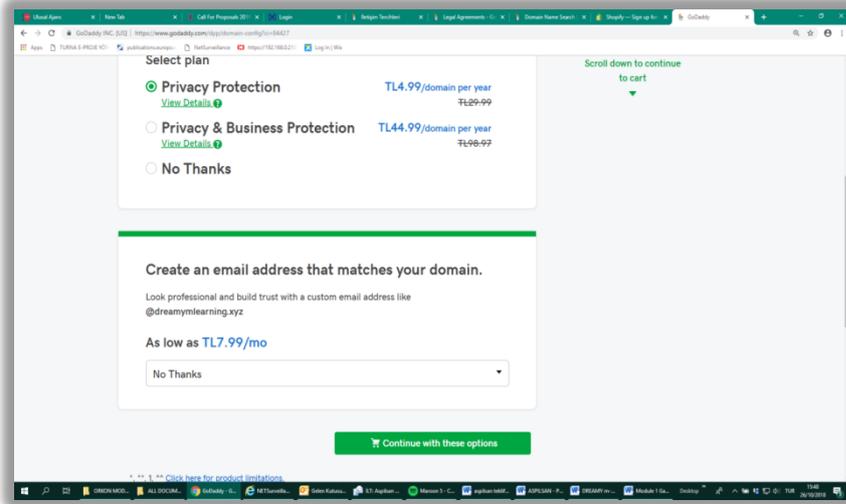
Step 3: Write the domain name you want :



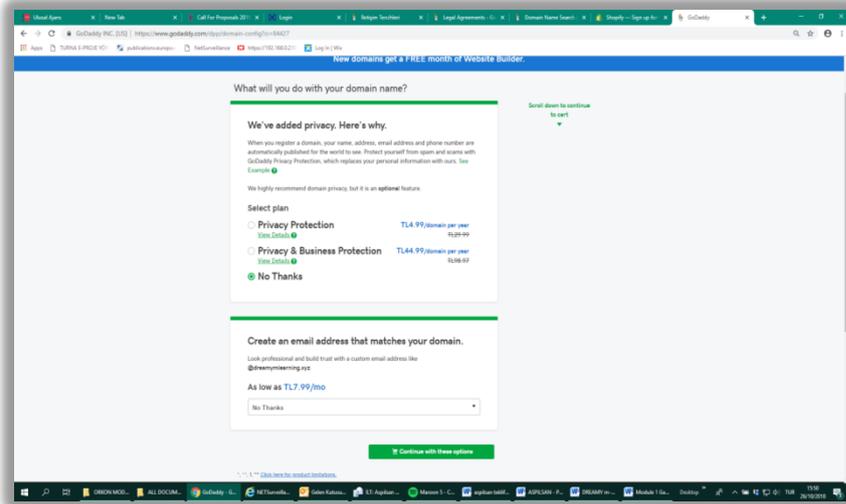
Step 4: Choose the one you want to buy:



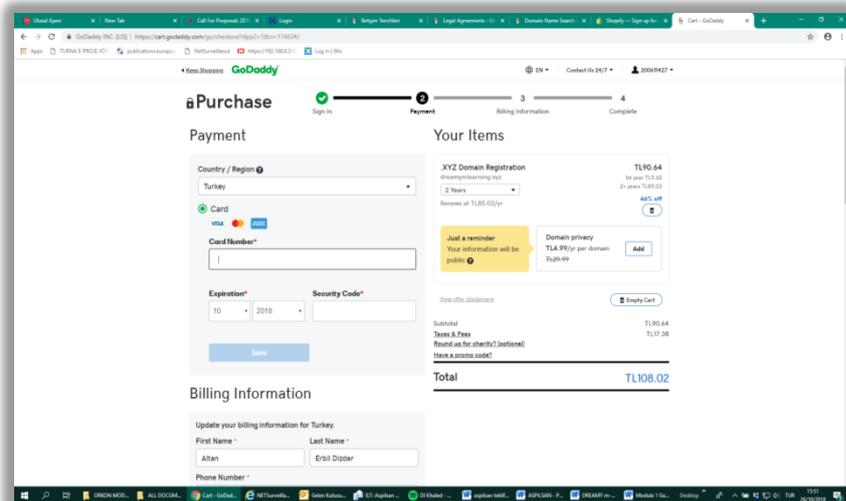
Step 5: You can buy an e-mail address that matches your domain name :



Step 6: Or ignore buying an e-mail address:

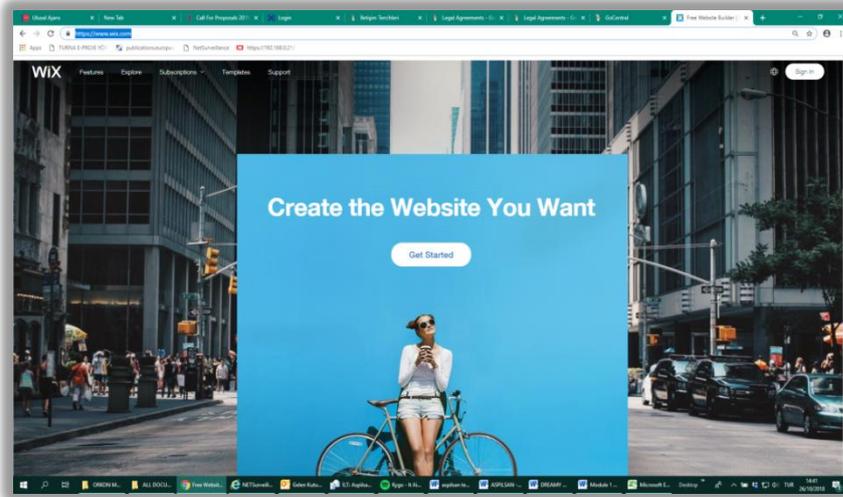


Step 7: When you fill in the payment page below, you will have your domain name:

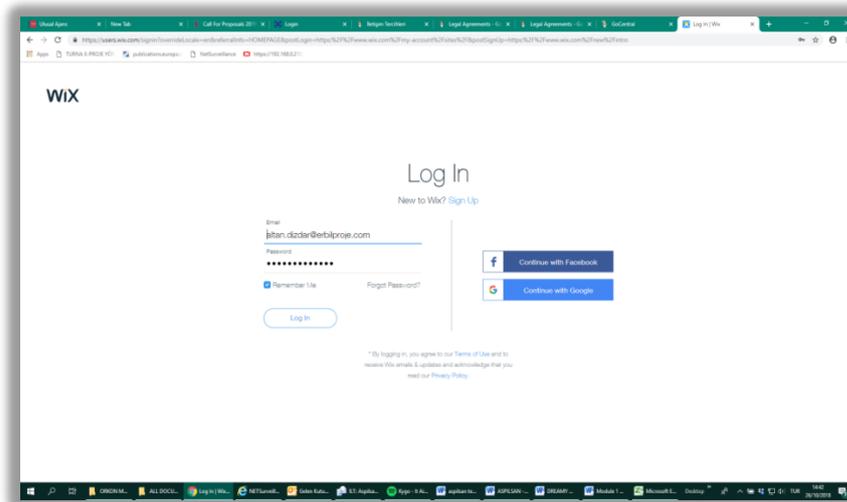


3.2.5. If you Want to Set up a Website Follow the Steps

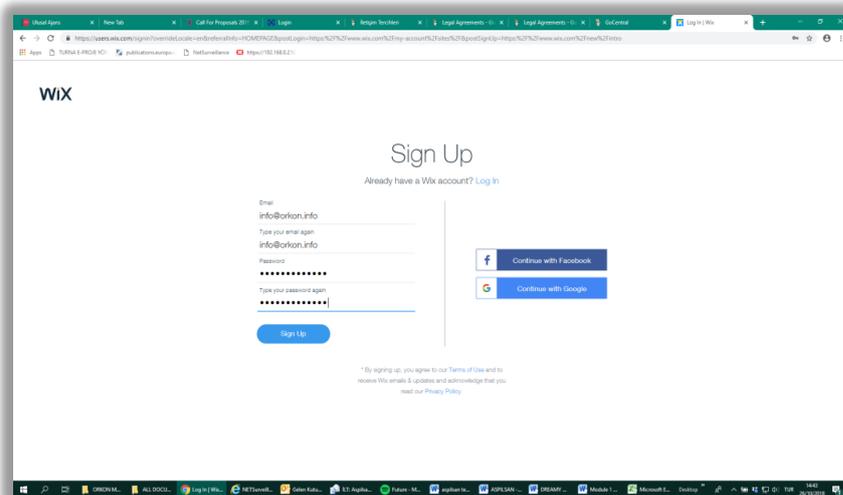
Step 1: Go to <https://www.wix.com/>



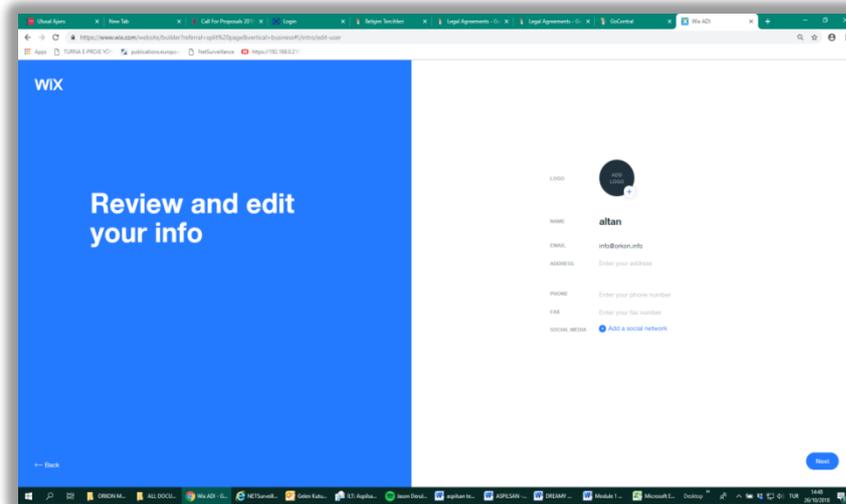
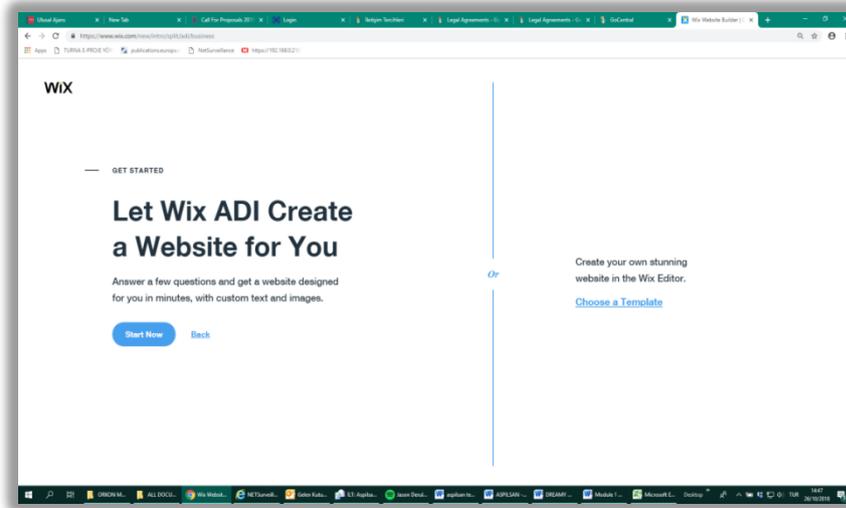
Step 2: Click **GET STARTED** button



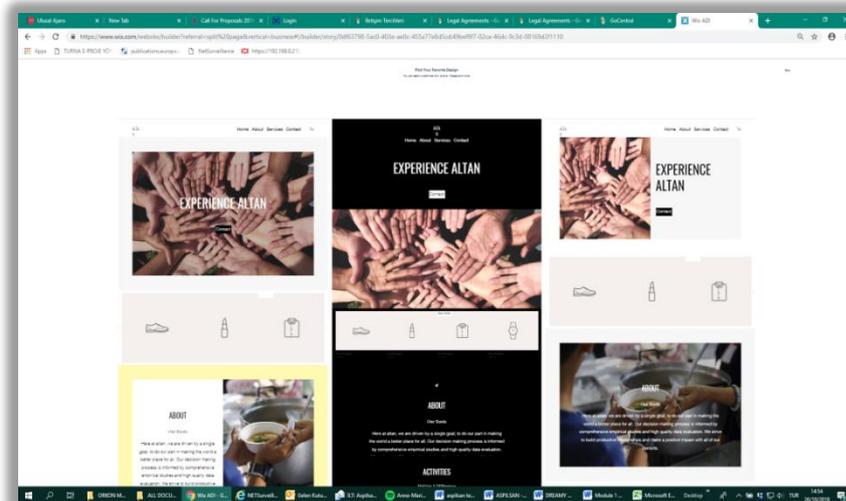
Step 3: Click "SIGN UP" and fill in the required information as below :



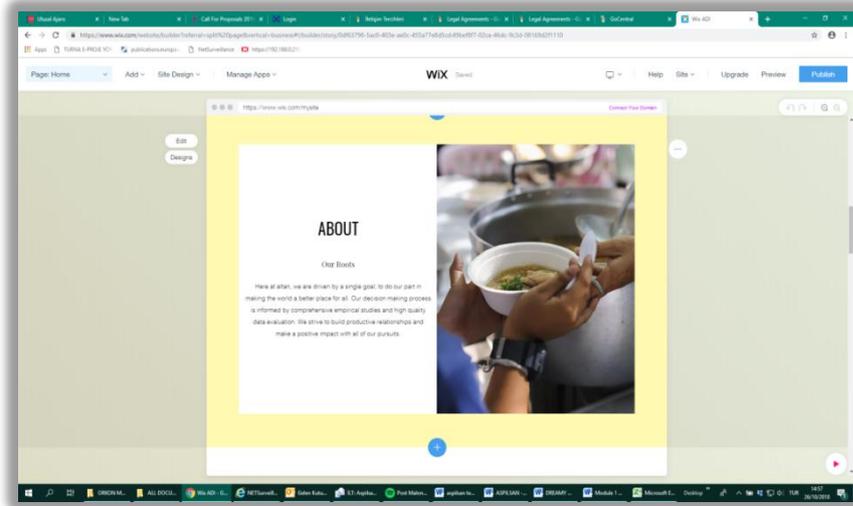
Step 4: Click **SIGN UP** and start demonstration of your web-site, firstly answer the questions on the screen and then click **START NOW** button below:



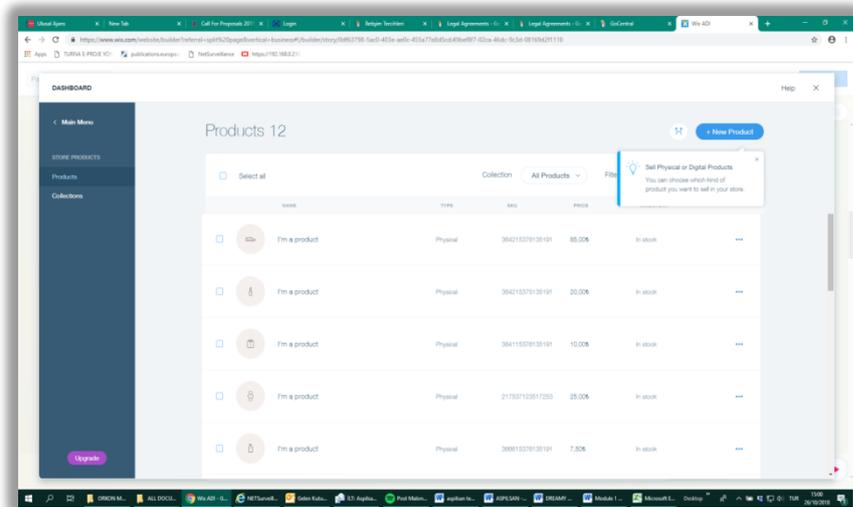
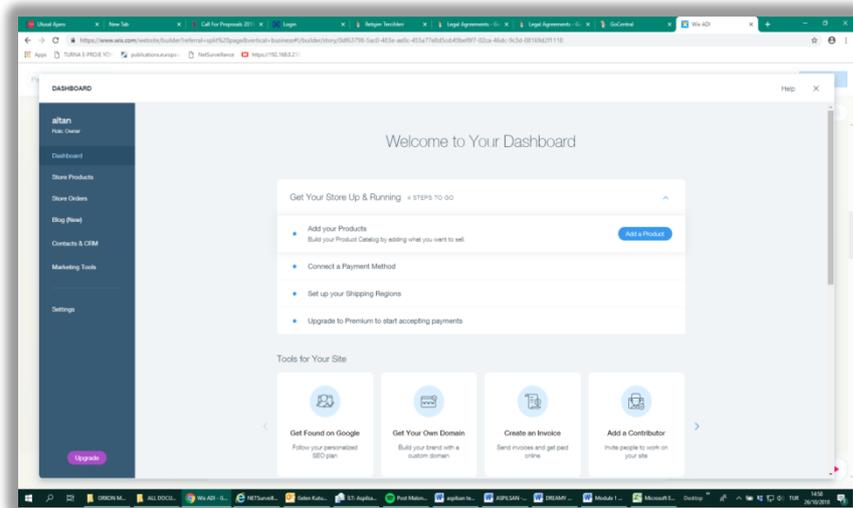
Step 5: Choose your favourite design for your web-site :



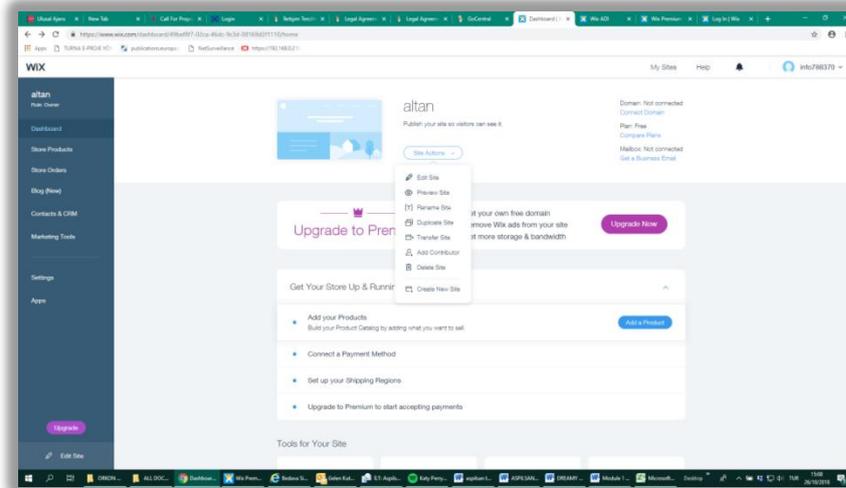
Step 6: Now, you designed your web-site:



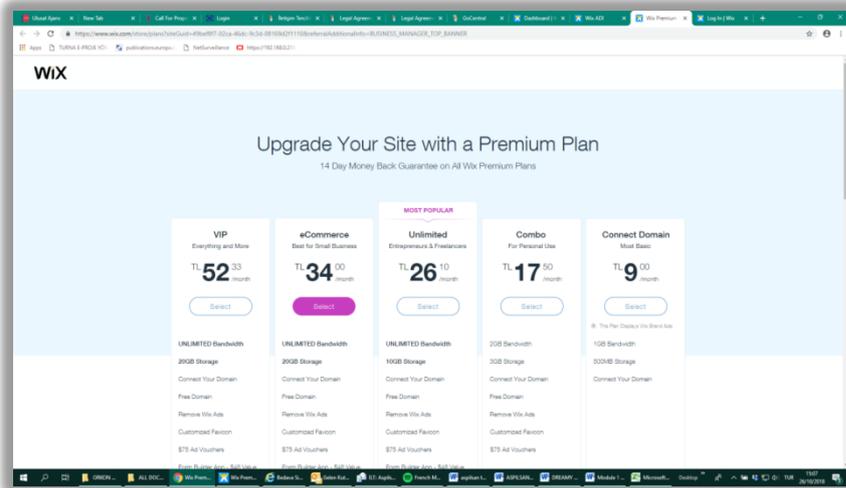
Step 7: From the below section, you can upload your products that you want to sell online:



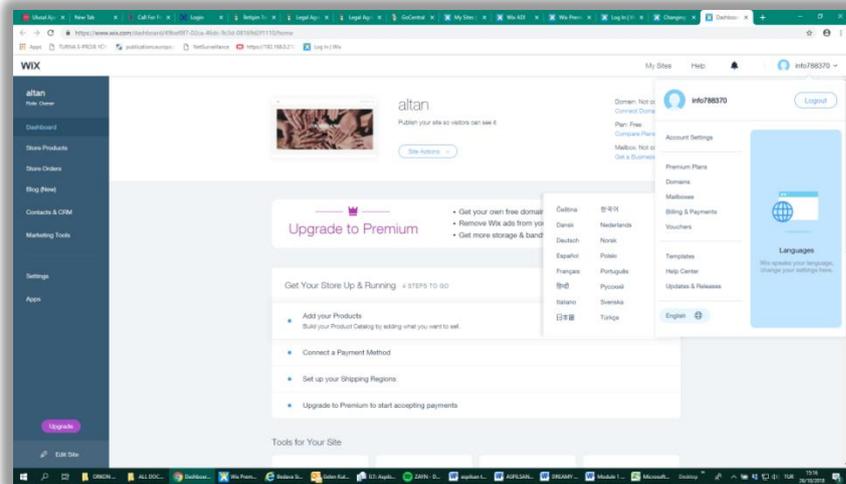
Step 8: You can use the free domain name given by the site wix.com :



Step 9: Or you can buy a special domain for yourself through the below page:



Step 10: You can change the language you are using from the following your main page:



3.2.6 Follow the Steps Below to Sell at the Best Price in the Online Environment.

Step 1: Put your product on the web page that you will be selling,

Step 2: Search for similar products on the web page,

Step 3: Put a price lower than if you saw a product similar to yours, on the page,

Step 4: Mention about discounts upon buying 2 or more products at the same time, write the reduction value.

3.3. Test Questions

1- E-commerce has begun to enter our lives since the 1950s when computers began to be used.

True / False

2- Instagram Business accounts do not provide more information about your brand, as well as not an analytics tool to measure your success.

True / False

3- Which of the following statements is false?

- a. Etsy does not charge for creating a shop.
- b. Bonanza allows you to list your items for free.
- c. In Zibbet, you are allowed to sell electronic vehicles.
- d. There is no charge for opening a shop in DaWanda.

4- E-commerce is the buying and selling of goods and services in an online platform.

True / False

5- Which of the following statements about the importance of product images is false?

- a. The human mind tends to embody something that is abstract.
- b. Quality product images are a key driver of store engagement.
- c. Eye-tracking studies show that store visitors are first engaged by visual elements.
- d. The connection between the logo and the brand is not inevitable.

6- Hashtag discovery in instagram helps the products to appear on the homepage of the users more often.

True / False

7- Which is one of the ways to make a successful sale in instagram?

- a. Focus on storytelling to boost engagement
- b. Open an account in instagram
- c. Open fake accounts to praise the product
- d. Transform the original image with an edit

8- In the online sale of handicrafts, the use of real image is not as important as price of product.

True / False

9- Your logo design should represent your product and your business philosophy.

True / False

10-Which of the following statements is false?

- a. More than %60 of online shoppers worldwide considers e-commerce pricing as the very first criteria affecting their buying decision.
- b. Most advantage of Cost-based E-commerce Pricing Strategy is simplicity.
- c. Competitor-based E-commerce Pricing can lead to sell your product a lower price than you desire.
- d. Value-based E-commerce Pricing promises a short-term profit.

4 MODULE 4:REGISTRATION PROCEDURES

AFIKAD, Afyonkarahisar, Turkey

4.1 Basic Concepts and Explanations

4.1.1 What is Brand?

A *brand* is a name, logo, sign or shape which singularly, or in combination, allow the consumer to differentiate the product or service from others in the marketplace (Shim 2009).

4.1.2 What is Brand Name?

A brand name is either a word or numbers in some combination which can be verbally expressed (Shim 2009).

As an example; 3M, Google, XEROX, etc.

4.1.2.1.What is the Difference between a Brand Name & a Trade Mark?

A *business/ trade/ company* name is; a name or a way to help identify a business, an entity or an individual. It is the official name under which the said entity or individual chooses to do business (Cameron 2017).

A trademark is; a word, phrase, logo, symbol, design, colour or a combination of one or more of these elements that distinguishes one company's products/services from that of another (Cameron 2017, Shravani 2017).

Differences between a brand name and a trade mark are as below (Anonymous 2018a, Shravani 2017):

- Brand names and trademarks are valuable assets to a business. Often a brand or trademark becomes synonymous with the product. It is a mistake to use the terms "trademark" and "brand" interchangeably, as they have very important differences.
- While brand represents reputation and business in the public eye, a trademark legally protects those aspects of the brand that are unique and specific to the company.
- A trademark is legal protection of the brand, granted by the Trademark and Patent Office.
- All trademarks are brands, while not all brands are trademarks.

As an example: Coco Chanel is a perfect example of a name that is a trademark. The famous designer Coco Chanel built her successful fashion empire by using her name. People knew that if they were to purchase a Coco Chanel product they were going to receive quality craftsmanship. Through her reputation of having excellent taste, her name became recognizable around the world. Coco Chanel, her name is considered a trademark, surname Chanel is considered as a brand (Husbey 2016).

4.1.2.2. What is the Difference Between a Business Name, a Trading Name and a Legal Name?

A **business name** is; the official name of the person or entity that owns the company.

It is business's legal name. A business name is used on government forms and applications (Cameron 2017).

As an example : Enterpreuner's name is John Smith, and he owns an insurance business. Companies' legal name can be John Smith Insurance (Anonymous 2018b).

Business owners can use a trade name for advertising and sales purposes. The trade name is the name the public sees, like on signs and the internet (Cameron 2017).

Business name and trading name can be different. A trade name does not need to include LLC, Corp, or other legal endings used for tax entity (Cameron 2017).

As an example: McDonald's is a trade name. The company's legal business name is McDonald's Corporation (Anonymous 2018c).



Company Profile	
Name	McDonald's Corporation
Logo	
Industries served	Restaurants (McDonald's, McCafé, McExpress, McStop)
Geographic areas served	Worldwide (over 36,000 restaurants in 119 countries)
Approximate Customer	69 million
Headquarters	Oak Brook, Illinois, United States
Current CEO	Don Thompson
Revenue	\$28,106 billion (2013) 2% increase over \$27,567 billion (2012)
Profit	\$5,586 billion (2013) 2.1% increase over \$5,465 billion (2012)
Employees	440,000 (2014)
Main Competitors	Burger King Worldwide, Inc., Darden Restaurants, Inc., Doctor's Associates, Inc., Domino's, Inc., Yum! Brands, Inc., Starbucks Corporation, Wendy's Company and many other companies in the fast food industry.

A **legal name** of a business is; the name of the person or entity that owns a business. If the business is a partnership, the legal name is the name given in the partnership agreement or the last names of the partners.

For limited liability companies (LLCs) and corporations, the business' legal name is the one that was registered with the state government. These names will often have a "legal ending" such as LLC, Inc. or LLP (Fishman 2015).

When Should a Legal Name or Trade Name be used?

A legal name should be used when communicating with the government or other businesses.

For example, the business' legal name should be used when filing tax returns, buying property, or writing checks.

A company may use a trade name for advertising and trade purposes. It is often the name the general public sees on signs, the internet, and advertisements (Anonymous 2018d).

Basically,

Legal name is for government procedures,

Trade name is for public relations.

4.1.2.3. What is Brand Name Registration? Do I Need to Register my Brand (business name)?

The development and launch of a new brand requires the investment of a great deal of financial, mental and emotional capital and it is for this reason that **brand registration**, or legal protection of the new brand, should be a top priority for any new business venture. This applies whether the new brand is a new company, new product or service, or new online business (Anonymous 2018e).

Brand registration is another name for **trademark registration** and this is the only way that a brand owner can get exclusive rights to use the new brand in any given national territory. Neither limited company incorporation nor domain name registration will provide any legal protection for a new brand (Forbes Agency Council 2017).

Without a trademark registration, there is no way to prevent competitors or “copycats” from using the same brand.

4.1.2.4. How to Register a Trademark for a Company Name?

Every country has their own bureau or office for registering trademarked name or logo. Also, every country have different procedures according to countries’ laws and regulations. To register a trademark, company or a related person has to pay a registration fee.

The term of trademark registration can vary, but is usually ten years. It can be renewed indefinitely on payment of additional fees. Trademark rights are private rights and protection is enforced through court orders.

4.1.3 Licenses and Permits for a New Business

For TÜRKİYE

If women want to exempt from tax, needed to obtain **'Craft Certificate of Exemption'** (Esnaf Vergi Muafiyet Belgesi)

If women want to be taxpayer for the future growing plan, e-Declaration-System is valid. They can apply this system in electronic platform (online). The records of the documents received and given by the taxpayers are kept in the chambers of the profession to which the taxpayers belong (National Report Turkey, 2018).

'Craft Certificate of Exemption' (Esnaf Vergi Muafiyet Belgesi) (National Report Turkey, 2018);

1. After getting that certificate, registration should be done to a trade association affiliated to the Confederation of Turkish Tradesmen and Craftsmen.
2. For work permission, application to the municipality with a petition should be done.
3. For home business, all apartment owners must have an agreement with notary channel.
4. Invoice and declaration are obligatory.

Tax-payers (National Report Turkey, 2018):

1. Apply e-Declaration System.
2. After approval of tax-payer, should be registered to a association affiliated to the Confederation of Turkish Tradesmen and Craftsmen.
3. Apply to the municipality with a petition for work permission.
4. The taxpayers will obtain the documents from the chambers or associations.
5. Invoice and way bill are obligatory.

For SLOVENIA

To establish a firm, filling of register application CEIDG-1 is required. With this form:

- Getting VAT number is necessary,
- Statement on the selection of the form of taxation with income tax on individuals,
- Notification of declaration of contribution to social security (National Report Slovenia, 2018).

There are 3 areas that require licenses:

1. Real estate and brokerage and property management,
2. Performing road transport services,
3. Running a work agency, a temporary work agency, an unemployment training institution training for public funds (National Report Slovenia, 2018).

For POLAND

To establish a firm, filling of register application CEIDG-1 is required. With this form:

- Getting VAT number is necessary,
- Statement on the selection of the form of taxation with income tax on individuals,
- Notification of declaration of contribution to social security (National Report Poland, 2018).

There are 3 areas that require licenses:

1. Real estate and brokerage and property management,
2. Performing road transport services,
3. Running a work agency, a temporary work agency, an unemployment training institution training for public funds (National Report Poland, 2018).

For GREECE

Steps	Description
1	Get approval of the company's name from Chamber of Commerce and Industry
2	File company documents with Athens Bar Association
3	Sign Articles of Incorporation before a notary public
4	Deposit capital in a bank
5	Pay capital tax to the Tax Authority
6	Get a stamp from the Lawyers' Pension Fund
7	Get certification by the Lawyer's Welfare Fund
8	Submit Articles of Incorporation and register with Court secretariat to get a register number
9	Submit Articles of Incorporation summary for publication In Official Gazette (FEK)
10	Register at the Chamber of Commerce and Industry
11	Register with Self-employed Insurance Organisation (OAEE) Agricultural Insurance Organisation (OGA), etc..
12	Get a tax number (AFM) for the business
13	Commission e vendor to make stamp/seal

- 14 Have the Tax Authority punch company receipt books and accounting log
- 165 Notify Manpower (OAED) within 8 days of hiring a worker

All new business owners will be required to complete the previous steps.

Self-employed must complete steps 4 and 10-15.

It is not necessary to obtain a specific license or permit to open an online shop for selling crafts (National Report Greece, 2018).

For FRANCE

Use *INPI* when the entrepreneur starts a business (National Report France, 2018).

(National Institute of Industrial Property) is a public body under the supervision of the Ministry of Economy, Finance and Foreign Trade of Ministry of Productive Recovery and Minister Delegate for Small and Medium Enterprises, Innovation and Economy (National Report France, 2018).

Once the name is filled with INPI, the company has a term of 10 years.

Legal structure depends on;

- Self-enterprise,
- Sole proprietorship,
- Company.

In general for establishing a business, steps to follow as below (National Report France, 2018);

- Apply with requested documents to the CFE (Chamber of Commerce),
- APE code is given based on the main activity (code depends on main activity),
- Tax formalities,
- Social formalities, is carried out by CFE,
- Open a file at the Post Office,
- Open a bank account.

4.1.4. What is Tax Identification Number?

A Taxpayer Identification Number (TIN) is an identifying number used for tax purposes in the country (Anonymous 2018f).

All legal entities, unincorporated entities and individuals must obtain a **tax identification number**.

For TÜRKİYE

There is e-Declaration system is valid. Actually, now people's ID number is used as Tax ID Number (TIN). ID must be notarized or approved by tax office officers. So, they can get the Tax ID Number (National Report Turkey, 2018).

- TIN in order to undertake professional or business activities in Türkiye.
- As of 1 July 2006, the National Identity Number is used as the unique identification number for Turkish citizens and all TINs for citizens were matched with their National Identification Number in tax database system.

For SLOVENIA

Upon entry of the required data into the tax register.

Additional alpha or numeric characters to the tax number can be required.

If an individual registers in the tax register as a personal entrepreneur, the financial administration doesn't assign a new TIN (National Report Slovenia, 2018).

For POLAND

Each adult has to have tax identification number to account for the tax office.

If an adult becomes an individual entrepreneur, he/she has the same tax identification number to use (National Report Poland, 2018).

For GREECE

Each adult must have a tax ID Number.

In the case when an adult wants to be an individual entrepreneur, he/she must register the business to the tax authority.

With this authorization, he/she can use personal Tax ID Number in business purposes (National Report Greece, 2018).

For FRANCE

The French tax authorities issue a tax identification number to all natural people who have the obligation to declare taxes in France.

The TIN is assigned when the person registers in the tax authorities' databases.

It is assigned to all people created in the registration system of the Directorate-General of Public Finances (DGFIP) (referential PERS) for all taxes. It is a unique, non-significant, reliable and permanent identification number.

This tax number is indicated on the pre-printed income tax declaration form and on income tax and property tax notices.

The TIN that must be obtained by the account or contract holder, or the holder of the asset or the beneficiary of the income (National Report France, 2018).

4.1.5. Tax Basics

Tax liability is the amount of money an individual owe to tax authorities (Cameron 2017).

The government uses tax payments to fund social programs and administrative roles.

Basically, a tax liability is usually a certain percentage of one's income and varies according to income.

For TÜRKİYE

- It is necessary to make an address declaration. A home address can be an invoice address.
- During the application, simple taxation should be decelerated.
- After the evaluation of tax office, office will send tax card to tax payer.
- Registration should be done to 'Confederation of Turkish Tradesmen and Craftsmen.
- Application should be done to municipality with a petition for work permission.
- The taxpayers who are subject to the small business taxation will obtain the documents from the chambers or associations.
- The taxpayers must declare their income by annual declaration.
- The declaration will be done to the registered tax office. As a result, the taxpayer will pay the tax based on the invoice (National Report Turkey, 2018).

For SLOVENIA

- VAT (value added tax)
- Corporate Income Tax
- Personal Income Tax
- Social Security Contributions
- Immovable Property Transfer Tax
- Capital Gains Tax

Choose business form;

- *Personal entrepreneurs*, taxations is an income from an activity, which is derived from the performance any entrepreneurial agricultural, forestry, occupational or other independent self-employed activity.

- *Limited liability company*, is a legal personality and taxed with Corporate Income Tax.
- *E-Sellers taxes*, who is taxable person, is identified for VAT purposes, has to calculate VAT from the delivery of the product to the customer in Slovenia (National Report Slovenia, 2018).

For POLAND

For individuals who want to conduct their own business, tax liabilities are paid on the basis of a tax on income, as is the case for full time employees. An individual must choose one:

- General rules tax,
- 19% tax (flat tax),
- Lump-sum from registered income,
- Tax card (National Report Poland, 2018).

For GREECE

- Individuals and businesses must submit an electronic tax declaration through online system of the Independent Authority of Public Revenue, based on which they will be taxed.
- At the end of each month, they submit the list of invoices and VAT.
- For individuals who want to conduct their own business, tax liabilities are paid on the basis of a tax on income.
- As is the case for full-time employees- without the tax deduction is occurred.
- Irrespective of profits all Greek entities are taxed with rate of 29%.
- Shares are taxed with a rate of 15% (National Report Greece, 2018).

For FRANCE

Taxation of profits depends on the legal structure of the business. Entities may subject to Income Tax (IR) or Corporate Tax(CI).

Companies are subject to

- Taxation of its profits,
- Territorial economic contribution (CET),
- VAT.

Individual companies (craftsmen, tradesmen), the liberal professions and EURL (one-man limited liability company) must pay the IR.

Partners are taxed personally in respect of income tax only on the salaries or dividends(National Report France, 2018).

4.1.6 Registration to Professional and Occupational Associations

For TÜRKİYE

- KOSGEB (The Small and Medium Enterprises Development Organization)
- The General Directorate of the Status of Women (KSGM)
- Turkey Business Association (İŞKUR)
- Turkey Union of Chambers and Community Exchanges(TOBB)
- Supports of Republic of Turkey Ministry and Social Policies
- Turkish Grameen Microfinance Program
- Bank loans for women

For SLOVENIA

Non-financial State Support

- VEM Points
- Business incubators
- University incubators
- Technology parks
- Initiative start up Slovenia
- The European Enterprises Network
- SPIRIT Slovenia

Financial Supports in Slovenia

- Slovenian Enterprise Fund
- Employment Service of Slovenia
- Slovenian Regional Development Fund
- Bank Loans

Other Supports

- Chamber of Commerce & Industry
- Chamber of Craft and Small Business of Slovenia
- Business Angels of Slovenia

For POLAND

- European Union Funds for women-entrepreneurs (NGOs, Public Bodies,..etc)
- European Social Fund (PO WER-Operational Program Knowledge Education Development)
- Non-EU sources (governmental, private, etc)
- Polish Agency for Enterprise Development
- The Loan Fund for Women
- Business Angels

For GREECE

- Seed Capital (small funding for a specific population such as young people, unemployment)
- OAED Program (for the public)
- The Open Fund (for the private sector)
- Bank Loans
- Partnership Agreement (PA) 2014-2020 (ESPA)
- Greek Community Abroad

For FRANCE

- CFE
- Register of Commerce and Companies (RFS)
- ACCRE-This Device is set up to help job seekers and facilitate the creation of their businesses.
- The BPI France (Public Investment Bank)
- PRI (Regional Innovation Partnership)
- Business Angels
- Entreprendre au Feminin

4.1.7.Contract Formation Issue for e-trade

For all countries, the main steps are described as below :

Step 1: Establishing the offer and acceptance procedure

Step 2: Completing the order form

Step 3: Incorporating the terms and conditions

Step 4: Taking the consumer's credit card details on-line

Step 5: Acknowledging receipt of the order

Step 6: Providing confirmation of the information provided and the right to cancel

Step 7: Delivery

For TÜRKİYE

The E-Commerce Regulations require that all commercial web sites make the following information directly and permanently available to consumers via the website:

- the company's name, postal address (and registered office address if this is different) and email address;
- the company's registration number;
- any Trade or Professional Association memberships;
- the company's VAT number.

All of these data must be included *regardless of whether the site sells on-line*. In addition, any commercial communication such as e-mail or SMS text service used in providing an *"Information Society Service"* must display this information.

The E-Commerce Regulations also require that all prices must be clear, and web sites must state whether the prices are inclusive of taxes and delivery costs (National Report Turkey, 2018).

For SLOVENIA

Register the company to the Public Payments Administration of the Republic of Slovenia.

Obtain access to using the portal for issuing invoices. (before a digital certificate must be obtained).

Website of the Public Payments Administration of the Republic of Slovenia can be accessed (National Report Slovenia, 2018).

For POLAND

Since 2018, each entrepreneur has to prepare VAT.

As a result, entrepreneur must prepare the invoice (preparing e-invoice is given not only by the computer programs, but also by some banks via bank accounts.)

All required documents related to social security of entrepreneur have to be seen, in electronic form via dedicated program prepared by SII (Social Insurance Institution-called PLATNIK) (National Report Poland, 2018).

For GREECE

E- invoicing was partly introduced in Greece, 2006.

But the electronic system is still not fully operating, will be completed till the end of 2019.

Aiming that, as soon as an invoice is issued, to notify in real time the client's accounting system to accept the charge, at the same time tax office can collect the tax (National Report Greece, 2018).

For FRANCE

Commercial sites which collect personal info (name, e-mail..)and constitute files of customers and prospect, must make a simplified declaration to the National Commission for Informatics and Liberties.

Online trade sites generally fall under Simplified Standards 48 (National Report France, 2018).

4.1.8. Online Business (e-trade) Laws

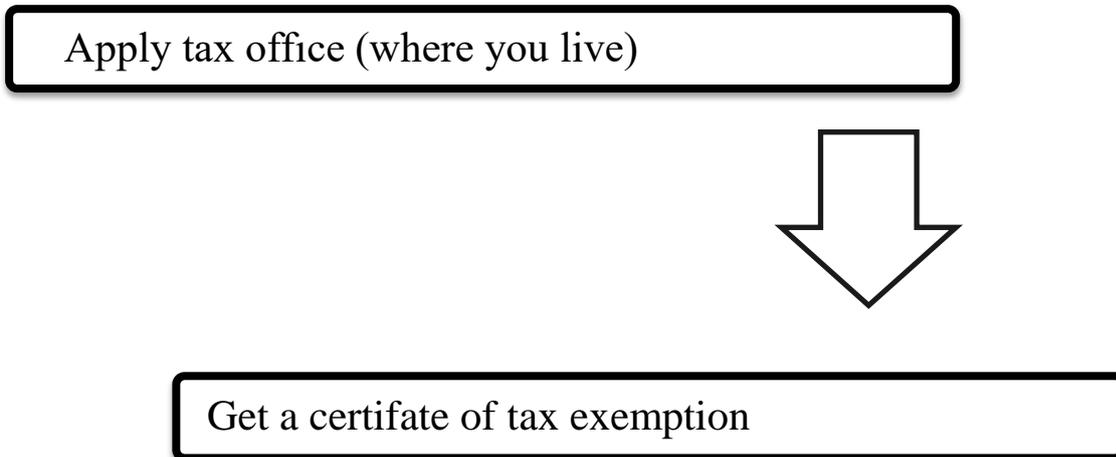
For E-trade, the following information must be made available on the website for users:

- Information regarding:
 - The commercial title, commercial address, tax or trade registry number, e-mail address, telephone number, and names of administrator(s) of the website (and, where operating an online marketplace, the official communication information of the sellers/providers);
 - Whether the website is operating under the license or permission of a governmental agency, and the relevant agency.
- Terms and conditions of visiting and using the website.
- Privacy policy.
- Electronic signature is mandatory.
- User agreement (if membership is required).
- Distance contract to be prepared according to the Regulation for Distance Contracts (if the website will sell any goods or services to consumers) under Consumer Protection Law No. 6502.
- To co-ordinate the money flow between the consumers and the online business enterprise, the online business must collaborate with a bank or a payment service provider (*Payment Services Law No. 6493*) (Dora *et al.* 2018).

4.2 ACTIVE LEARNING

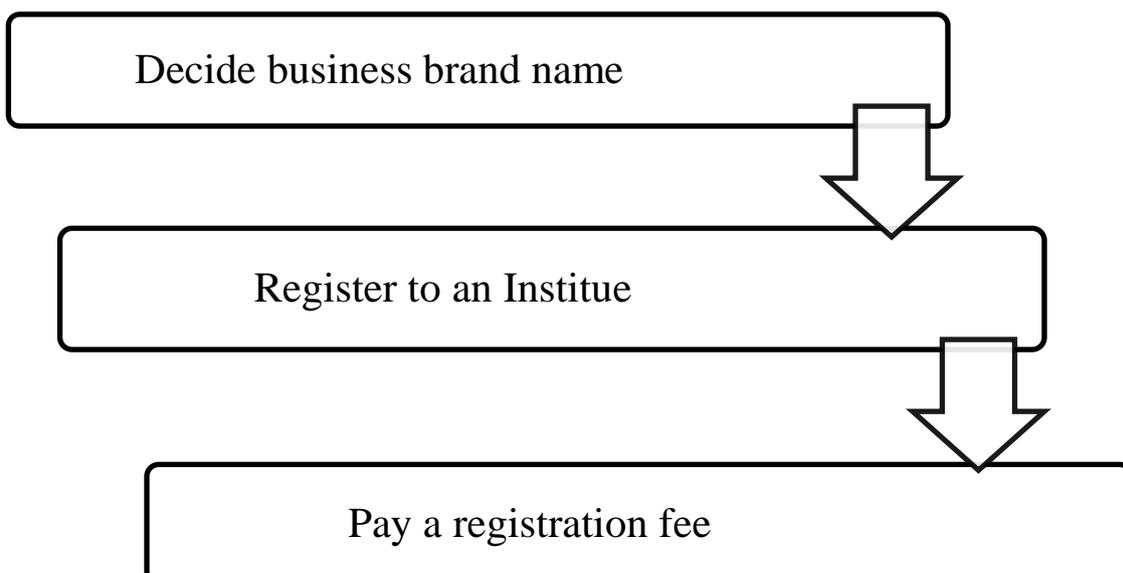
4.2.1 Tax Obligations

Follow the directions to fulfill tax obligations :



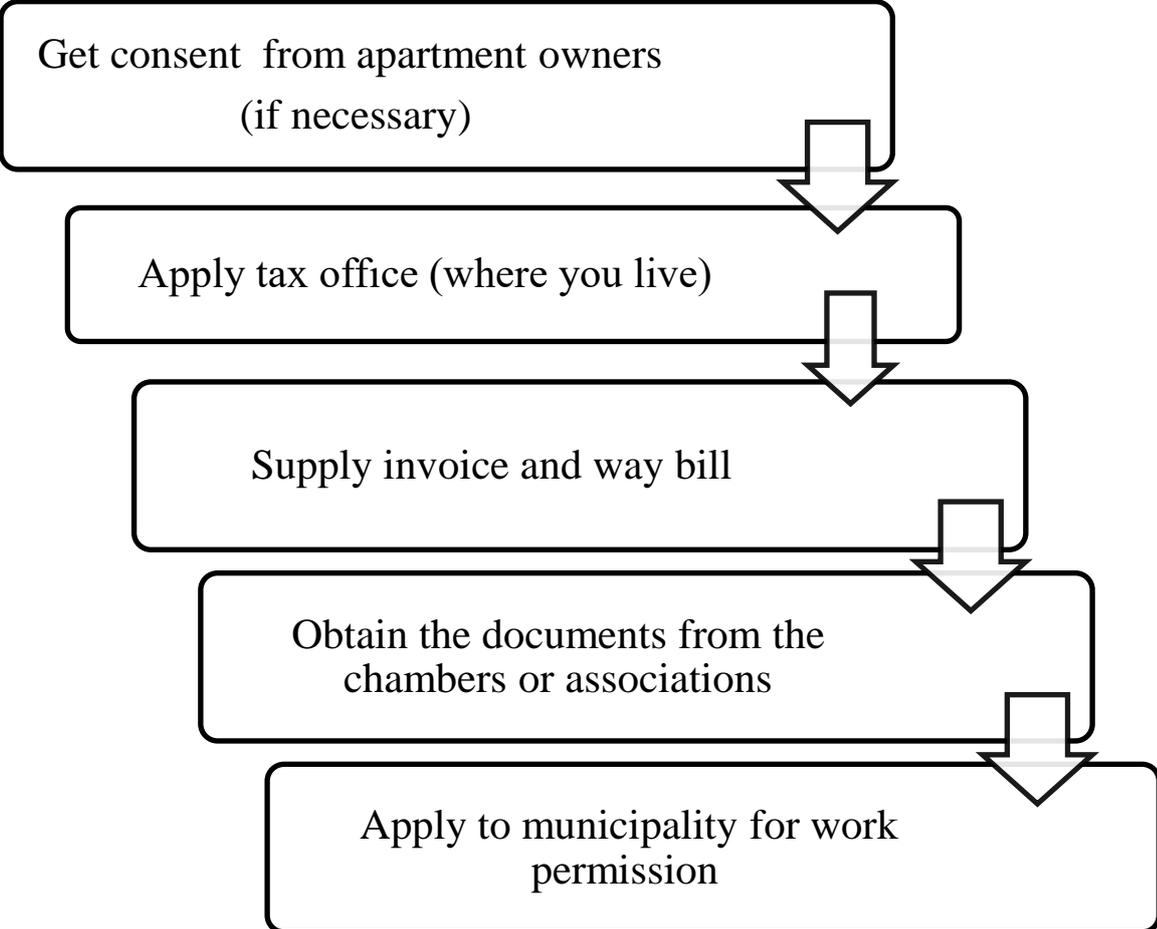
4.2.2 Registration of Business Brand Name

Follow the directions to register business brand name :



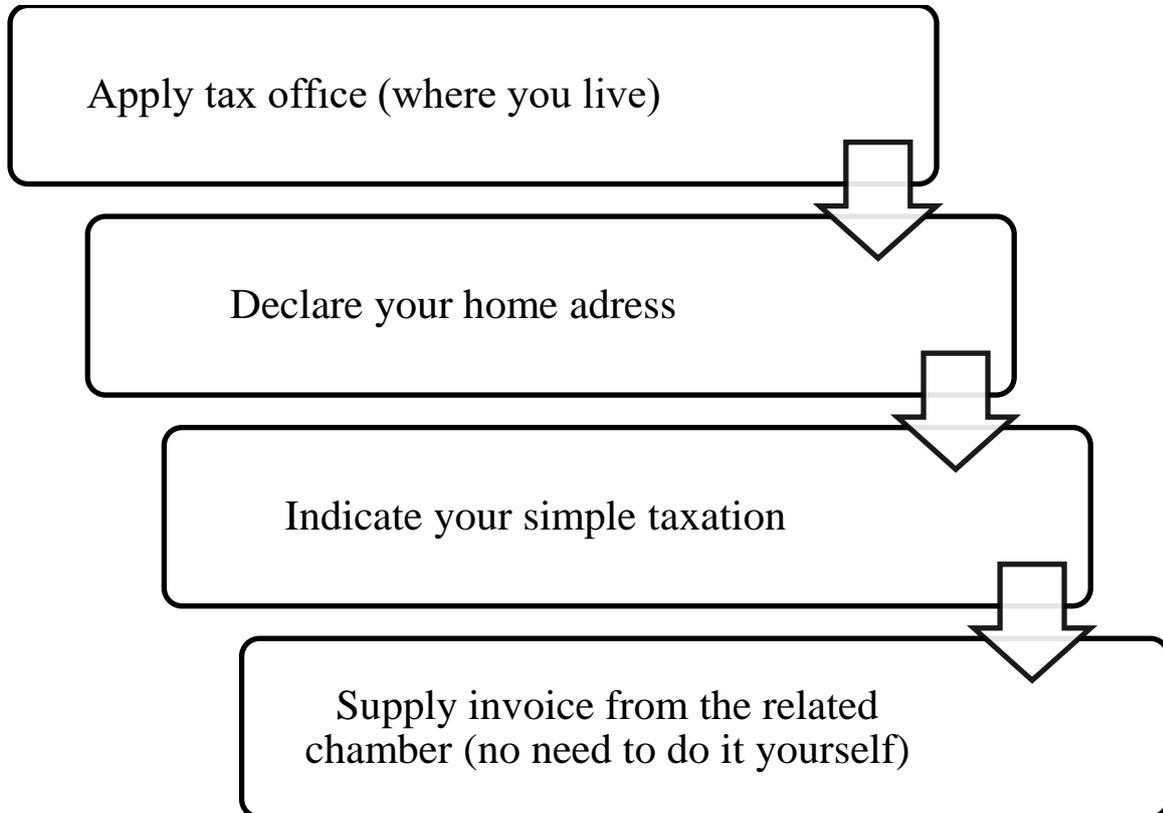
4.2.3.Application to Local Licences and Permits

Follow the directions to apply for licenses and permits :



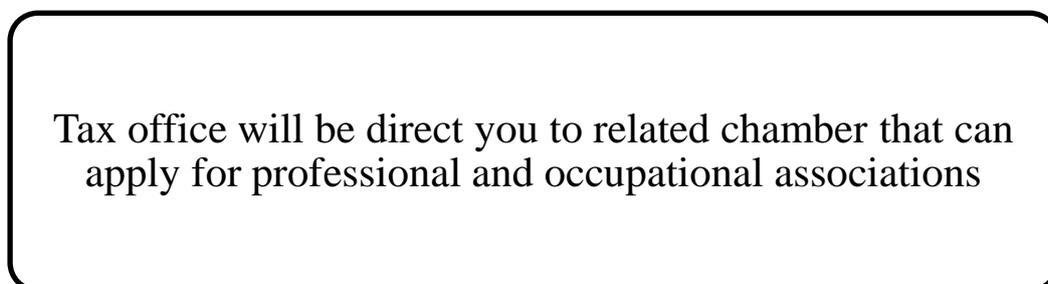
4.2.4. Getting Tax Identification Number

Follow the directions to get tax identification number :



4.2.5. Registration to Professional and Occupational Associations

Follow the directions to registration for professional and occupational associations:



4.3 Test Questions

1. "A is a name, logo, sign or shape which singularly, or in combination, allow the consumer to differentiate the product or service from others in the marketplace."
 - a. Logo
 - b. Brand
 - c. Patent
 - d. Tax identification

2. Brand name and trade mark must be same.

True / False

3. To get the local licenses and permits to work at home, which is the first step?
 - a. Local municipality
 - b. Tax office
 - c. Apartment client
 - d. Chamber

4. Legal name is for government procedures, trade name is for public relations.

True / False

5. A trademark is legal protection of the brand, granted by the Trademark and Patent Office.

True / False

6. Which is the first step to be a taxpayer?

- a. Apply to tax office
- b. Ask the apartment
- c. Go to chamber
- d. Supply invoice

7. Which is required to apply e-declaration system?

- a. Brand name
- b. Invoice
- c. Membership to a chamber
- d. Tax identification number

8. A business name cannot be used on government forms and applications.

True / False

9. Which is not required for e-trade on a web site?

- a. User agreement
- b. Privacy policy
- c. Permit of apartment clients
- d. Patented logo

10. Without a trademark registration, there is no way to prevent competitors or “copycats” from using the same brand.

True / False

5 MODULE 5: ACCOUNTING PROCEDURES (COMMONLY DONE IN PRACTICE)

IDEC, Piraeus, Greece

This module refers to commonly done in practice accounting procedures for start up women entrepreneurs. Specifically refers to the opening of bank accounts, their types, the methods of banking transactions and information about e-commerce and online (or through credit card) payment system. It also contains directions for their implementation.

5.1. Basic Concepts and Explanations

What is A Bank Account?

A bank account¹ is a safe and useful place of your choice to deposit all your money. You can access your money from any ATM. It also makes it easier to save and invest your money for your future.

Types of Bank Accounts²

Most banks and credit unions offer the following types of accounts:

1. Savings accounts
2. Checking accounts
3. Money market accounts
4. Certificates of deposit (CDs)
5. Retirement accounts

What is a Checking Account? What is Mobile & Online Banking?

A checking account³ offers easy access to your money for your daily transactional needs and helps keep your cash secure. Customers can use a debit card or checks to make purchases or pay bills. Accounts may have different options or packages to help avoid certain monthly service fees. To determine the most economical choice, compare the benefits of different checking packages with the services you actually need.

Mobile banking allows you to perform many of the same activities as online banking using a smartphone or tablet instead of a desktop computer. Mobile banking's versatility includes:

- Logging into a bank's mobile website
- Using a mobile banking app
- Text message (SMS) banking

¹ <http://www.banking.org.za/consumer-information/conventional-banking/what-is-a-bank-account>

² <https://www.thebalance.com/types-of-bank-accounts-315458>

³ <https://www.wellsfargo.com/financial-education/basic-finances/manage-money/options/bank-account-types/>

Online banking refers to any banking transaction that can be conducted over the internet, generally through a bank's website under a private profile, and with a desktop or laptop computer. Online banking is generally defined as having the following characteristics:

- Financial transactions through bank's secure website.
- Physical branch locations or only online.
- The user must create a login ID and password.⁴

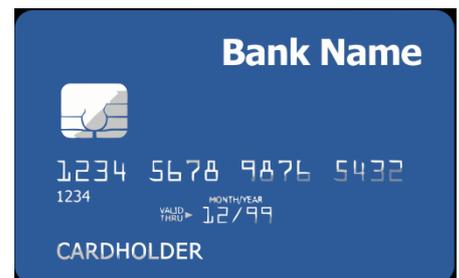
How to Open a business bank account for Your Start up?

A business bank account allows you to easily keep track of expenses, manage employee pay, convey finances to investors, receive and deposit payment, and plan your budget more accurately. Creating a business bank account requires simple steps to get you working quickly⁵:

- Determine What Accounts You Need
- Choose your Bank
- Obtain Your Business Name
- Get Your Paperwork in Order Get Ready to Accept Payments

The Difference Between Credit Card and a Debit Card⁶

A credit card is a card that allows you to borrow money against a line of credit, otherwise known as the card's credit limit. You use the card to make basic transactions, which are then reflected on your bill. Debit cards draw money directly from your checking account when you make the purchase. It can take a few days for this to happen, and the hold may drop off before the transaction goes through.



5.1.1. Things You Should Know Before You Get Your First Credit Card (e.g. what is a Credit Card Statement, How Credit Card Interest is Calculated, How Minimum Payments are Determined)

A billing statement⁷ is a periodic statement that lists all the purchases, payments and other debits and credits made to your credit card account within the billing cycle. Your credit card issuer sends your billing statement about once a month.

⁴ <https://www.discover.com/online-banking/banking-topics/whats-the-difference-between-online-and-mobile-banking/>

⁵ <https://www.inc.com/aj-agrawal/how-to-open-a-business-bank-account-for-your-startup.html>

⁶ <https://www.thebalance.com/difference-between-a-credit-card-and-a-debit-card-2385972>

⁷ <https://www.thebalance.com/credit-card-billing-statement-959999>

What's on the billing statement?

Your billing statement lists everything you need to know about your credit card account. It includes:

- Your balance from the previous billing cycle
- The minimum payment due
- The payment due date
- Late fee that will be charged if you pay late
- A summary and detailed list of payments, credits, purchases, balance transfers, cash advances, fees, interest, and other debits made to your account
- A breakdown of the types of balances on your account and the interest rate and interest charges for each
- Your credit limit and available credit
- The number of days in your billing period
- Total amount of interest and fees paid year-to-date
- Contact information for your credit card issuer
- Rewards earned or redeemed, if applicable

Your credit card statement will include a minimum payment disclosure detailing the amount of time it will take to pay off your balance if you only make the minimum payment and the total amount you'll end up paying. It will also include the monthly payment to make if you want to pay your balance off in three years. This information is helpful for figuring out the best way to pay off your credit card balance.

Your credit card billing statement will also include a late payment warning that tells you the impact of sending your payment late - a late payment and penalty rate increase.

Your credit card minimum payment⁸ is the least amount you can pay toward your credit card balance without being penalized with a late fee and possible interest rate increase. If you pay attention to your billing statement each month, you've probably noticed that your minimum payment can change from one month to the next.

Some credit card issuers calculate the minimum payment as a percent of the balance, typically between 2% and 5%, at the end of the billing cycle.

Your minimum payment may be also calculated by taking a percent of the balance at the end of the billing cycle and adding the monthly finance charge.

You can find out which method your credit card issuer uses by reading your credit card agreement. Look for a section titled "How your minimum payment is calculated" or "Making payments."

Sample Credit Card Statement			
Credit Card Statement			
<u>ACCOUNT NUMBER</u> 123-4567-890	<u>NAME</u> JOE BLOGGS	<u>STATEMENT DATE</u> 01/01/2013	<u>PAYMENT DUE DATE</u> 31/01/2013
<u>CREDIT LIMIT</u> £3,000.00	<u>CREDIT AVAILABLE</u> £1,472.00	<u>NEW BALANCE</u> £1,528.00	<u>MINIMUM PAYMENT DUE</u> £22.00
<u>This Month's Activity:</u>			
<u>TRANSACTION DATE</u>	<u>POST DATE</u>	<u>TRANSACTION DESCRIPTION</u>	<u>AMOUNT</u>
05/12/2012	05/12/2012	Payment	-250.00
08/12/2012	10/12/2012	Department Store	69.00
14/12/2012	15/12/2012	Sports Store	87.50
23/12/2012	27/12/2012	Restaurant	56.00
26/12/2012	28/12/2012	Airline	195.00
<u>Statement Summary:</u>			
<u>Credit Limit:</u>	3,000.00	<u>Daily Balance</u>	
<u>Available Credit:</u>	1,472.00		
<u>Closing Date:</u>	30/12/2012	- Payments/Credits	225.37
<u>Days in Billing Period:</u>	30	+ Finance Charges	13.23
<u>Scheduled to Pay:</u>	22.00	= New Balance	1,528.00
<u>Past Due Amount:</u>	0.00	Minimum Payment	22.00
<u>FINANCE CHARGE SUMMARY</u>			
<u>Periodic Rate:</u>	1.55%	<u>PURCHASES</u>	<u>Customer Service Number</u>
<u>Annual Percentage Rate:</u>	17.20%		0800 00 0000
			Lost or Stolen Card?
			0810 00 0000

⁸ <https://www.thebalance.com/credit-card-minimum-payment-calculation-960238>

5.1.2. E-commerce Payment System

An e-commerce payment system⁹ is a way of making transactions or paying for goods and services through an electronic medium, without the use of checks or cash.

What is to Set up Automatic Payments?

An automatic bill payment¹⁰ is a money transfer scheduled on a predetermined date to pay a recurring bill. Automatic bill payments are routine payments made from a banking, brokerage or mutual fund account to vendors. They are usually set up with the company receiving the payment, though it's also possible to schedule automatic payments through a checking account's online bill pay service.

Accepting Online Payment with a Credit Card, Debit Card, or PayPal

Enabling your customers to pay with their credit card on your website is the most basic way you can accept online payments. To offer this feature to your customers, you'll want to decide whether to have your own dedicated merchant account or use an intermediary holding account.

Small businesses or organizations that want to accept online credit card payments for services, subscriptions, or products sold on a website may add PayPal buttons to any website.¹¹

Secure Online Payment System Requires

Online security¹² is something that concerns us all as consumers. As a business owner, it's even more important. By taking online payments, you take responsibility for protecting your customers' data, and managing it securely can be a costly burden. But you can make it easy on yourself by using a PCI-compliant payment solution. PCI compliance refers to the rules and regulations that govern data protection.

Online Payment Solutions with Card, Invoice and Bank

Online payments¹³ are made instantly, so it's convenient and saves lots of time.

The so called "online wallets" allow their customers to:

1. Pay online with revealing their credit card details,
2. Pay an invoice.
3. Pay to a bank account.

⁹ <https://securionpay.com/blog/e-payment-system/>

¹⁰ <https://www.investopedia.com/terms/a/automatic-bill-payment.asp>

¹¹ <https://paysimple.com/blog/all-the-ways-you-can-accept-online-payments-in-2018/>

¹² <https://fitsmallbusiness.com/accept-credit-cards-online/>

¹³ <http://www.transact.money/2007/10/definition-of-online-payment-systems.html>

What is Virtual Point of Sale (POS)?

Virtual POS¹⁴ Terminal. It is a payment gateway which allows online merchants and service sellers to manually authorize card transactions initiated by the buyer. This process expands greatly their payment sources and reduces the time of the payment process, while adding additional security. The integration of virtual POS terminal is possible with numerous **e-commerce platforms**.

¹⁴ <https://blog.mypos.eu/virtual-pos-terminal/>

5.2. ACTIVE LEARNING

5.2.1 Opening a Bank Account

Follow the directions below to open a bank account

Consider your options

Once you've identified your needs, evaluate your options:

- **Checking account**
- **Savings account**

You may have chosen which bank account best suits you but, you will also have to make sure you're eligible to open an account. Before you head to the bank, you will need to check whether you meet all the criteria for opening an account.

As a general rule, banks will require the following:

Valid Identification. In some countries you may also need your Social Security number.

A minimum amount of money for opening the account. This can vary based on the bank and account you choose. For example, a savings account of an average bank requires a minimum deposit of 300€.

Choose the bank that's best for you. Contact the bank branch in your local area to discuss what exactly you'd get if you opened a basic account. While all banks are different, they can generally be summed up into two general categories: large chain banks and smaller local ones.

Large chain banks: Large banks usually have branches in most towns and cities across the country. You can avoid fees you'll have to pay for using other banks' services (like ATM fees, etc.) Large banks also offer services like 24-hour help lines for their customers. In addition, these banks tend to have a stable, trusted reputation.

Smaller local banks: Small banks offer a more personal, friendlier and human experience. Smaller banks also usually charge smaller fees for using their services. Smaller banks often invest their money into the local community. On the other hand, smaller banks fail more frequently than large banks (this is still very rare, though).

In addition, credit unions are another option for banking. Credit unions are not-for-profit financial institutions, often with a mission to be "community-oriented" and "serve people, not profit. Credit unions have successfully made their services more accessible by partnering with other credit unions to offer shared branch banking and ATMs.

Visit your bank and ask to open an account. Opening an account in person is usually the best option for first-time account holders. You can ask the teller all the questions and doubts you have and get immediate answers. Also, the process of opening an account is also usually speedier in person.

Ask all the important questions before you finalize your account. Ask for clarification on any issues regarding your account.

Supply the necessary information to create your account. Opening a checking account requires a few basic pieces of personal information. In general, it's a good idea to have:

Proof that you are who you say you are: Have a government-issued ID with your photo on it with you (a driver's license or a passport may also be enough).

Proof of address: A phone bill, driver's license, or any other official document with your name and address will usually do.

Proof you are a registered citizen: The bank will ask for your Social Security number, taxpayer identification number, or employer identification number to ensure that you are "on record" with the government

Keep the account documents you receive secure. When you finish completing your account, you will receive documents that contain important information about your account. Keep these in a safe place. If you can, it's a wise idea to commit the following information to memory so that you don't need to rely on the documents in the future:

Your four-digit PIN number: You need this to use your debit card for purchases.

Your bank account number: You need this for financial tasks like setting up direct deposits

Your Social Security number: You need this for various tax and financial tasks in the future

5.2.2 Starting Mobile & Online Banking

Follow the directions below to start Mobile & Online Banking

What you'll need

- A valid debit or credit card

What you do

On your mobile device:

Download and open the Mobile Banking App on your Android or Apple device. Follow the steps below.

From a computer:

Step 1 : Visit the bank's homepage

Step2: Select "REGISTER"

Step 3: Enter your card number and expiry date and select "CONTINUE"

Step 4: Say how you want to receive your verification code

There are some banks that provide, also, the following service:

Step 1: When you complete sensitive transactions, a verification code protects you with an extra layer of security. They may send you a 6-digit verification code by text message, email or voice call. You'll enter that code to complete the transaction.

Step 2: There are some that may send one-time verification codes to personal or free email services.

Step 3: Enter the verification code in the Identity Verification box and select "CONTINUE"

Step 4 : Choose a password

Step 5: Review the fine print

Step 6: You're almost done! Read the Electronic Access Agreement and check the box to confirm you've read it.

Step 7: Sign on and start banking

Step 8: Now that you've registered, you can bank from any computer, smartphone or tablet.

Step 9: If your device supports fingerprint sign-on, there are some Bank's applications that you can use the fingerprint reader to verify your identity and access your accounts in a tap.¹⁵¹⁶

5.2.3 Receiving Payments

Follow the directions below to setting up your business to receive payments

Step 1 : Set Up Your Business

Check the options in advance, in order to set up the right organization and structure. That way you won't end up with the wrong type of business. In many cases, you can change it later, but it helps to research ahead of time to see what might work best for you, whether that's a sole proprietor, an LLC, S-Corp, C-Corp, or some other type of organization. An accountant can help you set up your business and take care of the necessary paperwork.

If you have partners, make sure all of their information is accurate as well.

Step 2 : Get an Identification Number for Your Business

Getting an Identification Number is an essential first step because you will need this important number if you expect to open a business bank account.

¹⁵ <https://www.cibc.com/en/personal-banking/ways-to-bank/how-to/register-for-mobile-and-online-banking.html>

¹⁶ <https://www.iberiabank.com/business/Mobile-Online-Banking/>

You may need more than one identification numbers for your company (e.g. your VAT number when registering to the tax authority, your identification number when registering to the local Chamber, etc.).

Your company's Identification Number can also be helpful if you want to receive payments through a processor like PayPal. It has also to appear on all receipts and invoices you issue.

Step 3 : Open a Business Bank Account

As you begin to receive payments, you need a place to put them.

Having separate accounts is important as a business owner. First of all, it's a good idea to keep your business assets separate from your personal assets. Second, it makes record-keeping much easier. When tax time comes around, it's much easier to take care of everything if it's all in one place.

If you mix up your money with that of your company, you may end up having serious problems. You have always to have in mind that the time you receive money from your customers does not coincide with the time you have to pay for instance your rent, your taxes, your suppliers etc. Failing to understand the importance of making this distinction may result in shortage of money when actual payments occur, because the money has been spent to personal expenses.

Your business bank account is where you should have your income deposited and in general where you should undertake all transactions of your company.

Step 4 : Set Up to Receive Payments through a Third-Party

It's important to accept a lot of different payment methods. Your customers and clients have their own payment preferences. One of the best ways to make sure you are accommodating them is to use a third-party processor.

You can establish a merchant account with a card processor or receive payments through a site like PayPal. When you use this type of processor, credit cards are usually taken care of.

It's also possible to use processors to accept physical credit cards from your mobile device. This can be helpful if you have physical items to sell, and you do so in person.

Step 5 : State Business Requirements

Before you set up to receive payments, make sure you know the requirements for businesses in your state. Your country's Ministry of Economy (or another competent authority) should have information on what you need to do in order to set up your business and begin doing business.¹⁷

5.2.4 First Order Form

Follow the directions below to set up your first order form

How to Create a Simple Order Form with Online Payments

¹⁷ <https://due.com/blog/set-up-your-business-to-receive-payments/>

In order to receive orders: you are going to get an idea on how to create a WordPress order form that will accept credit card and PayPal payments.

Step 1: Create a Simple Order Form in WordPress

Install and activate the WPForms plugin.

- Go to **WPFORMS » ADD NEW** to create a new form.
- Name your form and select the Billing/Order form template.
- Scroll down to the **AVAILABLE ITEMS** section in the preview screen on the right and click on it.
- This will open up the “Field Options” in the left panel. Here you can rename the field, add or remove order items, and change the prices.
- If you want to give people images to choose from when filling out your order form, click on the **USE IMAGE CHOICES** checkbox in the Form Editor.
- Lastly, you can add additional fields to your order form by dragging them from the left-hand side to the right-hand side.
- Click **SAVE** when you’re done.

Step 2: Configure Your Order Form Notifications

- Notifications are a great way to send an email when your form is submitted.
- You can send an email notification to yourself, to a member of your team by adding their email to the Send to Email Address field or to a customer to let them know their order has been received.
- Click on the **SETTINGS** tab in the Form Builder and then click **NOTIFICATIONS**.
- Click **SHOW SMART TAGS** in the Send to Email Address field.
- Click on **EMAIL**
- Change your notification’s email subject to be more specific. In addition, you can customize the “From Name”, “From Email”, and “Reply-To” emails.
- Include a personalized message if the email is going to anyone but yourself.
- Use the {all fields} smart tag, if you want to include all the information found in the form fields of the submitted order form.

Step 3: Configure Your Order Form Confirmations

Form confirmations are messages that display for customers once they submit an order form.

There are three confirmation types you can choose from:

1. Message. When a customer submits an order form, a simple message confirmation will appear letting them know their form was processed.
2. Show Page. This confirmation type will take customers to a specific web page on your site thanking them for their order.
3. Go to URL (Redirect). This option is used when you want to send customers to a different website.

Let's see how to set up a simple form confirmation in WPForms so you can customize the message users will see after submitting their orders.

- Click on the **CONFIRMATION** tab in the Form Editor under Settings.
- Select the type of confirmation type you'd like to create.
- Customize the confirmation message to your liking and click **SAVE** when you're done.

Step 4: Configure the Payment Settings

WPForms integrates with PayPal for accepting payments.

To configure the payments settings on your order form, you'll first have to install and activate the right payment addon.

Once you've done that:

- Click the **PAYMENTS** tab in the Form Editor.
- Click **PAYPAL**,
- Enter your PayPal email address,
- Select the **PRODUCTION** mode,
- Choose **PRODUCTS AND SERVICES**,
- Configure the payment settings,
- Click **SAVE** to store your changes.

Now you're ready to add your simple order form on your site.

Step 5: Add Your Simple Order Form to Your Site

- Create a new post or page in WordPress and then click on the **ADD FORM** button.
- Select your simple order form from the dropdown menu and click **ADD FORM**.
- Publish your post or page so your order form will appear on your website.
- Go to **APPEARANCE » WIDGETS** and add a WPForms widget to your sidebar.
- Select the **BILLING / ORDER FORM** from the drop-down menu.
- Click **SAVE**.

Now you can view your published order form live on your site. Notice when you select items on your form the price changes automatically.

You now know how to create a simple order form in WordPress that accepts online payments.¹⁸

If you want to send orders as a business, you may use Google Docs' order form.

Google Docs allows you to create forms that can be used as an order form. After the data is saved to your spreadsheet in Google Docs, you can handle the billing or ordering from there.

1. Open Google Docs and click the **CREATE** button. Select **FORM**.
2. Fill in the name and description of your order form.
3. Break your form up into sections, if relevant.

¹⁸ <https://wpforms.com/how-to-create-a-simple-order-form-in-wordpress/>

4. Add questions by clicking **ADD ITEM**.
5. Choose a theme for your form by clicking the **THEME** button beside the **ADD ITEM** button.
6. Click the link at the bottom of the form window to view your form in the browser.
7. Distribute your form.¹⁹

5.2.5 Accepting payments with Bank Accounts

Follow the directions below to accept payments with Bank Accounts

A bank transfer is effected as follows:

- a. The entity wishing to do a transfer approaches a bank and gives the bank the order to transfer a certain amount of money. IBAN and BIC codes are given as well so the bank knows where the money needs to be sent.
- b. The sending bank transmits a message, via a secure system, to the receiving bank, requesting that it effect payment according to the instructions given.
- c. The message also includes settlement instructions. The actual transfer is not instantaneous: funds may take several hours or even days to move from the sender's account to the receiver's account.
- d. Either the banks involved must hold a reciprocal account with each other, or the payment must be sent to a bank with such an account, a correspondent bank, for further benefit to the ultimate recipient.

Before you can receive an international payment, you'll need to provide the sender with some details, including:

- Your International Bank Account Number (IBAN)
- Your sort code
- Account number
- Your full name
- Your address
- The amount and the currency you'd like to receive the payment in.

5.2.6 PayPal Business Account

Follow the directions below to setting Up a PayPal Business Account

Follow the guides below to complete your account set-up.²⁰ You'll need to confirm your email address, verify your PayPal account and choose a PayPal payment solution.

¹⁹ <http://smallbusiness.chron.com/build-order-forms-google-docs-48768.html>

²⁰ https://www.paypal.com/c2/webapps/mpp/paypal-get-started?locale.x=en_C2

Step 1:

PayPal sent you an email when you signed up for your PayPal business account. Click the link in the email to confirm your email address. If you can't find the email, log in to your PayPal account and click **CONFIRM EMAIL ADDRESS** in your "To-do list" under the Business Profile icon.

Step 2:

By getting verified, you'll not only gain more credibility with your sellers and buyers, but also remove the withdrawal limit on your account. There are 2 ways to get verified:

1. Confirm your UnionPay card (instant verification)

Add or review your UnionPay card details. Proceed to confirm the card by authorizing China UnionPay to send a verification code via SMS. Enter the code to confirm your card instantly.

2. Confirm your credit card

Add or review your Visa or MasterCard to your PayPal account and proceed to confirm the card. This generates a 4-digit code, which will be reflected in your credit card statement within 2-3 business days. Log in to your PayPal account, enter the code to complete the verification process.

Step 3:

Choose a payment solution to suit your business.

5.2.7 Accepting Payments by Credit Card

Follow the directions below to accept payments by Credit Card

For accepting payments by Credit Card, you will need:

- **Merchant Account:** A type of bank account where credit and debit card payments get deposited
- **Virtual Terminal:** Like a digital credit card swipe machine, this system allows you to input credit card information on your computer.
- **Gateway:** The connector between your online store and the bank, which sends payment information securely to be approved or declined.

How It Works Step-by-Step

Step 1. When a client contacts you, he/she logs in to your virtual terminal and select the products or services he/she wishes to buy. He/she then has to enter his/her credit card information.

Step 2. The payment information passes through the secure payment gateway and is transmitted to the authorization source.

Step 3. The bank that issued the credit card receives the transaction information, checks if the funds are available, and approves or declines the release of payment.

Step 4. The payment gateway “tells” you if the payment was accepted or declined.

Step 5. If approved, funds are deposited into your bank account in 2-3 days.²¹

5.2.8 Point of Sale Credit Card Processing

Follow the directions below to point of sale credit card processing

1. First, choose the right point of sale system for your business.²²

There are many considerations in choosing a point of sale (POS) system. First, you'll want to think about how you would like to accept payments. Will you do most of your business instore or online or a combination of both? Do you want to be able to take payments offsite? What is your budget for purchasing POS hardware, software and peripherals like barcode scanners and receipt printers? What are your plans for expanding your business in the future?

The answers to all these questions will help lead you to the system that's right for your business.

2. Choose a compatible payment processor or payment gateway

You also need to decide which payment processor or payment gateway to work with. A payment gateway is a third party hosted payment solution that allows you to connect with your chosen payment processor as long as the gateway works with that processor.

3. Make sure your solution includes the necessary security features to keep transactions safe and protect your customers and your business from a breach.

A data security breach is not only bad for business, it can be devastating. So, it's in your best interest to do everything you can to prevent a breach from happening in the first place.

Payment security demands a multi-pronged approach encompassing both technology solutions and best practices. It's best accomplished in partnership with a payment processing provider.

4. Prioritize the value-added features you want in your payment solution.

Your business is unique and as such, will have unique needs when it comes to processing payments.

In order to get the most out of your POS solution, it's worth thinking about the features you want, and evaluating the availability and costs offered by various providers.

²¹ <http://www.billbaren.com/creditcardguide/>

²² <https://www.vantiv.com/vantage-point/smarter-payments/processing-through-point-of-sale>

5. Don't forget to ask about installation assistance and staff training.

The best payment solution in the world offers little value to your business if it's too difficult to install or to learn how to use it. Ask for a product demo so you can try out the solution in real-time. Be sure to ask about set-up and integration to your existing systems. Find out about fraud protocols and whether necessary updates are automatically executed or if you have to implement them yourself. And of course, there's the basics of processing. Find out how you will run various payment types.

5.3 Test Questions

1. A checking account doesn't offer access to money for daily transactional needs.
True / False
2. Automatic bill payments are irregular payments made from a banking, brokerage or mutual fund account to vendors.
True / False
3. Which one is not a way to make an online payment?
 - a. Pay online with revealing own credit card details
 - b. Pay cash
 - c. Pay to a bank account
 - d. Pay an invoice
4. Online banking refers to any banking transaction that can be conducted over the internet.
True / False
5. Which of the following directions to open a bank account is false?
 - a. Choose the best bank that's best for the purpose.
 - b. Visit the bank and ask to open an account.
 - c. Keep the personal information secret from the bank.
 - d. Keep the account documents received secure.
6. Debit cards draw money directly from the checking account when the purchased is accounted immediately.
True / False
7. Which of the following steps is not required to receive payments?
 - a. Get an Identification Number for the business.
 - b. Set Up to Receive Payments through a Third-Party
 - c. Open a Business Bank Account.
 - d. Create a Social Media Account
8. The credit card issuer sends the billing statement about once a month.
True / False

9. Which of the following statements is false? In order to receive orders, it is required to:
- a. Create a simple order form on Facebook
 - b. Configure the order form notifications
 - c. Configure the order form confirmations
 - d. Configure the payment settings
10. For accepting payments by Credit Card, which of the followings is not necessary?
- a. Merchant Account
 - b. Virtual Terminal
 - c. Cash Money
 - d. Gateway

6 MODULE 6: CREATING AN INVOICE

*Hacı Bayram Veli University, Ankara, Turkey
Guimel, La teste de buch, Archachon, France*

Dreamy m- Learning Project's target group is women with lower educational attainment who produce handicraft from their home. The aim is to help them to acquire mobile- digital and entrepreneurial skills to sell their handicrafts in digital markets by using smart phones efficiently. According to this aim, we will develop a mobile application, which is easy to understand, and easy to use; for Android and iOS operating systems, web based interface bridging mobile applications to m-learning portal. In the training program we prepared, we will explain to women how to proceed step by step with free and common mobile applications.

In line with this framework, this module aims to explain issues such as creating invoices, establishing contracts for buyer-supplier relationships for Internet shopping, applying for insurance to sell online products, and creating electronic signatures for women who want to sell their handicrafts on the internet.

6.1. Basic Concepts and Explanations

As you saw in Module 1 you have to make a differences between Internet and the Web: Internet is a network of global exchanges – including private, public, business, academic and government networks – connected by guided, wireless and fiber-optic technologies.¹

The Web, or World Wide Web (W3), is basically a system of Internet servers that support specially formatted documents.

Internet, linking a computer to other computers around the world, is a way of transporting content. You have to access the internet to view the World Wide Web and any of the web pages or other content it contains² the web is the information-sharing portion of the internet. The Web also utilizes browsers, such as Google or Internet to access Web documents called Web pages that are linked to each other via hyperlinks.

The taxpayers who have the status of Limited Company and/ or a sole trader who sells goods and services over the internet can benefit from electronic invoice application. There is no turnover restriction for the electronic bill transition. Even those with very low turnover can benefit from electronic invoicing.

A quick Google search will reveal many options. Programs such as Microsoft Office have a customizable template in their software, and you can download the templates and find websites that are available in Office.

Cash board: Cash board offers a downloadable template that you can open in Microsoft Word. Templates are simple but customizable.

Invoice berry - Office, Open Office and Excel Templates

¹ <https://www.techopedia.com/definition/2419/internet>

² <https://www.quora.com/What-is-the-difference-between-the-World-Wide-Web-and-the-Internet>

Microsoft - If you don't like the template from Microsoft Office, go to the Microsoft template gallery for more options.

In addition to Microsoft Office, Google Docs has templates that you can select in the template gallery, and Apple offers options for productivity applications.

Some websites allow you to create, print, save, and send invoices directly from their site. You don't need any other programs except for a web browser.

The following section shows some free applications for learning to create electronic invoices.

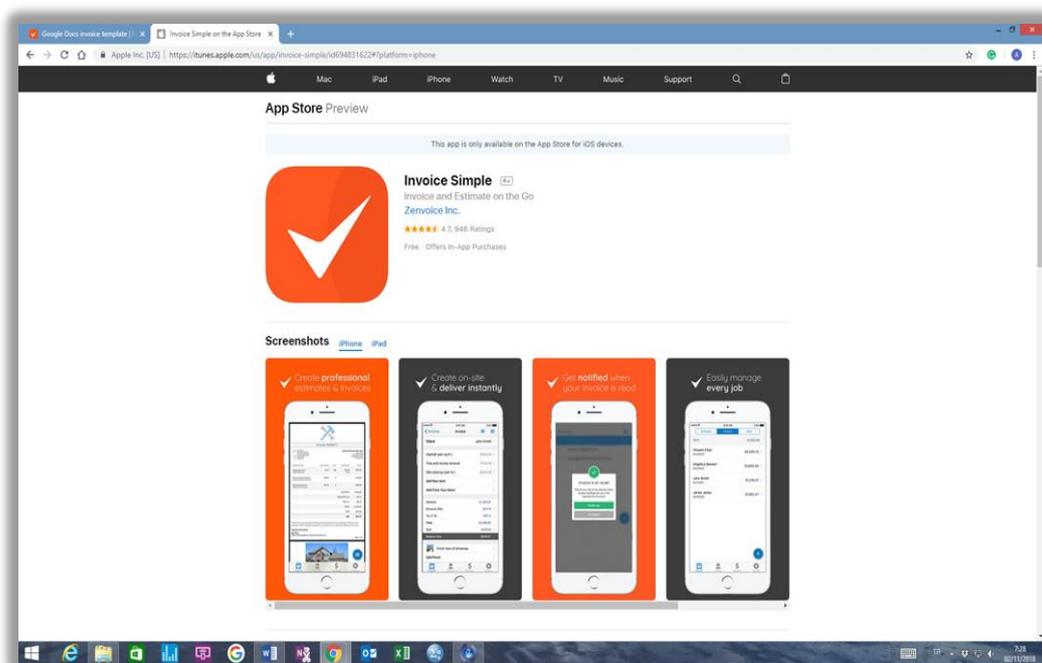
6.2. Active Learning

6.2.1 Invoicing on Mobile

1. For iOS

The free version of Invoice Simple is available on iPhone, iPad, and iPod Touch and can be used to create free invoices or estimates on your mobile device.

Step 1: Go **APP STORE** and search **INVOICE** (see modules 1 and 2 to see how to go and how to search)

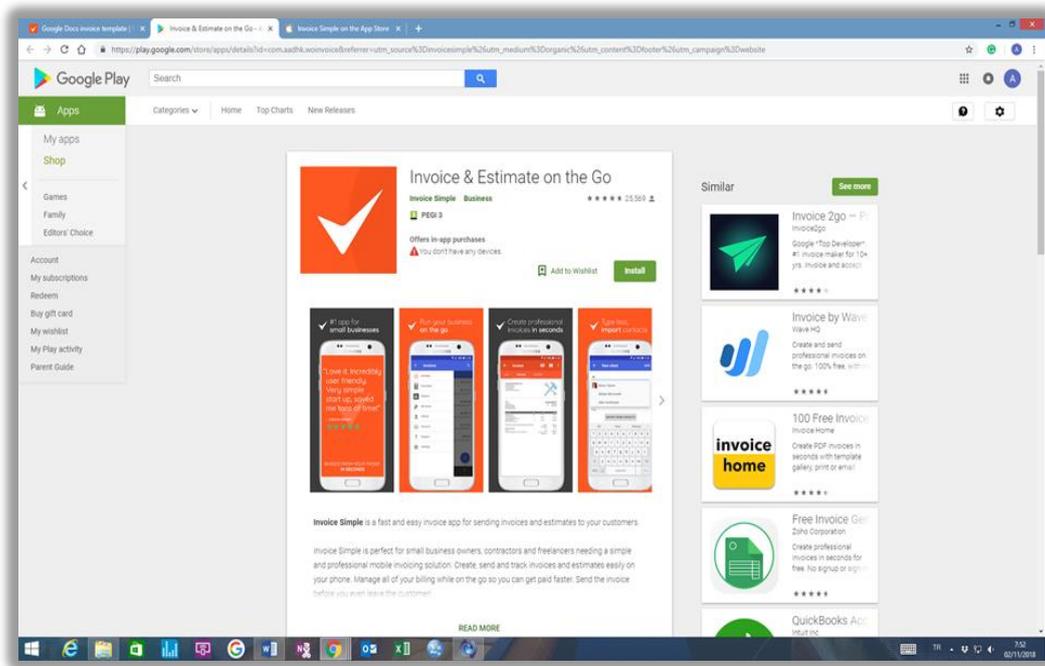


Step 2: Click the **DOWNLOAD** for your chosen template then enter the password for the Apple ID

2. For Android

The free version of Invoice Simple can be used to create a limited number of invoices.

Step 1: Go to Google Play

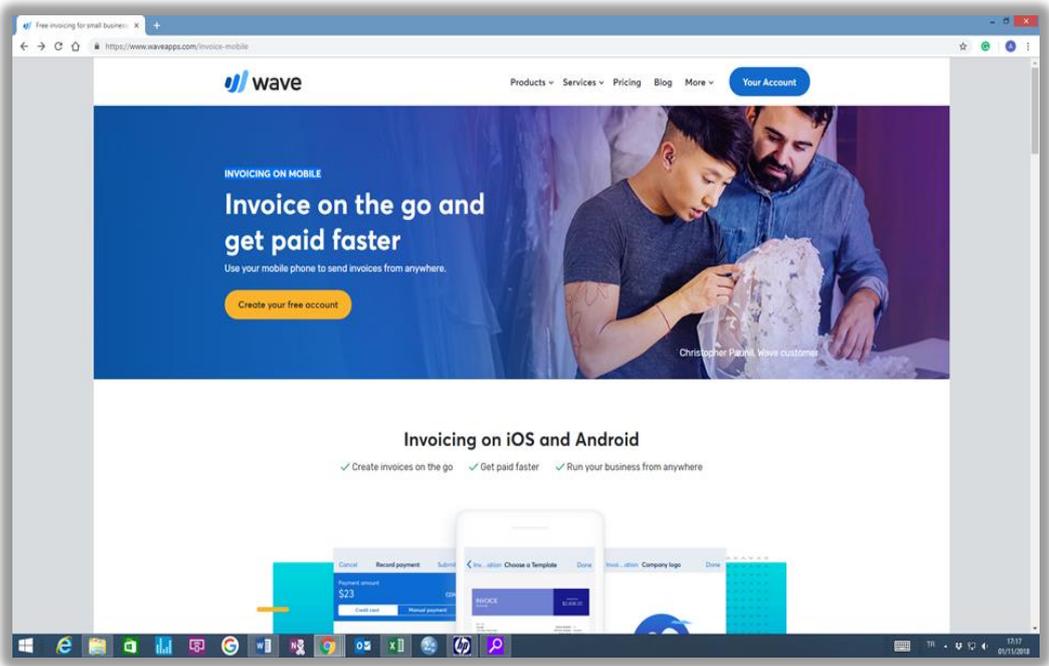


Step 2: Click the **DOWNLOAD** for your chosen template then enter the password for the Google

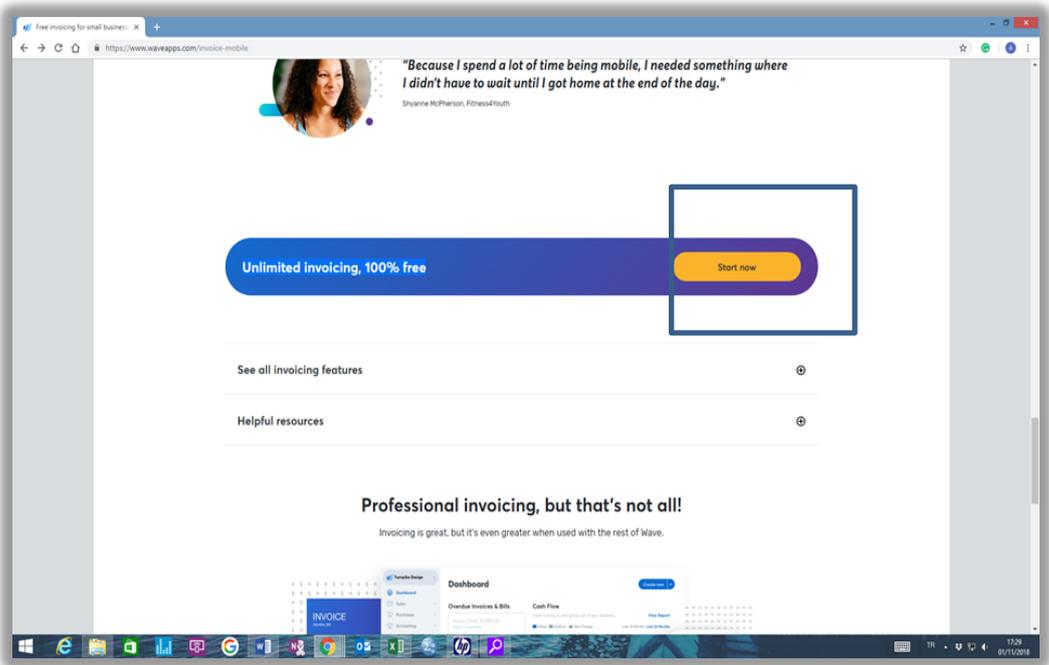
3. Android and iOS

Wave Provides both Android and Chrome views in the same wallet. The application that you can reach from any mobile phone is described below

Step 1: Type "wave invoicing on iOS and Android" on google web browser



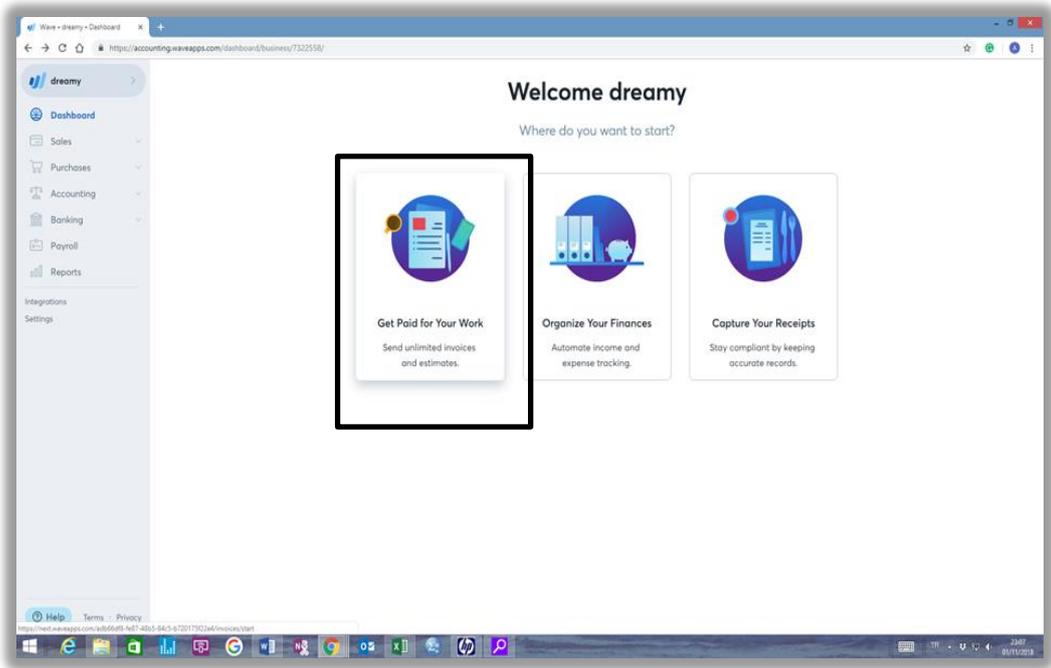
Step 2: click **START NOW**



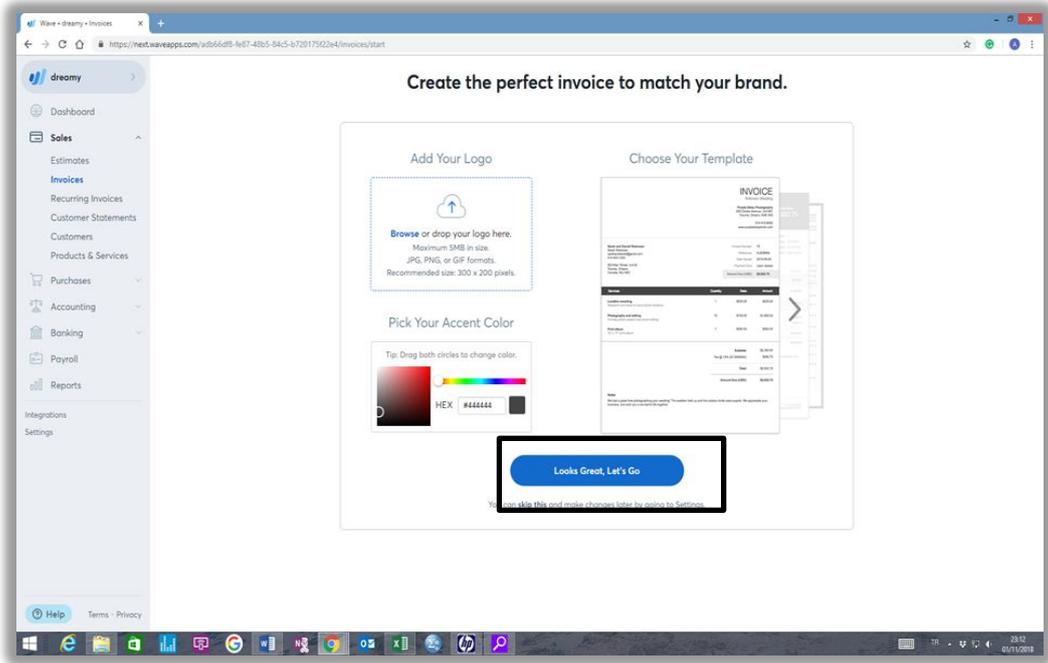
Step 3: Check out wave



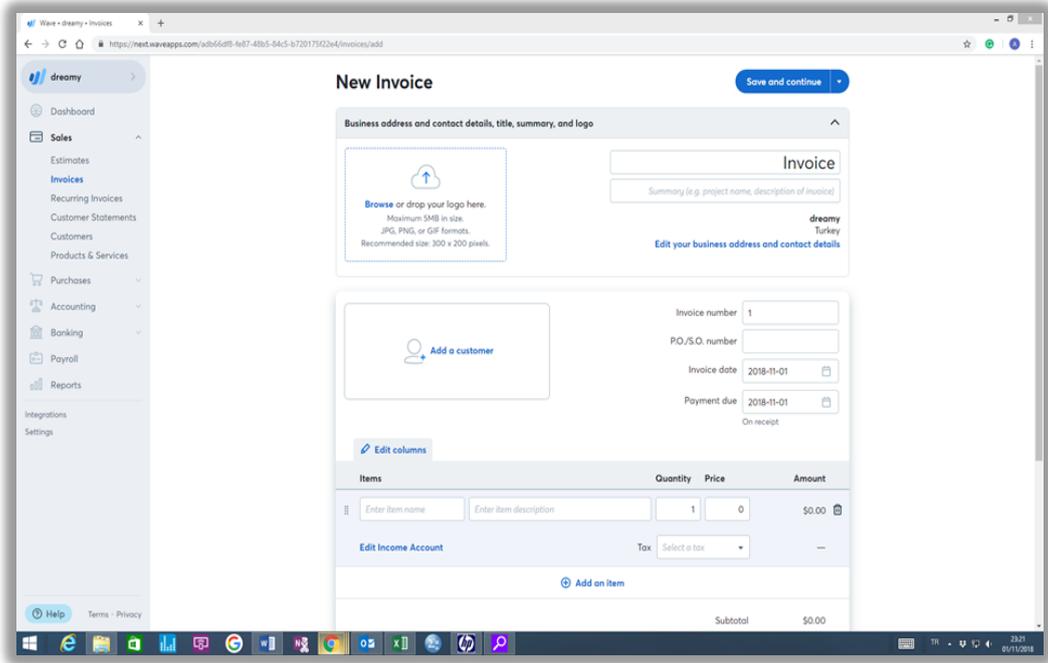
Step 4: Choose Get Paid for Your Work



Step 5: Add your logo (See module 3 for logo design), pick your accent color and choose your template. Then click **LET'S GO**

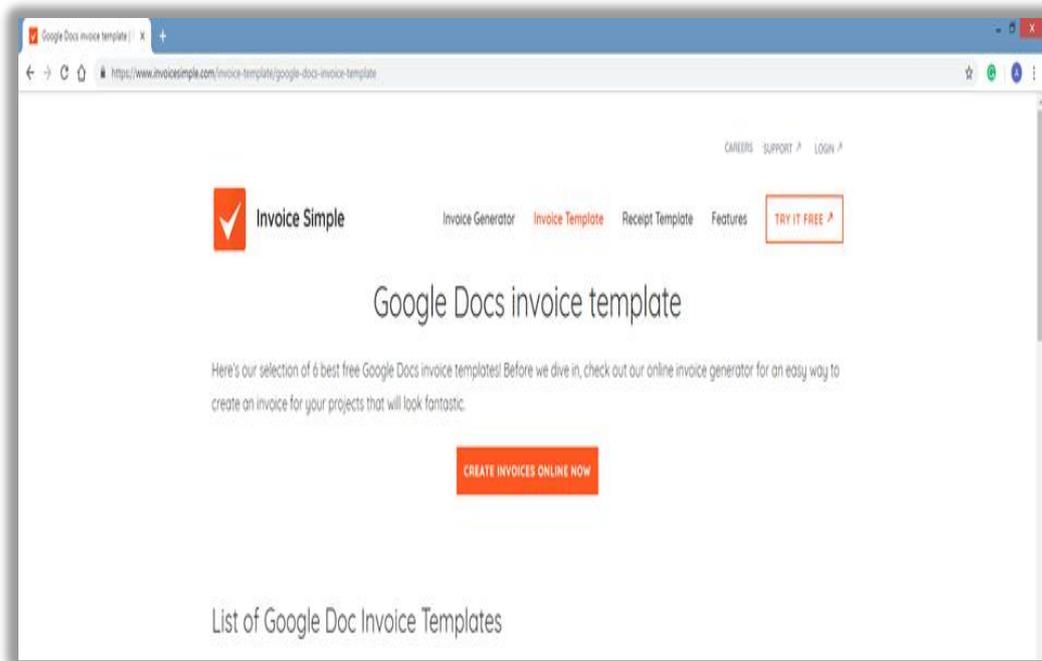


Step 6: here is the **NEW INVOICE** arrange invoice information by yourself and save it. You can use this template continuously

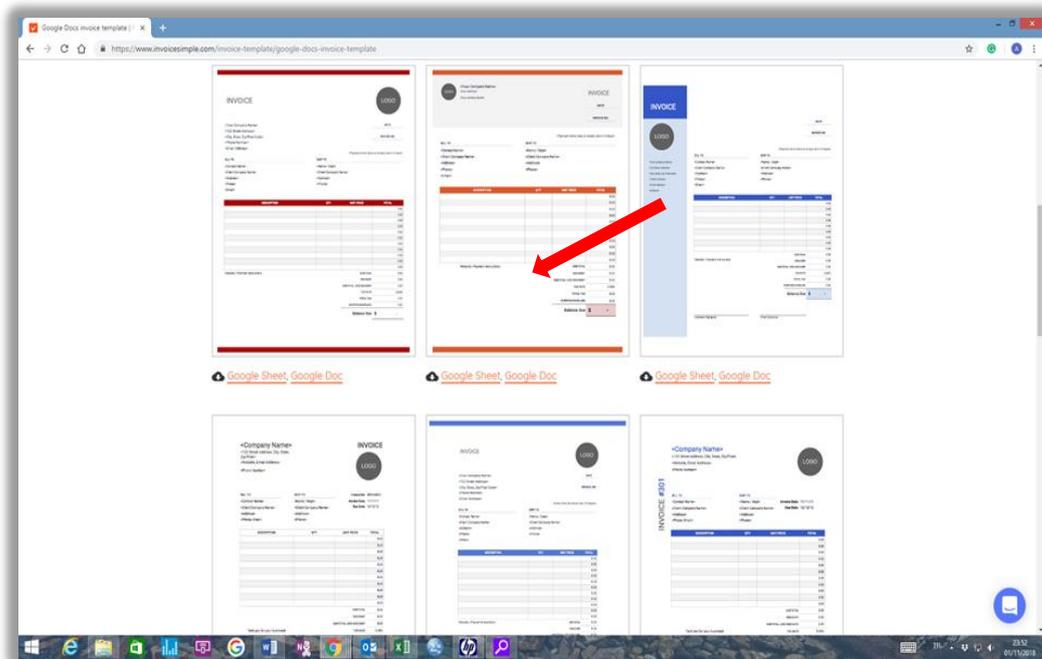


How to create an invoice in Google Docs

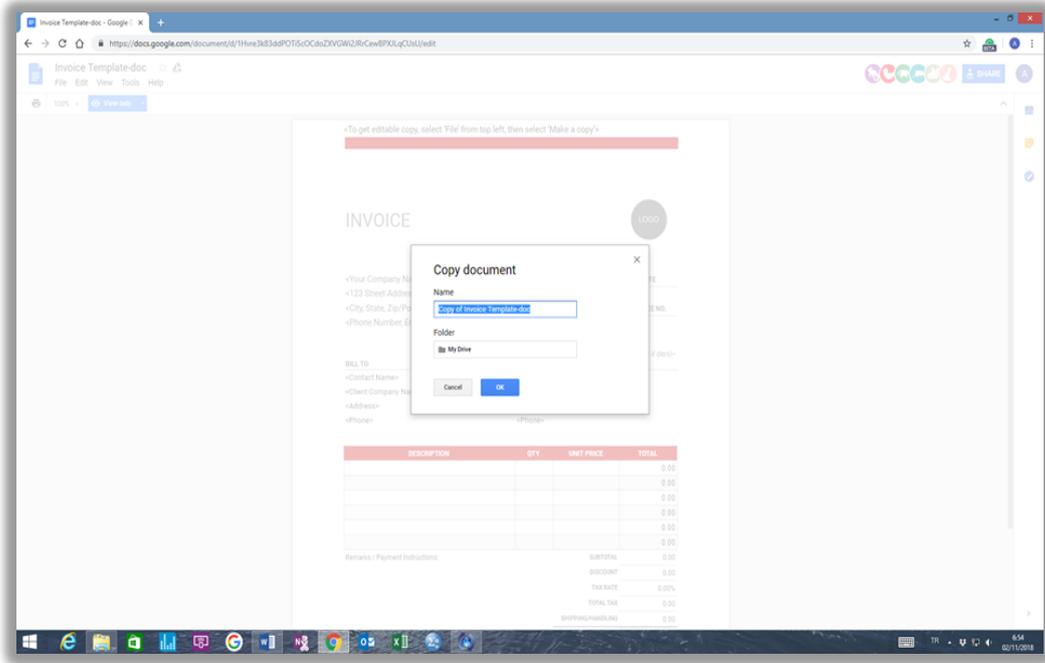
Step 1: search on Google for “Google Docs Invoice Templates” to access the Templates menu the following page will open³



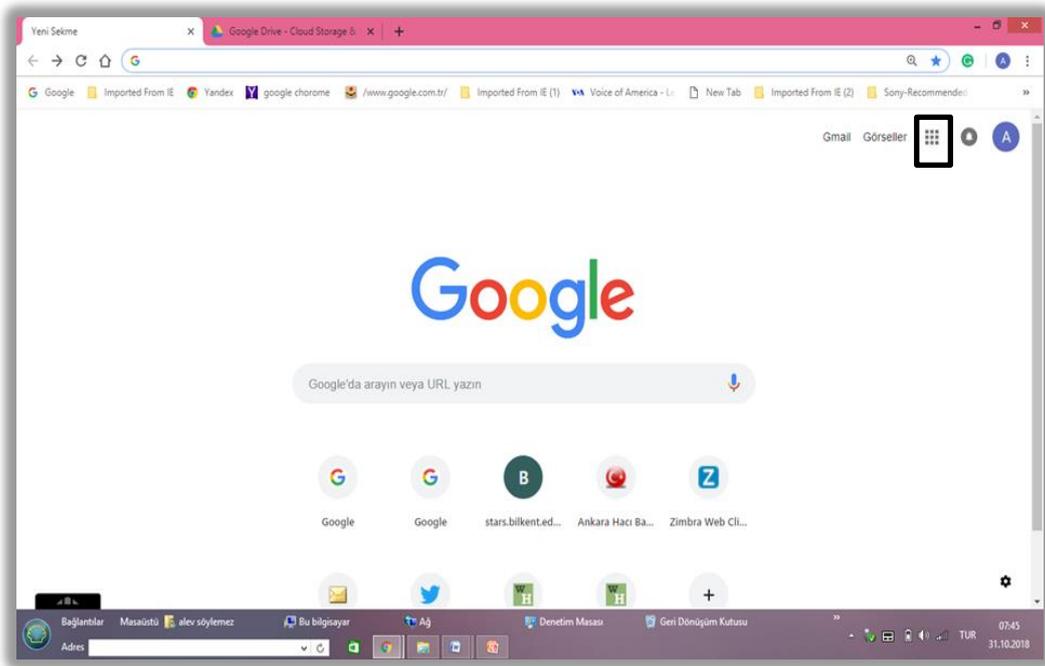
Step 2: Please select the invoice template that most suitable for you then click GOOGLE DOC (download link)



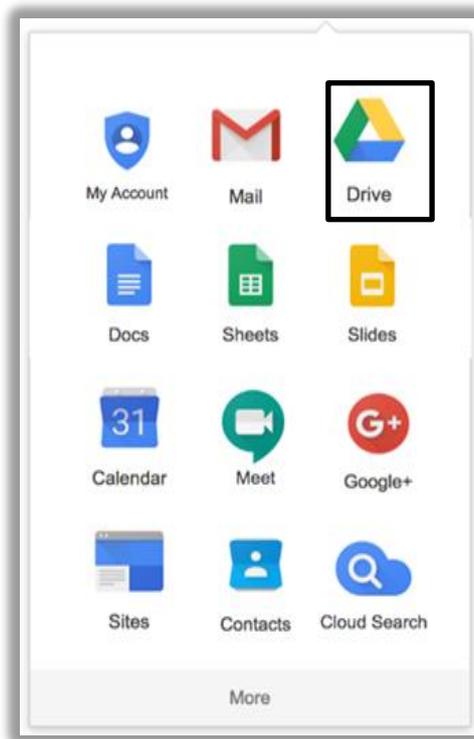
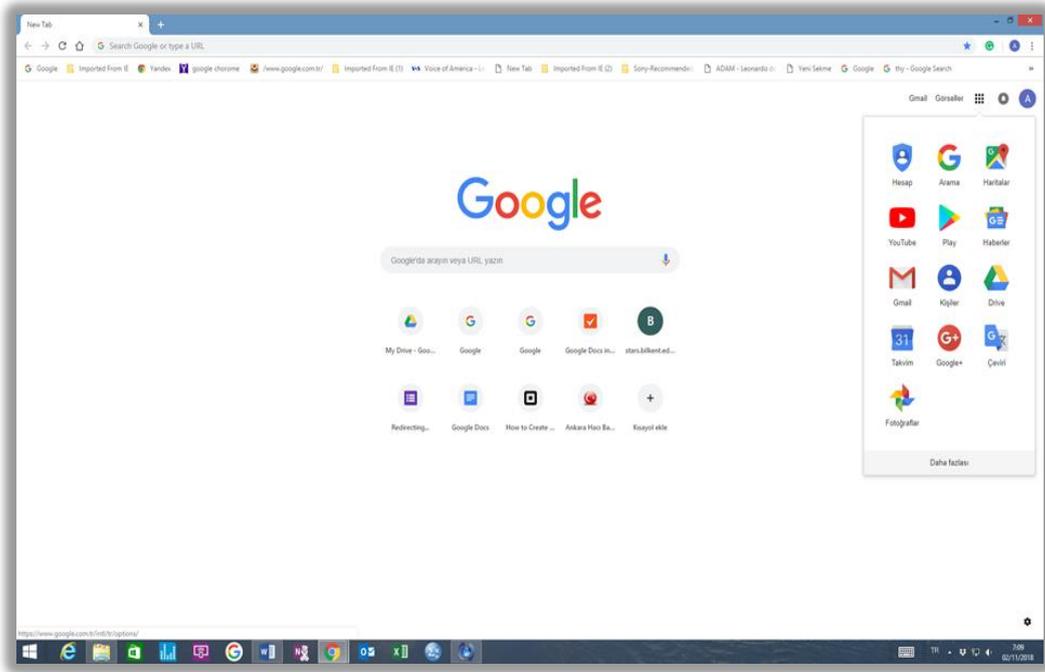
³ <https://www.invoicesimple.com/invoice-template/google-docs-invoice-template>



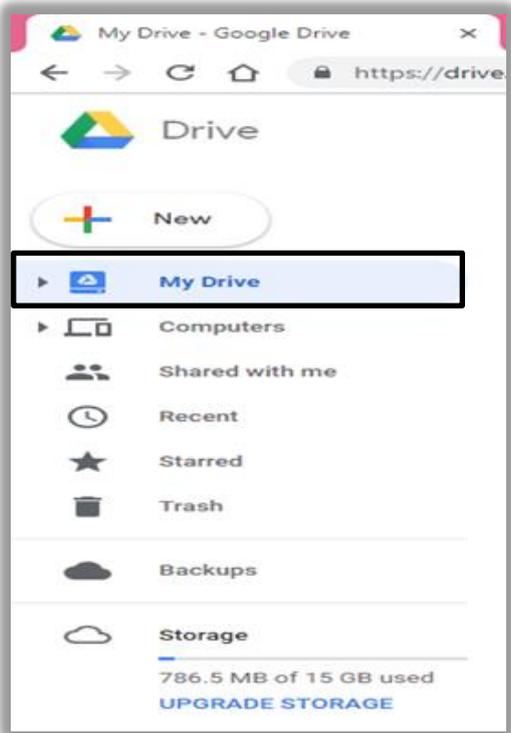
Step 6: Open Google page, at the top right, click **GOOGLE APPLICATION**



Step 7: Then go to your **GOOGLE DRIVE**



Step 8: Click the + *MY DRIVE* button in the drop-down menu



6.2.2. Create Contract Formation of Buyer-supplier Relationships for the Internet Shopping

Because Internet shopping is different from the traditional shopping, especially the transactions made via the internet are subject to the Regulation on Distance Contracts. This contract made between a trader and a consumer where they are not together, which is negotiated and agreed by one or more organised means of distance communication - for example, by phone, post or over the internet

For the most part, the general principles in the formation of a contractual relationship regarding online purchases can be applied after the following general actions between a vendor, and the purchaser:

- invitation to treat: the displaying of goods for sale on an e-commerce site is generally seen as an invitation to treat, rather than an offer, which is similar in vain to a traditional brick and mortar store. The offer is instead fulfilled by the actions of the customer visiting the site, rather than the seller;
- customer communicates their offer: because the advertising of goods or services on a website is not an offer, the impetus is then on the purchaser to make an offer, and a customer will communicate an offer electronically – which can be done within the website – offering to purchase the advertised product;
- the vendor accepts the offer: once an offer has been made by a customer, it is then up to the vendor to accept the offer unequivocally and unconditionally by communicating their acceptance to the customer.

Upon the acceptance from the vendor of a customer's offer, a contractual relationship has now been established

Source:<http://www.findlaw.com.au/articles/4500/internet-shopping-how-a-contractual-agreement-is-f.aspx>

Before the establishment of a contract between the consumer and the seller on the internet, the service or the goods provider about the issues in the regulation must inform the consumer. Some of the information that should be given to the consumer by the seller within the scope of the regulation before the establishment of the contract is as follows:

- name, title, address, telephone and other access information of the vendor or provider,
- the basic characteristics of the goods or services subject to the contract,
- the selling price of the goods or services, including all taxes,
- if there is any delivery costs,
- information on payment and delivery or performance;
- conditions for the exercise of the right of withdrawal.

These preliminary information must be confirmed by the consumer before the purchase is made online, otherwise the contractual relationship is not established.

6.2.3. Contract Information

In December 2015, the EU Commission proposed a directive on contracts for online and other distance sales of goods (online sale of goods directive). The proposed Online Sale of Goods Directive would provide for maximum harmonization, thereby prohibiting Member States from introducing a higher level of consumer protection within the scope of the directive.⁴ As already stated above, first of all, where a product or service is purchased in the EU, the trader must provide clear, accurate and understandable information about the product or service before purchasing the product.

In this context, together with the proposed new arrangements, a typical online shopping contract should include the following elements⁵:

- the trader's identity, address, e-mail and telephone number
- professional title and VAT details of the trader (if applicable)
- trade register number of the trader
- the main product characteristics
- the total price inclusive of taxes and all charges
- delivery costs, (if applicable) - and any other additional charges
- arrangements for payment, delivery or performance
- the duration of the contract (if applicable)
- any delivery restrictions in certain countries
- the right to cancelling order within 14 days
- available after-sales services
- dispute resolution mechanisms

To apply for insurance to sell online products

You can be held responsible for the products sold because you sell the products you made under the name of your business. For example, you are an online retailer selling extravagant personalized cakes and delivering them to clients' doors. If someone blames you for food poisoning soon after eating one of your cakes, you could be liable to pay compensation claims⁶. In addition, the product can be damaged during cargo operations or your product may be stolen. At this stage, insurance could cover the cost of replacement, based on the cost price. In this respect, contacting an insurance agent will be the right approach to help you understand what type of insurance you really need, such as product liability and commercial liability.

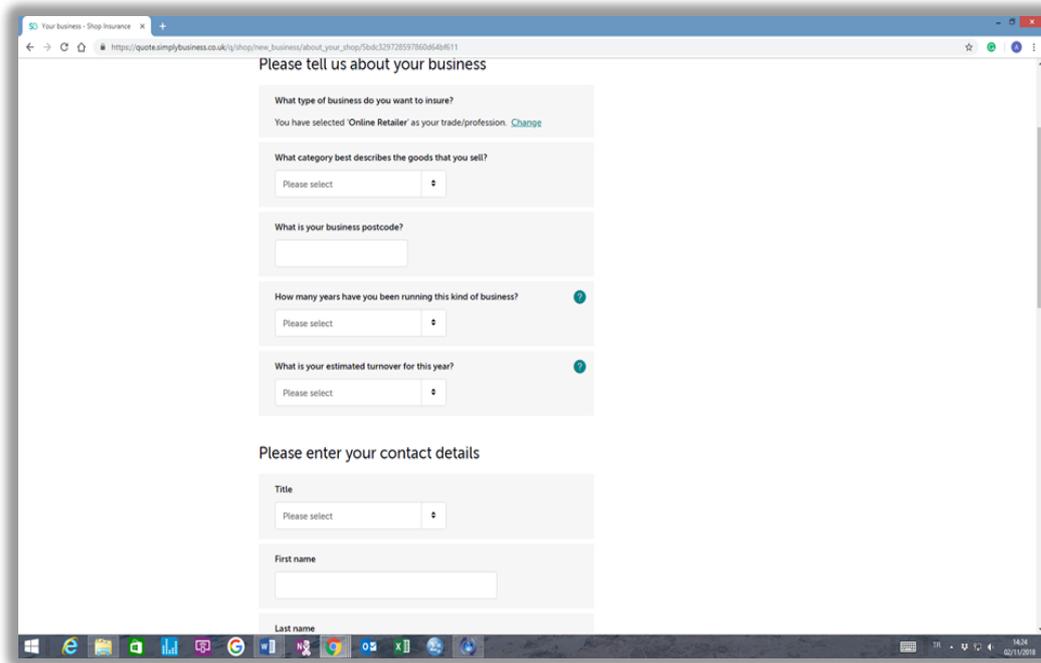
On the other hand, as seen in the following steps, buying insurance now becomes a very easy and time-saving process. Only the most appropriate offers with your information are prepared as soon as possible. You will be given a proposal after the preliminary review. Therefore, you can buy the insurance you find most suitable.

⁴ http://www.europarl.europa.eu/RegData/etudes/BRIE/2016/577962/EPRS_BRI%282016%29577962_EN.pdf

⁵ https://europa.eu/youreurope/citizens/consumers/shopping/contract-information/index_en.htm

⁶ <https://startups.co.uk/a-guide-to-online-business-insurance/>

Step 1: You fill in the form that including the insurance inquiry, which is shown below. You must ensure that the information you complete is correct. In addition, missing information should not be entered. The information required according to each branch varies.



The screenshot shows a web browser window with the URL https://quote.simplybusiness.co.uk/q/shop/new_business/about_your_shop/5bdc329728597860d64bf611. The page title is "Please tell us about your business". The form contains the following sections:

- What type of business do you want to insure?** (Dropdown menu, currently showing "Online Retailer" with a "Change" link).
- What category best describes the goods that you sell?** (Dropdown menu, "Please select").
- What is your business postcode?** (Text input field).
- How many years have you been running this kind of business?** (Dropdown menu, "Please select", with a green checkmark icon).
- What is your estimated turnover for this year?** (Dropdown menu, "Please select", with a green checkmark icon).
- Please enter your contact details**
 - Title** (Dropdown menu, "Please select").
 - First name** (Text input field).
 - Last name** (Text input field).

Source:https://quote.simplybusiness.co.uk/q/shop/new_business/about_your_shop/5bdc329728597860d64bf611

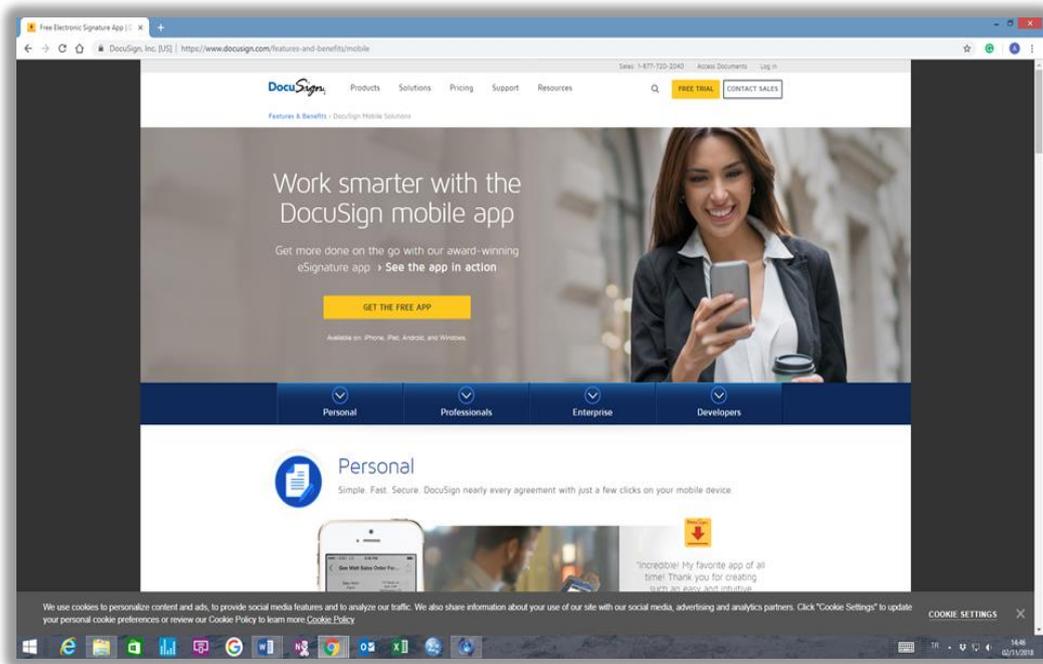
Step 2: After entering your information, these criteria will be evaluated and you will find the most suitable offers. It is possible to make a comparison between the offers by choosing the ones you want. You should review this comparison online in terms of limit, guarantee and price.

Step 3: The last step you need to make for the product you specify is to buy. To buy online, you will need to do the insurance inquiry process.

6.2.4. Create Electronic Signature

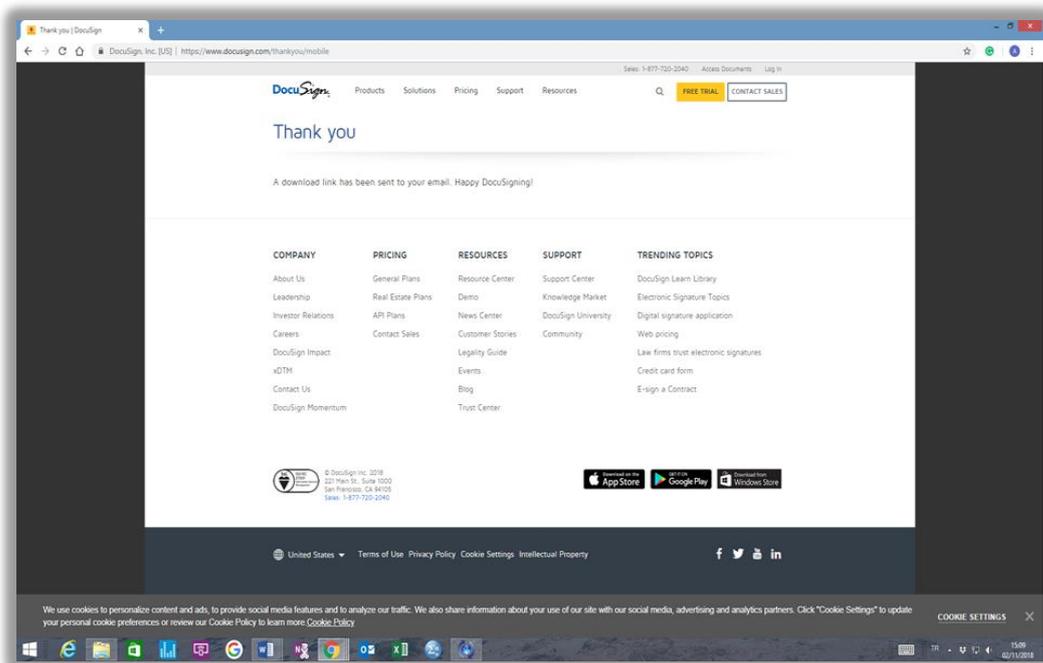
New business opportunities have emerged as paper-based transaction systems are moved online. Using your electronic signature in business paper-based processes such as your invoices, contracts, e-mails, etc. is important to improve your business. There are many platforms available to download from mobile phones for the electronic⁷ signature. One of them is DocuSign. DocuSign is a free and convenient platform for electronic signature to be used on mobile phones. It is Available on: iPhone, iPad, Android, and Windows.

⁷ https://www.entrust.com/wp-content/uploads/2013/05/digsig_transactions.pdf

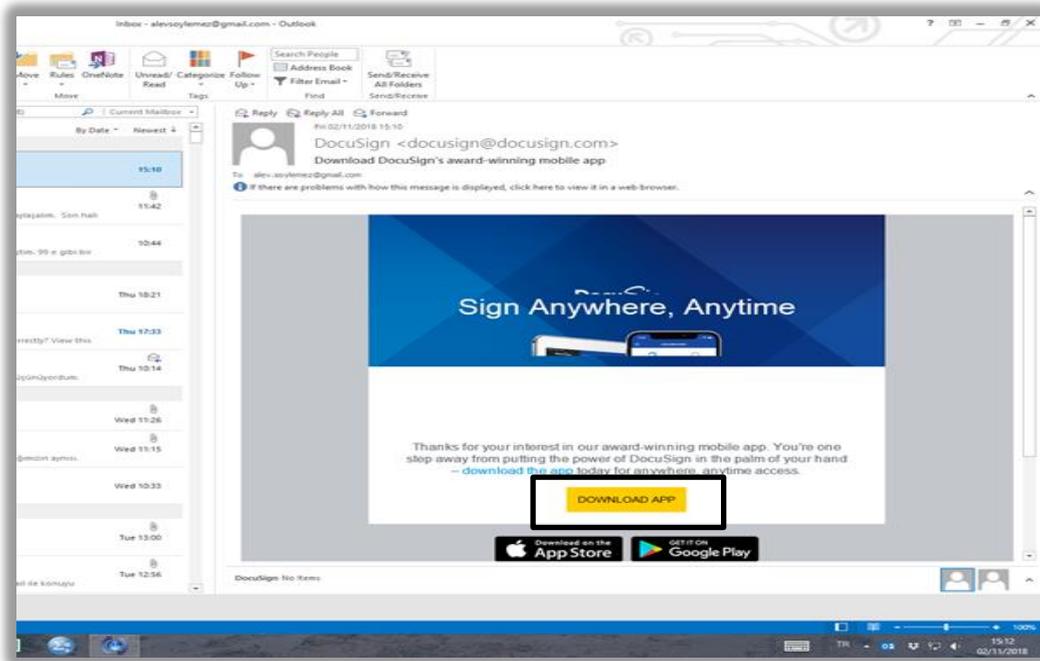


Source: <https://www.docusign.com/features-and-benefits/mobile>

Step 1 : To download application sign in with e-mail address. Then the application link will be sent to the e-mail address.

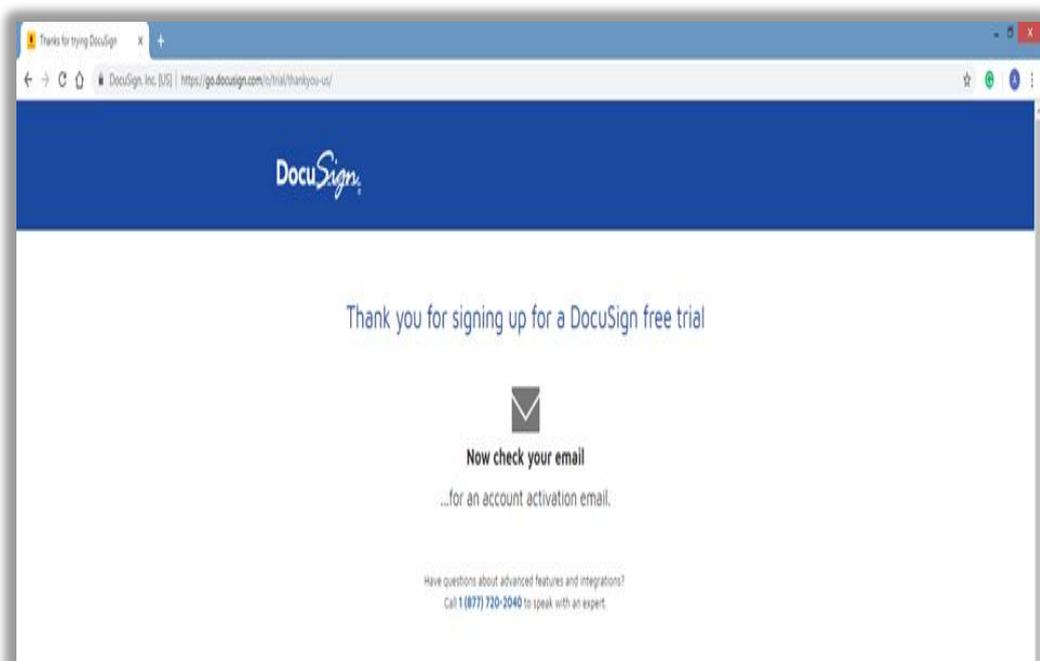


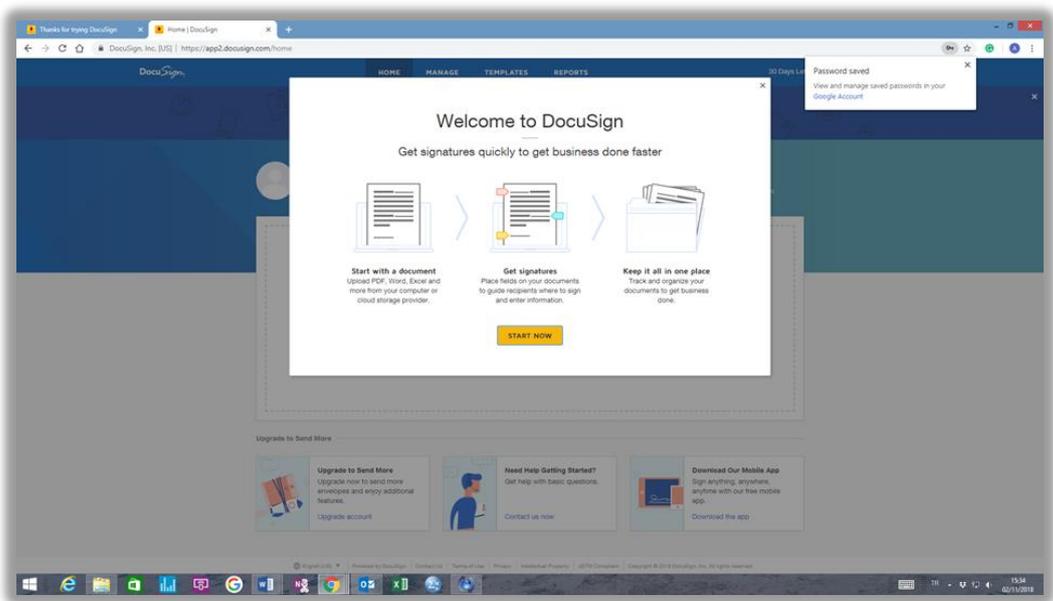
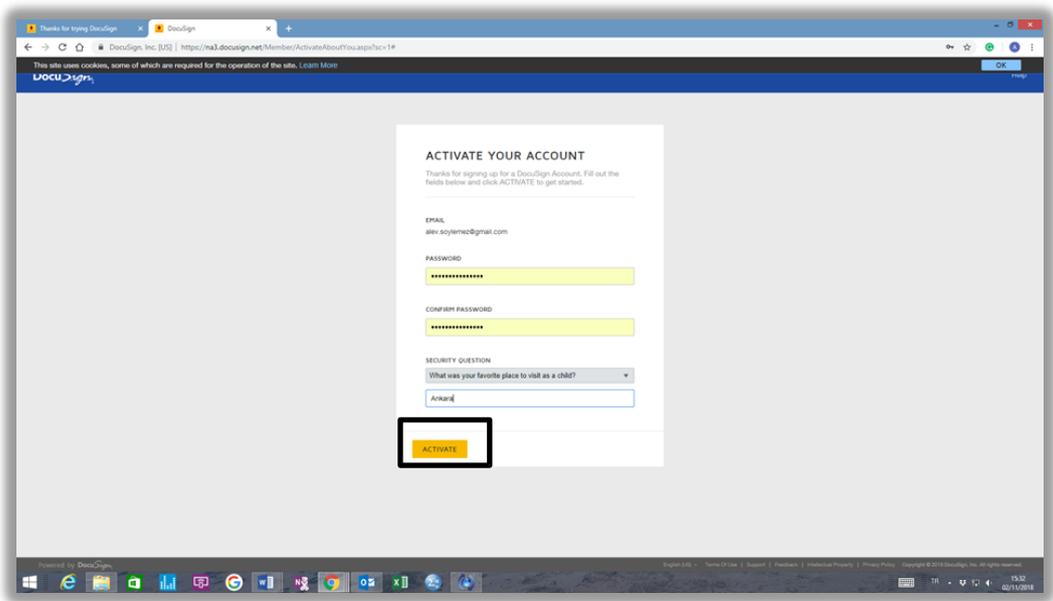
Step 2 : Download the application from incoming e-mail



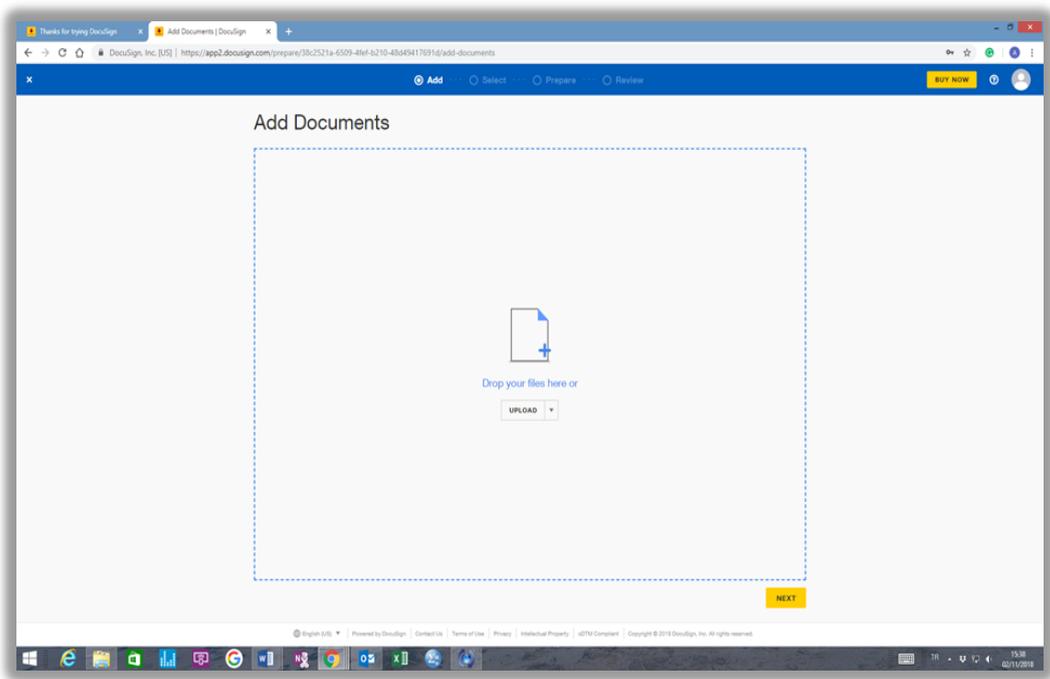
Step 3: To customize your DocuSign Account enter the required information and create your account

Step 4: Click the **ACTIVATE** button to finish your account activation that sent your e-mail address

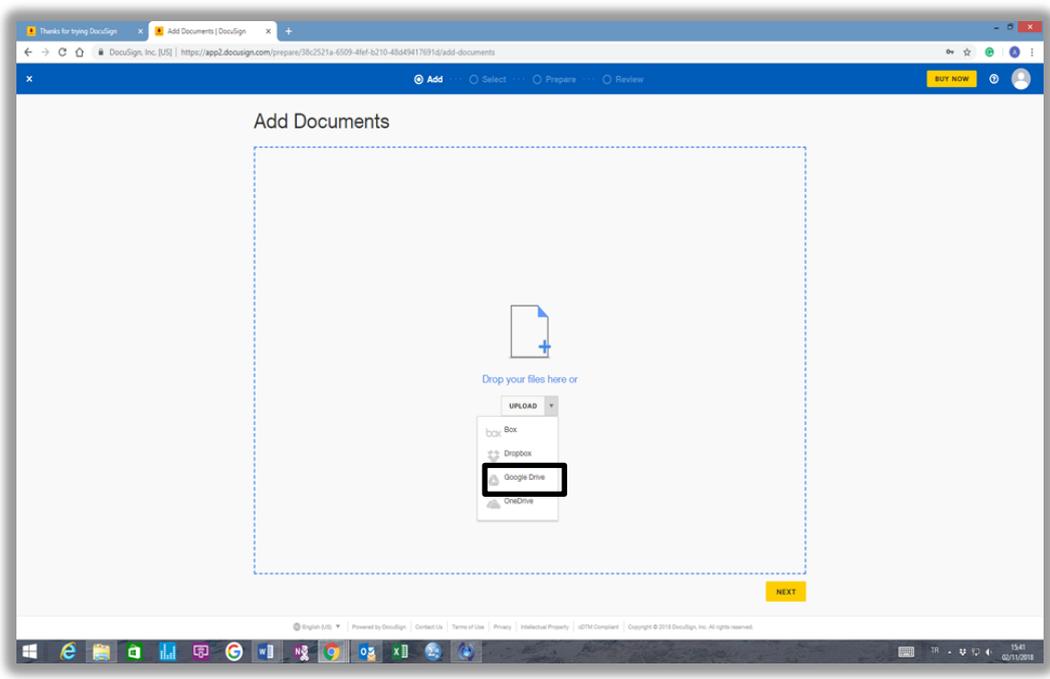




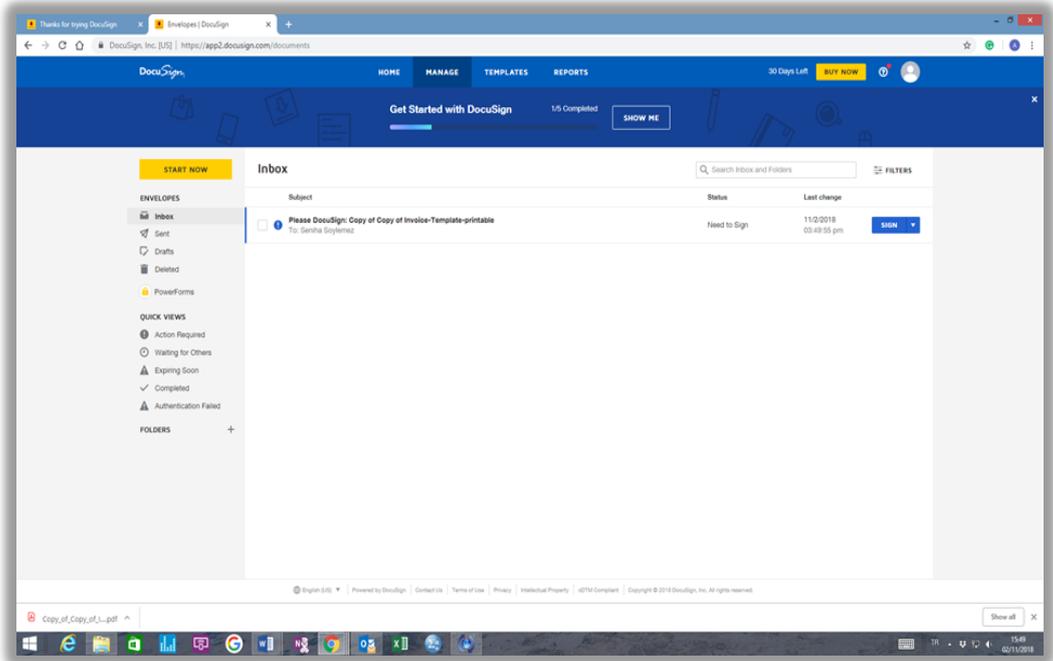
Step 5: Upload a document



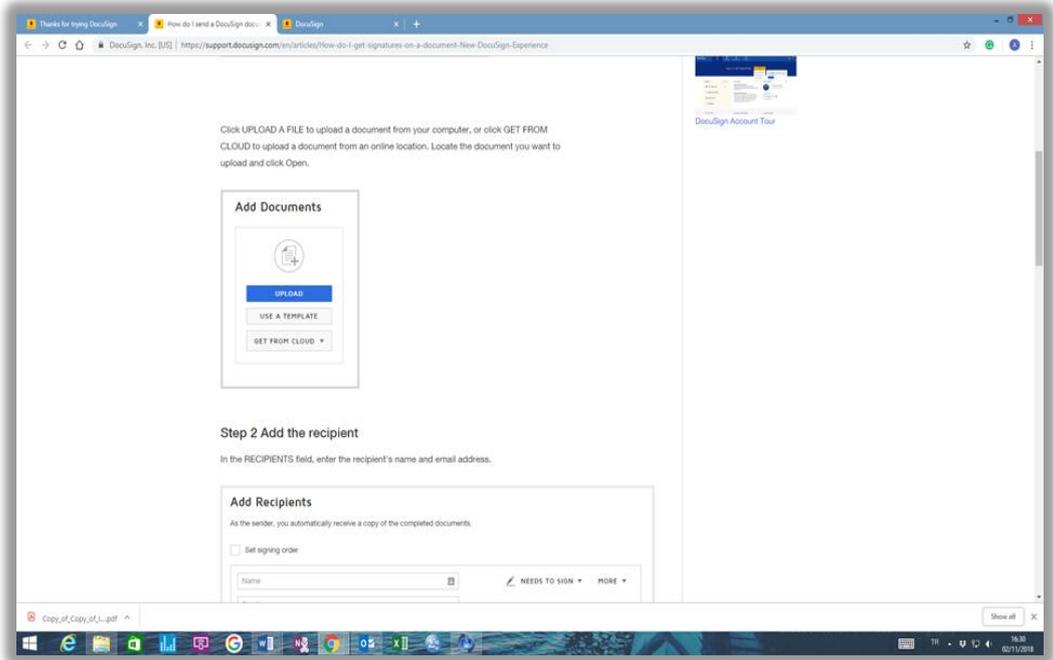
Step 6: Select to *GOOGLE DRIVE*



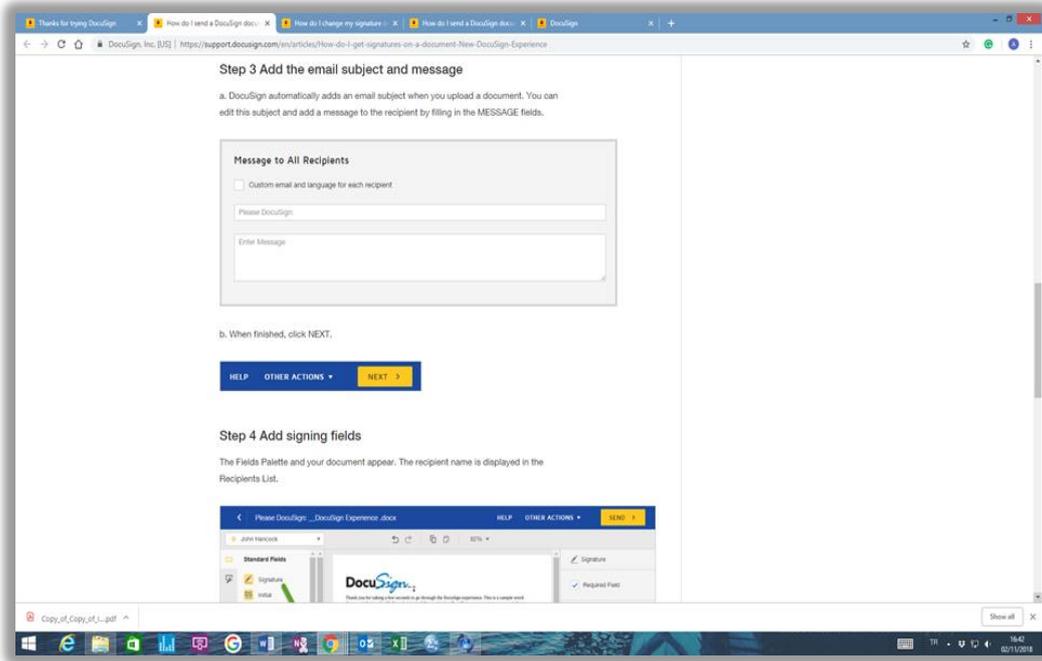
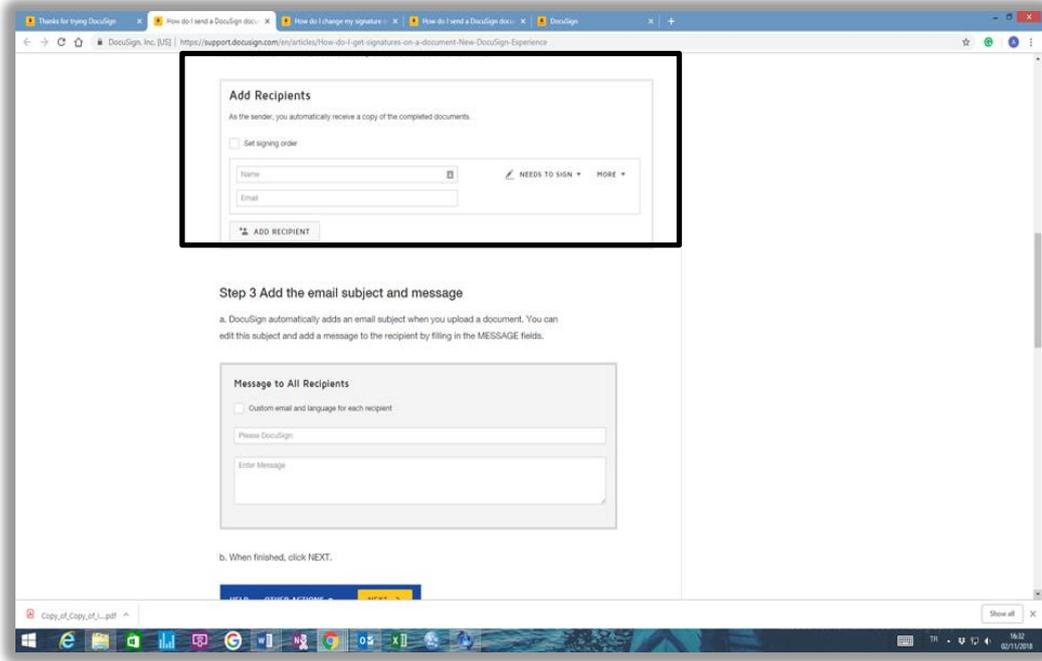
Step 7: Upload your previously created invoice from google docs to this module



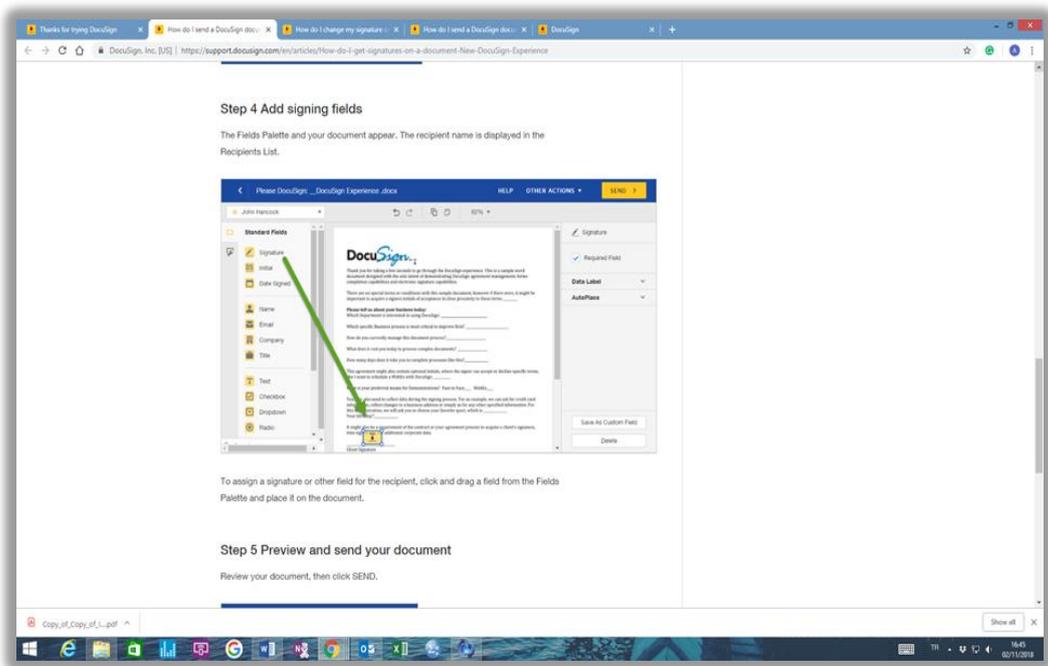
Step 8: Log in to your account if you have not already done so.



Step 9 : In the RECIPIENTS field, enter the recipient's name and email address.



When finished, click **NEXT** then **ADD SIGNING** fields



That's all!

6.3. Test Questions

1. Where can an invoice template for an apple phone be downloaded?
 - a. Only Google play
 - b. Only Apple store
 - c. None of them
 - d. Both of them

2. Apple Store can be used to create an invoice on android phone.
True / False

3. Which application allows creating an invoice on apple and on android?
 - a. Fresh books
 - b. Moon Invoice
 - c. Wave
 - d. Pinterest

4. Putting logo on an invoice is not absolutely necessary but it is better to use.
True / False

5. What information must appear on an invoice?
 - a. Name and title
 - b. Contact information address, telephone etc.
 - c. Tax of the material
 - d. All of them

6. What a typical online shopping contract does not require the following elements?
 - a. The trader's identity
 - b. Social media account
 - c. VAT details
 - d. Contact details

7. Trader cannot be held responsible for the products sold under the name of her business.
True / False

8. It is not beneficiary to have insurance for the trade materials

True / False

9. What is DocuSign?

- a. A place to classify documents
- b. A free and convenient platform for electronic signature to be used on mobile phones
- c. A document to sign at each sale
- d. None of them

10. Fill the blanks with the correct definition.

..... offers a downloadable template that you can open in Microsoft Word.

- a. Cash board
- b. DocuSign
- c. DropBox
- d. Pinterest

7 Module 7: SOURCES OF FUNDING FOR WOMEN ENTREPRENEURS

Univerza v Ljubljani, Ljubljana, Slovenija

This module aims to explain the various financial opportunities and ways for women who want to sell their handicrafts. Module provides information and links for women to financial support and credit facilities for five countries ((Slovenia, France, Turkey, Greece and Poland) in the Dreamy m-learning project.

7.1. Basic Concepts and Explanations

What is a Loan?

A loan is when you borrow money from a bank or other lender. Loan payments are divided into two parts, the principal (main) and the interest.

The principal is the amount you are borrowing and is the major (main) part of the balance of that account.

Interest is the charge for the time you have the loan and is calculated on the principal.

What is the Loan Balance?

A loan balance is an amount left to pay on your loan. Every loan has a loan balance up until the loan is entirely paid off. It changes on a daily basis (interest is added daily).

Loan Amortization Schedule; The principal and interest are separated, so you can see which part of your monthly payment goes to paying off the principal, and which part is used to pay interest.

What is a Grant?

Grants are non-repayable funds or products disbursed or gifted by one party, often government department, corporation, foundation or trust, to a recipient. A **government grant** is a financial award given by the federal, state or local government to an eligible grantee.

What is Tax Incentive?

A tax incentive is a government measure that is intended to encourage individuals and businesses to spend money or to save money by reducing the amount of tax that they have to pay.

What is Microfinance

Microfinance is an umbrella term used to designate financial products and services for people excluded from the traditional banking circuit. Microfinance allows such people to finance their livelihoods, save, provide for their families and protect themselves from life's everyday risks.

How does Microfinance Work?

Microfinance institutions offer “microloans” to borrowers along with assistance (financing a new business or an expansion plan, paying for urgent family needs, facilitating mobility to obtain a job, etc.), despite the fact that these borrowers do not offer a solid guarantee of repayment. Income generated by microloan borrowers’ economic activity enables them to pay off the loan balance.

How Contribution of Microfinance is Empowering the Women Entrepreneurs?

Microfinance contribution is to help poor people including women in getting employment, increasing confidence, enhancing communication skills and in other aspects as well. Women gain greater control over resources like material possession, intellectual resources like knowledge, information, ideas and decision making at home, community, society and nation through involvement in these microfinance programs.

Microfinance is an important tool towards the entrepreneurial empowerment of women in a resource perspective. Group lending, which has been heralded as an important tool in poverty alleviation benefits members through networking.

What are Business Angels ?

Business angels (also known as angels or angel investors) are individuals who use their personal wealth to provide capital to start-up and early-stage businesses in return for a share of the company’s equity. The influx of capital can help an idea to develop into a viable company and provide the base to begin producing the product or service proposed.

The definition of “business angel” remains unclear, with the terms “business angel”, “informal investor” and “informal venture capital”.

What can They Offer?

Business angels are able to offer:

- a cash injection for relatively small amounts that would not otherwise be available through venture capital,
- often follow up with later rounds of financing for the same company,
- are generally interested in becoming involved in the project by acting as a guide or mentor,
- invest their time as well as provide connections to their larger network in order to help guide the entrepreneur in the new business venture

The Women's Business Angel Fund

Women's business angels fund is usually part of an association that is a professional business non-profit, non-political organization supporting female participation in the innovation decision making. As business angel investments imply not only providing financial resources, but sharing knowledge, experience, and social capital. Association belief is that women's involvement in a larger number and in new forms would bring economic benefit to all.

Some Funds for Female Founders

500 Women: Funding Flawless Female Founders

Astia: Network that offers access to capital and training/support for women entrepreneurs

BBG (Built By Girls) Ventures: Invests in consumer internet start-ups with at least one female founder

Chloe Capital: Seed stage VC firm focused on women-led companies

Female Founders Fund: Invests in female led start-ups in e-commerce, platforms, and web-enabled services

Golden Seeds: Angel investor network and fund investing in women entrepreneurs

Intel Capital Diversity Fund: Fund that invests in female and minority led start-ups

Mergelane: Accelerator and investor of women led start-ups (Boulder, CO)

Next Wave Impact: An innovative learning-by-doing early stage venture fund

Pipeline Fellowship: Women investors investing in women led social enterprises

Valor Ventures: Fund based in Atlanta that funds female founders

Women's Venture Fund: Helps entrepreneurs through courses, counselling, credit and more

7.2. Active Learning

7.2.1 Credit and Support for Women in Project Partner Countries

In the following section, it explains how women can obtain funding for each country

7.2.1.1 Where to Find the Small Business Loans for Women?

For Slovenia:

Banks

Simple and fast online loan up to 7000 EUR without approval costs.
www.hipkredit.si

Microcredits with lower interest rate and costs where a favourable fixed monthly cost is allocated throughout the repayment period of the loan.
www.intesasanpaolobank.si

Attractive offer for s.p.
www.sparkasse.si

Financial services

Loan of value 500 or 1000 EUR.
www.skupina8.si

Regional Chamber of Commerce and Industry

Is granting loans with a subsidy of a portion of the interest rate on short- term loans for members.
www.eng.gzs.si

Enterprise Investment Center

Fast online loan from 1000 EUR to 30000 EUR.
www.pnc.si

For Turkey:

Banks:

Akbank (Entrepreneur Support Package)
<https://www.akbank.com/tr-tr/urunler/Sayfalar/isim-icin-girisimci-destek-paketi.aspx>

Garanti Bank(Women Entrepreneur Support Package)
https://www.garanti.com.tr/tr/kobi/kobilere_ozel/kadin-girisimci-bankaciligi/kadin-girisimci-kredi-destek-paketi.page

TEB Bank (Treasury-backed Women Boss Loan)
<https://www.teb.com.tr/kadin-patronum/kgf-kadin-patron-destek-kredisi/>

İşbank (Women Entrepreneur Loan)
<https://www.isbank.com.tr/TR/kampanyalar/kampanya-ayrintilari/Sayfalar/kampanya-ayrintilari.aspx?CampaignName=kadin-girisimci-kredisi-kampanyasi&IdCampaign=Mzk2-ISB>

Halkbank (Women Entrepreneurs Start-up Loan)
<https://www.halkbankkobi.com.tr/NewsDetail/Kadin-Girisimcilere-Ilk-Adim-Kredisi/215>

For Greece:

When banks are financing new enterprises, they ask to see the business plan. The application will be studied by several groups checking different topics, it is particularly important that the business plan is as complete as possible to avoid any delays.

For France:

Women-Initiated Guarantee Fund (FGIF)

Object: Facilitate the obtaining of bank loans to cover working capital requirements and / or investments in the creation phase, recovery or development of a company
<https://www.afecreation.fr/pid14855/appuis-pour-les-femmes.html>

The networks

The national networks listed below are at your disposal to welcome you, inform you and accompany you in the editing of your project. Some are dedicated to women creators, others are aimed at all but have specific actions for women, others still follow the companies they have funded.

<http://www.ellesentreprennent.fr/pid14416/les-reseaux-au-service-des-creatrices.html>

The BPI France (Public Investment Bank)

The BPI is an organization that is under the supervision of the State. She accompanies you in financing and development aids. Instead, it offers bonding and guarantee solutions to convince your bank to follow you in your projects

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

For Poland:

mBank

Loans for people running a business no longer than 6 months in the amount of up to PLN 30,000. You can do it online.

<https://www.mbank.pl/firmy/kredyty/na-start/kredyty-na-start/>

Aasa Polska

A loan for business development up to PLN 20,000. From the first day of operation.

<https://aasadlabiznesu.pl/>

Credit Agricole

Loans for small and medium enterprises.

<https://www.credit-agricole.pl/male-i-srednie-firmy/kredyty/pozyczka-biznes>

PKO BP

A start-up loan for business.

<https://www.pkobp.pl/firmy/kredyty/produkty-kredytowe/pozyczka-na-start/>

ING

Loan for companies.

<https://www.ingbank.pl/male-firmy/kredyty-i-pozyczki/pozyczka-dla-malych-firm>

7.2.1.2 Small-Business Grants for Women

For Slovenia:

Slovenski podjetniški sklad (Slovene Enterprise Fund)

Start-up funds for newly born innovative companies (P2A and P2B): start-up capital for new innovative companies, more favorable sources of funding for development investment firms (subsidies, guarantees), promotion of private investment (equity, loans, guarantees)

<https://www.podjetniskisklad.si/en>

.

Agencija RS za kmetijske trge in razvoj podeželja

Support for the creation and development of micro-enterprises.

Zavod RS za zaposlovanje

Self-employment subsidies / occasional provision of grants for self-employment.

Slovenski regionalno razvojni sklad

Financial incentives, especially in the form of returnable funds, for initial investments in the field of entrepreneurship, agriculture, regional development, financial investments in regional guarantee schemes, pre-financing projects with approved European funds.

SID banka

Providing favorable financial resources for companies, export insurance business.

Eko sklad

Providing favorable financial resources for investing in environmentally-oriented projects and energy efficiency.

For Turkey:

KOSGEB

The Small and Medium Enterprises Development Organization (KOSGEB) is the main body responsible for SME policy development, co-ordination and implementation. KOSGEB offers government loan support to female entrepreneurs who want to establish their own business. Within this scope, credit support of 50.000 TL is provided within the framework of KOSGEB loan application. This support provided by the state is completely non-refundable. In addition to this grant support, women are provided with interest-free credit support. By 2018 this loan is 100.000 TL . The female entrepreneurs' first business will also be free from taxes for the first three years.

<https://www.kosgeb.gov.tr/site/tr/genel/detay/6057/kadin-girisimciligi-women-entrepreneurship>

For Greece:

Seed Capital (<http://www.digitalplan.gov.gr/portal/resource/Prosklhsh-Ypobolhs-Protasewn-sta-Ergaleia-Kefalaio-Epiheirhmatikwn-Symmetohwn-sto-stadio-Sporas-Seed-ICT-Fund-kai-Kefalaio-Epiheirhmatikwn-Symmetohwn-sto-stadio-Ekkinhshs-Early-Stage-ICT-Fund-gia-epiheirhseis-ston-klado-twn-Tehnologiwn-Plhroforikhs-kai-Epikoinwniwn-ICT-ths-Prwtoboylias-JEREMIE>)

Seed Capital is small funding for starting an enterprise usually given to specific population categories, such as young people or the unemployed. The main features of these actions are that the capital is quite small (15 to 50 thousand euros), is prepaid and is intended to cover the operating expenses of the first year of operation of the company to allow time for the business development. Indicatively, there are actions of both the public (OAED Program) and the private sector (TheOpenFund), for various sectors of the economy (traditional products, information technology, etc.).The process is quite simple, and submission can be done by anyone interested. However, these actions are not open throughout the year, while there are some prerequisites such as seminars and unemployment cards for public programs (OAED).

Partnership Agreement (PA) 2014-2020 (ESPA)

ESPA is the Greek programme that channels funds from the European Union programme for the elimination of inequalities between the EU regions. Within the framework of ESPA, government distributes funds targeted to trade, processing or primary production. Applications are submitted on time-limited periods, announced by the relevant Ministries and the general secretariat of ESPA. The evaluation of the proposals is made by independent evaluators, the results are published, and then a one to three-year period is given for the implementation of each action. Funding can be a percentage of the investment or tax reduction (typically 40-60%). The expenditure documents are required, and they are examined during on-the-spot checks.

The great advantage of ESPA is its availability, but as funding follows costs, it is not particularly useful for new businesses. However, it is a particularly attractive option to be combined with other forms of financing (bank loans, venture capital, etc.).

(<https://www.espa.gr/en/pages/staticPartnershipAgreement.aspx>)

Among other the ESPA 2014-2020 programme funds the following initiatives:

- Start-ups & new entrepreneurship
- Upgrading micro & small businesses to develop their skills in new markets
- Doing business abroad

Greek community abroad

The Greek community abroad has also been active, and has created new actions, such as the Engolve Award Greece, that concerns an interest-free loan of up to 500 thousand euros, with a repayment within five years.

(<https://envolveglobal.org/el/envolve-awards/envolve-greece>)

For France:

PRI (Regional Innovation Partnerships):

- This device is open to innovative SMEs being created but it is not their priority target.
- It is conducted in partnership only with 5 regions: Grand Est (Alsace, Champagne-Ardenne, Lorraine), Hauts de France (Nord Pas de Calais Picardy), Aquitaine / Poitou Charentes, Pays de la Loire, PACA.
- The most innovative projects will be selected and will be awarded a grant of 100,000 to 200,000 euros maximum per project. This assistance will allow you to cover the expenses related to the preliminary studies and the implementation of the project. It is paid in 2 installments (70% and 30%).
- Finally the project of the SME must take place over 12 months maximum.
(<https://www.bpifrance.fr/Toutes-nos-solutions/Aides-concours-et-labels/Aides-a-l-innovation-projets-individuels/PRI-Faisabilite>)

For Poland:

EU funds

The common informational website about EU funds in Poland. On this site, each entrepreneur or future entrepreneur (but also NGOs, public bodies, etc.) can find interesting information about available funding.

(<https://www.funduszeuropejskie.gov.pl/>)

Polish Agency for Enterprise Development

In Poland, Polish Agency for Enterprise Development offers the loan fund only for women, which aims to support the professional activation of women, improve their situation on the labour market by encouraging women to set up their own business. The Loan Fund for Women should contribute to reducing the problem of unemployment among this group. Women can apply for a preference loan in amount between 5 and 10 thousand € (20 and 40 thousand PLN).

<http://en.parp.gov.pl/>

7.2.1.3 Tax Incentives for Start up Women

For Slovenia:

Partial exemption from paying contributions up to two years after the first entry. - For 2 years - who opens s. p. for the first time and is based on self-employed included social insurance (only those persons who are included in the pension and invalidity insurance on the basis of self- employed).

For Turkey:

According to Article 9/6 of the Income Tax Law, those who manufacture and sell handmade products in the homes where they live are exempted from tax (Law No. 193, Official Gazette No. 28366 dated 27/07/2012).

To be exempt from tax, needed to obtain "Craft Certificate of Exemption" (Esnaf Vergi Muafiyeti Belgesi)

The following procedure is used to obtain a craft certificate of exemption:

Step 1: Persons wishing to obtain a certificate must apply to the tax office at the place where their residence is located with the petition.

Step 2: The following information shall be written as the type of activity carried out on the certificate of tax exemption: *Manufacture and sale of handmade products in the houses they live in (ITL Article: 9/6)*

Step 3: Home address is shown as work address

Step 4: If it is accepted that the conditions stated in Article 9 of the Income Tax Law are met, the tax office will issue a certificate.

Step 5: No fee will be charged for the certificate holder

Step 6: Craft tax exemption certificate is valid for three years from the date of issuance and it is possible to obtain new documents by applying to the tax office at the end of this duration

For Greece:

In Greece, incentives are given to enhance innovation as, under a new state law, companies that produce products or provide patent registration services internationally recognized in the name of the business are exempt for three years from income tax.

In particular, it is foreseeable that the profits of an enterprise arising from the sale of products for the production of which a patent is internationally recognized in the name of the enterprise are exempt from income tax for three consecutive years starting from the use in which they were first income from the sale of the products using a patent.

Exemption is also granted when products are produced in third-party installations. The exemption is also granted to profits arising from the provision of services when it concerns a patent which is also internationally recognized.

For France:

Women entrepreneurs are the subject of several specific supports. This public of entrepreneurs is the object of a particular attention, to help them better realize their project of creation or recovery. Women entrepreneurs do face sometimes more complicated personal situations, or a greater external distrust. Accompaniments or specific help exist to help them to advance their business creation project.

In terms of support, specialized networks have been in place for a few years. Les Premières network has set up incubators and business incubators, dedicated to women-led business creation projects. These creative projects must have an innovative side. The interest of this form of accompaniment? The incubator provides a follow-up of the business creator, but also hosting the business project for 1 year. The creative business woman is thus surrounded to start the first year of her business.

The Force Femmes network supports women in the second half of their careers, that is to say over 45 years old. Those with a project of creation or takeover of company are followed during the preparation of their project: validation of the project, formation, realization of the business plan, etc.

Actionelles also supports women in their business creation project. The association offers, in addition to support, including a relationship between creative women and experienced business owners, to break the isolation.

These 3 networks are not necessarily present throughout the national territory.

Support access to financing for women entrepreneurs

In terms of access to financing, the Guarantee EGALITE Femmes was set up by France Active. It is a bank guarantee, intended to facilitate the obtaining of bank loans by women entrepreneurs. This guarantee can be mobilized for projects of creation, recovery or business development.

This device is not exclusive of other business creation aids. But it completes the support system for women's creation or takeover projects.

<https://les-aides.fr/focus/a5Zi/les-aides-pour-les-femmes-creatrices-ou-repreneuses-d-entreprise.html>

For Poland:

In Poland, there are no separate Tax Incentives for women setting up a business

7.2.1.4. Micro finance and Other Start-Up Fund for women

For Slovenia:

Vstopne točke SPOT (VEM)

Information, basic advice, company registration

Podjetniški inkubatorji

Equipped offices, business and other support services

Univerzitetni inkubatorji

Equipped offices, business consulting and mentoring, free educational workshops

Podjetniški inkubator Univerze v Mariboru

Ljubljanski univerzitetni inkubator

Univerzitetni razvojni center in inkubator Primorske

Tehnološki parki

Equipped offices, mentoring, consulting, coworking Information,

Iniciativa Start:up Slovenija

Networking, organization of the competition

Mreža European Enterprise Network (EEN)

Search for business partners, information, counselling

Coworking prostori Coworking MB Hekovnik

Business start-up, networking, search for business partners, information, counseling, training

Gospodarska zbornica Slovenije

Counseling, training, assistance with internationalization

Obrtno podjetniška zbornica Slovenije

Counseling, training, issuing craft licenses, EU certificates, certificates for occasional craft activities in the Republic of Slovenia, licenses for carrying out transport

Program Erasmus za mlade podjetnike

Co-financing of entrepreneurship training - exchange of experience among entrepreneurs within the EU

For Turkey:**Kredi Garanti Fonu (The Credit Guarantee Fund- KGF)**

KGF is a non-profit incorporated company and acts as a guarantor for SMEs and non-SME enterprises that cannot get a loan due to insufficient collateral. Thus, KGF supports SMEs and non-SME enterprises in access to financing. The loan supports women entrepreneurs to grow their business or to remove their businesses from the difficult situation.

<http://www.kgf.com.tr/index.php/tr/>

Turkish Grameen Microfinance Program

Turkish Grameen Microfinance Program (TGMP) is a non-profit economic foundation. Instead of traditional donations and "charity," TGMP offers "microcredit" services to help reduce poverty in Turkey. The goal of the micro credit system is to help low-income women engage in sustainable income-generating activities and contribute to their family budgets. Unlike the formal (commercial) banking sector, micro credit loans are offered without requiring collateral or any documentation other than a person's Turkish national ID card

(<http://www.tgmp.net/tr/>).

Some microcredit products are listed below;

Basic Loan

Basic Loan is the first type of loan for old and new members. New members may be granted a loan from 100 TL up to 1.000 TL and repayment of loans are made for 46 weeks.

Entrepreneurial Loan

A type of loan for entrepreneur and successful members may be granted a loan from 1.000 TL up to 5.000 TL and the repayment of loans are made during the 46 weeks.

Digital Divide Loan

In addition to the loans received by our members, this kind of loan is aimed at providing technological development for members. Thanks to this credit, members can have smart phones used with today's technology. Loan repayments are made for 46 weeks.

For Greece:

The People's Trust

The People's Trust offers micro-grants to Greek entrepreneurs who wish to either create a new business, or grow an existing business, but are having difficulties in accessing credit. The grant is up to €10,000 per business provided as starting capital for a new business or working capital for an existing one. This funding program focuses on groups with low access to other forms of financing.

(<http://www.thepeoplestrust.org>)

Microfinancing (AFI & Eurobank)

AFI (Action Finance Initiative) is a Civil Non Profit Company. It was set up in Greece in 2014 by ActionAid Hellas and the French organization ADIE, leader in microcredit in Europe.

Eurobank cooperates with AFI to help with microcredit (up to € 15,000) long-term unemployed, people belonging to vulnerable categories of citizens and micro-entrepreneurs without access to bank lending. They offer them the opportunity to create their own job (self-employment) or to develop small business units and create new jobs.

AFI assumes the preselection, training and mentoring of candidates. Eurobank undertakes credit control and funding.

(<https://www.eurobank.gr/el/business/proionta-kai-upiresies/proionta-upiresies/xrimatodotiseis/anaptuksiaka/easy-afi>)

For France:

A loan generally of less than € 25,000 intended for persons wishing to create or take over a business but whose resources are insufficient to qualify for a conventional loan. To benefit from a microcredit, the borrower must be accompanied by a specialized and competent support network such as: "France Active", "France Initiative", the "Boutiques de Gestion" or "the Fondation of 2e Chance". These networks will help him to set up his project, to investigate his request for financing and to develop his activity. The main actor is ADIE (Association for the development of the economic initiative).

ADIE:

- Sensitizes, guides and informs women about business creation, with the organization since 2015 of an annual awareness campaign for women.
- Promotes project carrier financing, with accompanied microcredit for businesses that do not have access to bank credit.
- Reinforces the support of business creators, with training and awareness modules adapted to their specificities.

<https://www.adie.org/nos-actions/pour-les-femmes>

FRANCE ACTIVE

France Active has supported and financed companies for nearly 30 years and mobilized 270 million euros to service 7,400 companies last year.

Much more than a network, France Active is a true movement of committed entrepreneurs whose ambition is to build a more inclusive society. France Active's mission is to accelerate entrepreneurs' success by giving them the means to get involved. "

<https://www.franceactive.org/>

FRANCE INITIATIVE

After being called France Initiative Network, then France Initiative, the network has redesigned its brand system. Since 1 October 2012, the national association is called Initiative France. Local platforms and regional coordination's make the same change. It's more than just a reversal of words. This brand now highlights the term that is common to all: Initiative, while displaying the name of the territory. It is accompanied by a logo that graphically reflects the strength of a national network and its diversity, linked to its local roots. Finally, it bears a signature that gives full meaning to our collective action: "A network, a spirit"

<http://www.initiative-france.fr/>

BGE

For more than 35 years, BGE has been supporting business creation and working to make it a reality accessible to all. By accompanying entrepreneurs at every stage of creation, from emergence to business development, we give everyone who takes the chances of success.

As a non-profit association network, BGE is made up of 50 associations established in the territories to open up prospects, secure the entrepreneurs' path and create lasting solutions for employment and local development.

<http://www.bge.asso.fr/nous-sommes/notre-engagement.html>

2nd CHANCE FOUNDATION

The purpose of the 2nd Chance Foundation is to support people aged between 18 and 62, who have gone through difficult life events and are currently in a very precarious situation, but who have a real desire to bounce back.

The 2nd Chance Foundation offers them human and financial support to carry out a realistic and sustainable professional project: qualifying training, creation or takeover of a company.

<http://www.deuxiemechance.org/fr>

For Poland:

STARTUP ACADEMY

training, mentoring, innovative start up building methods, acceleration programs

TWÓJ STARTUP

pre-incubation, legal and accounting consulting, IT and marketing consulting, training

Inkubator Technologiczny Podkarpackiego Parku Naukowo-Technologicznego

office rooms, consultancy services, development support

Przedsiębiorcze kobiety 2.0

The project is addressed to non-working women to help them set up their own business

AIP

Business Consulting, Mentoring and coaching, Accounting service, Legal support, Start-up Training

7.2.2 Step-by-Step Funding in Project Partner Countries

For Slovenia

Step 1: At the Employment Service of Slovenia register as unemployed persons. Immediately tell your personal advisor at your first meeting that you want a subsidy. The personal advisor will prepare a recruitment plan and a declaration of inclusion in the self-employment assistance program.

Step 2: You must attend a promotional day at the Employment Service where the advisor appoints you. There you will fill in a notification on which a commission will decide whether or not you will be accepted in the program.

Step 3: In order to obtain a subsidy, at least 90 % level of educational program attendance is required.

Step 4: After successfully completing the training and following an approved entrepreneurial plan and signing an employment plan at the Employment Service, you must self-employ within 30 days.

Step 5: Register a self-employed business. Apply for compulsory social insurance. Give the full application to the employment office within 30 days after the approved business plan.

For Turkey:

Step 1: Potential entrepreneurs who want to get state support need to participate in the entrepreneurship training given by KOSGEB. Some 45% of all KOSGEB training is taken by women.

Step 2: Women should apply to the KOSGEB centers in the province or districts for this training

Step3: Starting dates for entrepreneurship trainings are also published on KOSGEB's official website (<http://www.kosgeb.gov.tr/>) These entrepreneurship trainings are completely free

Step 4: After 32 hours of training, potential entrepreneurs are awarded entrepreneurship certificates

Step 5: After these trainings, if the women entrepreneurs succeed, the next step is to start the establishment of the work place

Step 6: At this stage, the woman entrepreneur presents her business plan to KOSGEB (preparation of business plan education is given during KOSGEB training)

Step 7: This plan will preliminary evaluated by KOSGEB in terms of information, document and form

Step 8: If the business plan is accepted as the result of the evaluation by the Board, it will be registered in KOSGEB database

For Greece:

Step 1: The funding approval process includes 4 steps. The first step is to complete the form of interest.

Step 2: A first meeting will follow in order to give us a more detailed overview of the business plan. The purpose of the meeting is to confirm the fulfilment of the evaluation criteria and the identification of financing needs, as well as the appropriate financial instrument for them.

Step3: After the first meeting, the formation and finalization of the business plan follows with the cooperation of a competent consultant. This stage may require more than one meeting, depending on the degree of readiness of the businessman concerned and the needs of his business.

Step 4: The final business plan is evaluated by the relevant committee and, if approved, we will proceed with the provision of microfinance of up to € 10,000 and advisory support to begin its implementation.

For France:

If you are not a job seeker

THE AID OF THE STATE ACCRES

Your application must be filed with the competent enterprise formalities center (CFE) either when your business is created or resumed or within 45 days of it. You must attach to your request:

Step 1 : Your application must be filed with the competent enterprise formalities center (CFE) at the time of the creation or resumption of your business or within 45 days of it. You must attach to your request:

The declaration form of the company at the CFE or its copy,

The specific form of the aid application form, which is valid on the honour of not

having benefited from this aid for 3 years,
Proof that you belong to one of the categories benefiting from the ACCRE.
Other documents may be requested by your CFE, I advise you to contact them.

Step 2 : In return, it issues you a receipt for registration of your ACCRE application, informs the social organizations of your request, and sends the request to the competent Urssaf within 24 hours. The URSSAF rules on the request within one month.

Step 3 : In the event of a favourable response, Urssaf will issue you a certificate of admission. If not, it shall give reasons and notify its decision of rejection. If there is no response within one month, the ACCRE is considered granted.

<https://www.legalstart.fr/fiches-pratiques/aides-creation-entreprise/aide-creation-entreprise-femmes/>

If you are a job seeker

Step 1: Registration at Employment centre as unemployed.

Step 2: A meeting date will be set for you with an office consultant.

Step 3: Fill out the grant application.

Step 4: Write a business plan.

Step 5: Wait until the application receives a positive rating

<https://www.petite-entreprise.net/P-226-88-G1-les-aides-et-subventions-pour-createur-d-entreprise.html>

For Poland:

Step 1: Registration at the Labour Office as unemployed.

Step 2: A meeting date will be set for you with an office consultant.

Step 3: Fill out the grant application.

Step 4: Write a business plan.

Step 5: Wait until the application receives a positive rating (it may take up to 30 days).

Step 6: If you have received a positive decision, you must join to the "ABC dla przedsiębiorcy" course. It lasts 20 hours.

Step 7: Create a business in the Commune Office.

7.3 Test Questions

1. The lower the interest is the cheaper the loan is to borrow.

True / False

2. Where would the best deal for a small business loan be found?

- a. In a bank.
- b. Regional chamber of commerce and industry.
- c. Financial services.
- d. Enterprise investment center.

3. Grants are payable funds often charged by a government department.

True / False

4. State incentives for start-ups are only of non-financial type.

True / False

5. What is most typical bank support of small-business grant for women?

- a. Promotion of private investment .
- b. Support for the creation and development of micro-enterprises.
- c. Providing favorable financial resources for companies.
- d. Financial incentives in regional guarantee schemes.

6. A tax incentive is a government measure that encourages individuals to save money by reducing the amount of tax that they have to pay.

True / False

7. What is associated with microfinance ?

- a. Microcredit
- b. Finance umbrella
- c. Microloan
- d. None of the above

8. Microfinance and social capital have a significant relationship with entrepreneurial empowerment.

True / False

9. Business angels are generally interested in becoming involved in the project by acting as a guide or mentor.

True / False

10. Fill the blanks with the correct definition.

..... is when you borrow money from a bank or other lender.

- a. Credit
- b. Balance
- c. Loan
- d. Microcredit

8 MODULE 8:HOW TO SELL PRODUCTS ONLINE SUCCESSFULLY

PACKAGING THE PRODUCTS

CARGO THE PRODUCTS TO AN ADDRESS

AFIKAD,Afyonkarahisar, Turkey

8.1. Basic Concepts and Explanations

8.1.1.Effective Shipping and Fulfillment Strategy

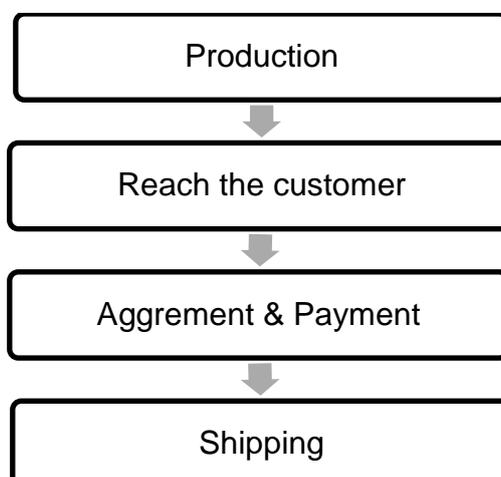
Shipping is one of the crucial steps to provide an efficient product to the customer with ideal costs concerning production of your goods, to reach the customer and to receive the payment. To deliver the product safely with an efficient cost to the customer there are some factors to be considered such as destination, specification of the content, weight, dimensions etc.

Shipping costs are one of the highest expenses for small- scale works and businesses, but shipping and fulfillment strategies help entrepreneurs to reach the customers on time with reasonable prices.

Price calculations for small-scale businesses are based on the amount and frequency to be sent for all shipping companies. If the volume of the shipment increases, price is lowers basically. However, negotiation is possible for many cargo companies. For many companies, membership accounts are available which helps to reduce shipping costs.

Using packages provided by cargo companies may prevent to face additional dimensional fees. Companies can supply various package types for different products. The most common ones are plastic bags, carton boxes, air channel packages for sensitive products, roller packages for paintings and paper in different sizes and dimensions.

The shipping and fulfillment strategy is an integral part of the sales profitability. If done correctly, shipping strategy and package can help foster repeat sales and even help acquire new customers.



8.1.2 Shipping Methods

Based on the area, shipping methods are divided into two groups as domestic and international transportation. Domestic shipping includes transportation inside the country and documentation of the goods consist of the national regulations. Cargo companies take a package and transfer it to the customer.

Based on type of the transfer vehicle, airfreight, shipping and road transport are available. Airfreight and transportation by sea are common overseas commerce in large-scale. Moreover, road transfer is the most common shipping type between the countries which has borders. For handcraft materials in small quantities, related cargo companies may transfer the goods by road transfer. Way bill and invoice may be necessary. In some cases, packages needs custom declaration, thus, should be need some more documents. Cargo companies can make recommendation and direct to choose the right way.

8.1.2.1 Offer Free Shipping

Free shipping might be defined with a minimum order amount or minimum number of items. Offering free shipping is one of the ways to get customer's attention. Overall, it is clear that displaying 'Free Shipping' on the sales provides significant advantage over any competitors in the same field. (Anonymous 2018a).

8.1.2.2 Cheaper Shipping Rates

Agreements with a cargo company for continuous work may help to lower the shipping rates due to work capacity. Also, choosing the best carrier individually for each order can cause lower rates. While it may seem time and labor intensive to reassess your shipping choice every time you receive an order, different shipping carriers can offer drastically different rates based on the weight, dimensions, and destination of your package.

Negotiation with different cargo companies may incentive to offer more competitive pricing. A brief rundown about future work capacity and aims for future might be effective for the rates. On the other hand, as shipping rates are determined by the calculations on weight and dimensions, another thing to help lower your cost of shipping is by using packaging provided by the cargo companies.

8.1.3. Customer Shipping Options

Shipping and delivery is a major sales driver for retail business due to the expectation of the customers to reach the items quickly and easily. Some of the customer shipping options are indicated as below (Ufford 2018).

Same-Day Delivery

Same-Day- Delivery is a service that ordering online and receiving the delivery in the same day which is a kind of express service. (Ufford 2018).

In-Store Pickup

In-store pickup allows customers to shop for items online, checkout, and pick them up within a set timeframe at a local store or place (Ufford 2018).

Ship from Store

Ship-from-store is a service that retailers turn their offline locations into fulfillment centers that cater to both in-store and online shoppers (Ufford 2018).

Scheduled Delivery

Scheduled delivery is a service that shipping companies offer customers the option to schedule their deliveries within a set window for a small fee or for free if they are members of their loyalty program. (Ufford 2018).

8.1.3.1. How to Charge Customers

One of the stressful points at the beginning of sales is to charge to the customers. Except the expenses of the product during production period, there may be some other costs after the production to be considered to get attention by the customers. Shipping costs are evaluated by in this option.

To get attention to lower the price of the product carrier costs might be stated separately. During the sales, price without shipping cost might be given where the transfer costs will to be covered by the customers. In this point, preference for the cargo company and terms might be defined by the customer and, according to customer need, shipping will be processed. On the other hand, price of the product and shipping cost defined by cargo company might be stated separately.

Charging shipping costs to sale price may provide competitive prices for product which gets attention of the customers.

8.1.3.2. Offer Free Shipping

Offering free shipping (typically only on domestic orders) is a proven method to get customers' attention and increase conversion. But depending on margins, it can significantly decrease the profits (Anonymous 2018b).

If free shipping is offered in any capacity in any offer amount and quantity, it should be considered to know how much it actually costs to ship the products, how the competitors handle shipping and the profit margin. That will help to make the right call on whether or not for offering free shipping. Another option is to define minimum order totals above the average order value, or for a minimum number of products per order (Anonymous 2018b).

Some of the advantages of free shipping are to remain competitive or undercut the competitors' shipping options, improve conversation, increase the average order

value and reduce abandoned carts. On the other hand, increased prices to cover the shipping cost should be considered to compare with competitors in the market (Anonymous 2018b).

8.1.4 Packaging & Marketing

8.1.4.1 Calculating Rates

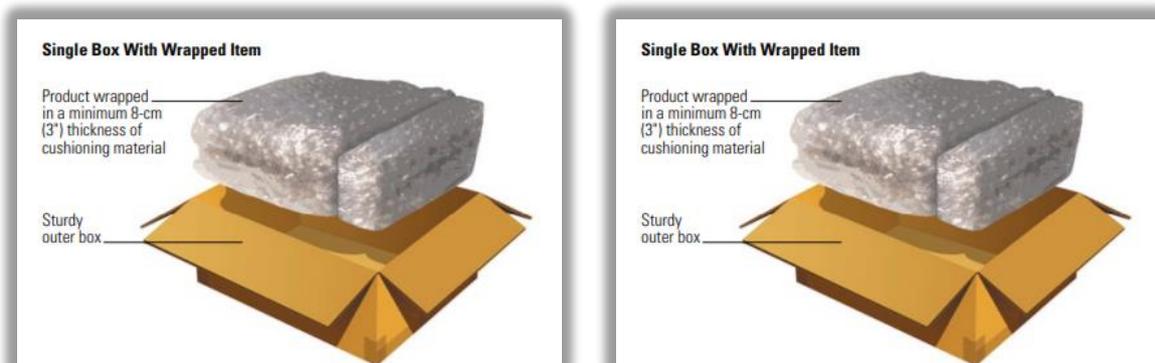
When it comes to classifying freight one of the biggest things to take into consideration is density. Certain items you may hear are density based. Typically the denser the item, the lower the class rule applies. When it comes to freight when you have a low class high density item it will cost less to ship than the opposite an item with a higher class low density (Anonymous 2018c).

Calculating freight density will also provide with a recommended class for the shipment. The freight class chart below is an abbreviated scale that can be used to help estimate the freight classification for the shipments (Anonymous 2018d).

8.1.4.2. Packaging Techniques

8.1.4.2.1 Basic packaging method (single box packaging method)

- Ship no fragile products like soft goods inside a sturdy outer box.
- Use fillers like crumpled newspaper, loose fill peanuts, or air-cellular cushioning material to fill void spaces and prevent movement of goods inside the box during shipping.
- Place goods that might be affected by dirt, water, or wet conditions inside a plastic bag.
- Consolidate small parts or spillable granular products in a strong sealed container, such as a burlap or siftproof plastic bag, then package in a sturdy outer box.
- Use the H taping method for sealing your package (Anonymous 2018e).

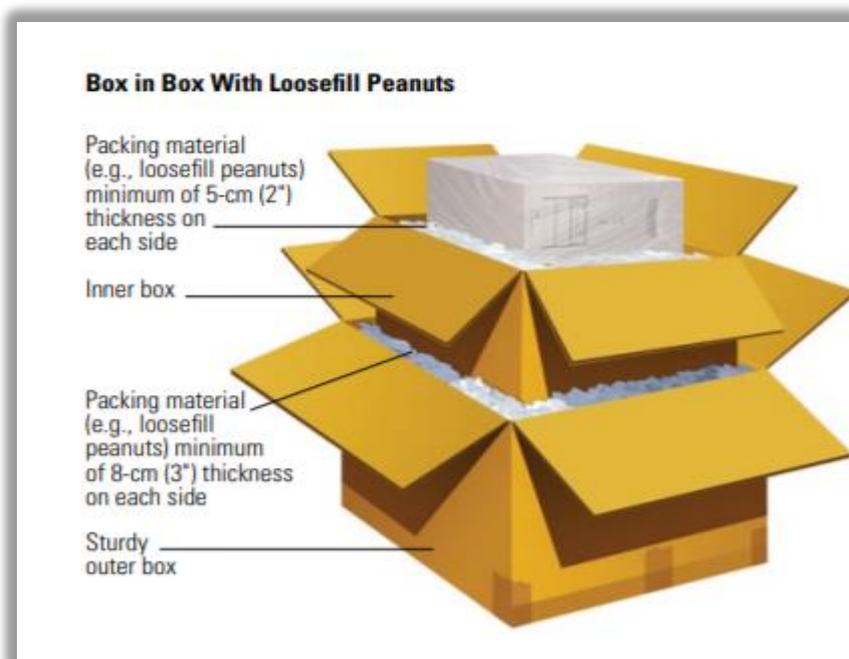


Picture . Single box method (Anonymous 2018e)

8.1.4.2.2.Box-in-Box Method

- Wrap product(s) individually with at least 5-cm (2") thickness of air-cellular cushioning or foam material to fit snugly inside a corrugated box.

- Restrict product movement inside the box using filler like crumpled newspaper, loosefill peanuts, or other cushioning material.
- Close and tape the inner box using the H taping method. This will help prevent accidental opening.
- Use a second box that is at least 15 cm (6") longer, wider, and deeper than the inner box.
- Choose the wrap or fill method to cushion the inner box inside the larger sturdy outer box. • Ship fragile products individually, wrapping them in a minimum 8-cm (3") thickness of air-cellular cushioning material.
- Wrap the inner box with 8-cm (3") thickness of air cellular cushioning material or use at least 8 cm (3") of loose fill peanuts or other cushioning material to fill the spaces between the inner box and outer box on the top, bottom, and all sides. • Fill any void spaces with more cushioning material.
- Use the H taping method for sealing your package (Anonymous 2018e).



Picture . Box in box method (Anonymous 2018e)

8.1.4.2. Special Handling Label

Shipping and Handling Labels are preprinted labels that identify proper handling directions and in some cases destination information. These labels may indicate contents of package such as Flammability or Fragile or they may indicate directions for handling (Anonymous 2018j). Shipping and handling labels alert shipping personnel to all handling instructions and needs. There are several types of shipping and handling labels, including as indicated below.

Mailers and small package labels are used to caution personnel on specific handling instructions for small packages sent through the mail (Anonymous 2018j).

Production and small package labels will draw attention to packages through the production and shipping process (Anonymous 2018j).

International pictorial markings are used for international shipping. Picture labels reduce the risk of error since personnel in other countries may not understand the language of the package's origin country but it is recommended that additional labels in the language of the shipment's destination be used to ensure proper handling. Labels should be used to ensure compliance with environmental and safety standards and to identify hazardous materials (Anonymous 2018j).

Up arrow labels help protect fragile packages so they arrive safely. Up arrow labels



are part of the international pictorial labels (Anonymous 2018j).

Fragile/Glass labels draw attention to package contents and proper handling instructions such as "this end up" (Anonymous 2018j).



Rush Labels are used for temperature dependent or medical supplies packages. Perishable drugs which need to be refrigerated and are needed in life saving situations often use rush labels (Anonymous 2018j).



Temperature awareness labels instruct shipping and handling personnel on the proper temperature requirements for the package. These labels are used for frozen and/or perishable goods (Anonymous 2018j).



Hazard labels identify packages with hazardous goods. They alert shipping and handling personnel to special storage and segregation needs during transportation. There are strict regulations for the shipping of dangerous goods and special documentation, such as chemical data, is often needed. Hazard labels should be used for explosive materials, gases, flammable liquids, flammable solids, spontaneously combustible or water reactive substances, poisonous substances, and corrosive materials (Anonymous 2018j).



Biohazardous labels identify packages of bio hazardous goods such as bio waste, human or animal specimens and used laboratory equipment (Anonymous 2018j).

Special handling labels cover all special shipping and handling instructions. Labels can be custom designed with specific instructions. They are often warning labels or shipping instructions (Anonymous 2018j).

Design Tip: The labels should be applied on three faces of the package, preferably side, and/or ends and top (Anonymous 2018j).

If commodities require special handling or storage, the shipping package should be so marked, and this information should also appear on the bill of lading (Anonymous 2018j).

8.1.5 Transferring Documents – Customs Declaration and Forms

What is a custom declaration ?

A *customs declaration* is an official document that lists and gives details of goods that are being imported or exported.

In legal terms, a customs declaration is the act whereby a person indicates the wish to place goods under a given customs procedure (European Commission 2018).

Who should lodge a customs declaration ?

In general it is the owner of the goods or a person acting on his behalf (a representative).

The person having control over the goods may also perform it. These persons may be individuals or companies, as well as in certain cases associations of persons (European Commission 2018).

Where should a customs declaration be lodged?

The declaration should be lodged with the customs office where the goods were or will shortly be presented (European Commission 2018).

Where should a customs declaration be lodged?

In order to comply with the legal obligations and to place goods under a customs procedure, a customs declaration needs to be lodged (European Commission 2018). This should happen in two cases:

- a. upon importation, when goods are brought into the customs territory, they must be assigned to a customs-approved treatment or use
- b. and goods intended for export - must be placed under the export procedure

8.1.6 Insurance & Tracking

What Is Cargo Insurance?

Legally, all carriers must carry a minimum amount of insurance, known as carrier liability. However, carrier liability provides very limited coverage, and anything from natural disasters to vehicle accidents or even acts of war could damage your cargo. Therefore, shippers can request cargo insurance to protect their goods from loss, damage, or theft while in transit. Generally, goods are insured while being stored and while in transit, until they reach the buyer (Robinson 2016).

There are different types of cargo insurance policies, some going by names such as “all risks,” “broad form,” “legal liability,” and “motor truck freight”. However, most of them are necessary for high capacity shipments over the seas. Cargo insurance can be taken for international as well as domestic transportation (Robinson 2016).

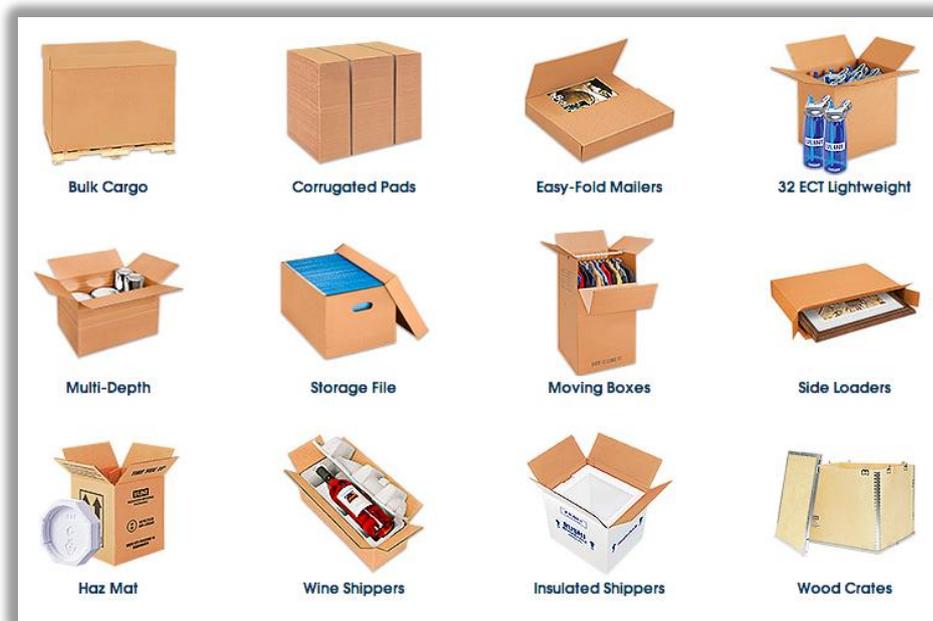
8.2 . ACTIVE LEARNING

Follow the steps indicated below to send the cargo :

STEP 1: PACKAGE YOUR PRODUCT WITH THE PROPER CONDITIONS

Tips to make suitable cargo package :

- 🔍 Choose the proper package type,
- 🔍 Choose the proper package size,
- 🔍 Cover sensitive products with protective soft materials,
- 🔍 If any need, use some caution labels such as «fragile»,
- 🔍 If any need, mark the handle angle.



Package types (Anonymous 2018f)

STEP 2: WRITE YOUR AND CUSTOMER'S CONTACT INFORMATION ON THE PACKAGE



STEP 3: CHOOSE YOUR CARGO TYPE AND COMPANY

Some of the cargo companies in Türkiye to work national and international way :

- 📦 Aras Kargo : www.araskargo.com.tr/
- 📦 Fedex Kargo: www.fedex.com/tr/
- 📦 Mng Kargo : www.mngkargo.com.tr/tr/
- 📦 Ptt Kargo : www.ptt.gov.tr/ptt/
- 📦 Sürat Kargo: www.suratkargo.com.tr/
- 📦 TNT Kargo : www.tnt.com/
- 📦 UPS Kargo : www.ups.com.tr/
- 📦 Yurtiçi Kargo: www.yurticikargo.com/

STEP 4: REACH THE COMPANY AND GIVE THE PACKAGE

Some of the ways to reach cargo companies :

- 📦 Branches,
- 📦 Mobile branches,
- 📦 Internet web site,
- 📦 Mobile applications,
- 📦 Sms,
- 📦 Self-service,
- 📦 Call center.



STEP 5: TELL THEM WHO WILL PAY THE BILL (CUSTOMER OR YOU)

CARGO INVOICE			
SENDER INFO&ADDRESS		RECEIVER INFO&ADDRESS	
QUANTITY	DESCRIPTION	UNIT PRICE	TOTAL PRICE
Lg De			

DATE
INVOICE NO
TRACKING NO

PAID

STEP 6: ASK FOR THE INVOICE.

Invoice includes some information as below :

- Sender's name, address, telephone etc.,
- Receiver's name, address, telephone etc.,
- Cargo size and type details such as quantity, dimensions, etc.,
- Payment details (receiver/sender),
- Date, invoice details and tracking number.

KARGO FATURASI			
GÖNDEREN BİLGİ&ADRES		ALICI BİLGİ&ADRES	
MIKTAR	AÇIKLAMA	BİRİM FİYAT	TOPLAM TUTAR
Yükleme yeri Teslim yeri			
ÖDEME ŞEKLİ : (Ödeme kime ait? Gönderen/alıcı)			

TARİH
FATURA NO
TAKİP NO

STEP 7: SHARE TRACKING NUMBER WITH CUSTOMER

CARGO INVOICE			
SENDER INFO&ADDRESS		RECEIVER INFO&ADDRESS	
QUANTITY	DESCRIPTION	UNIT PRICE	TOTAL PRICE
<u>Loading place</u> <u>Delivery place</u>			
PAYMENT TYPE: (<u>Who will pay? Receiver / sender</u>)			

DATE
INVOICE NO
TRACKING NO

STEP 8: TRACK



Tips to work with cargo companies :

- 🔍 Asking the customer for the preference (company, brach etc.) before transfer might be good idea. She/he may have a special requirement for it.
- 🔍 Product should fit the package. Suitable packaging may lower the cost.
- 🔍 Signing agreement with cargo company may lower the cost.
- 🔍 Agreement may provide some advantages such as receiving cargo on your adress without any cost.
- 🔍 Before transfer, branches and delivery time should be checked by the cargo.
- 🔍 Catching and sharing cargo number with the customer may help to deliver at time.

8.3 Test Questions

1. Shipping costs are one of the highest expenses for big-scale works and businesses.

True/False

2. Which of the following is not among the shipping options?

- a. Self delivery
- b. Same-day delivery
- c. In-store pick-up
- d. Ship from store

3. The shipping and fulfillment strategy is an integral part of the sales profitability.

True/False

4. For handcraft materials in small quantities, related cargo companies may transfer the goods by road transfer.

True/False

5. Which of the following is used for cargo packing ?

- a. Plastic bags
- b. Carton boxes
- c. Air channel packages
- d. All of them

6. Offering free shipping is not one of the ways to get the customer's attention.

True/False

7. is an official document that lists and gives details of goods that are being imported or exported.

- a. Insurance
- b. Invoice
- c. Customs declaration
- d. Package Label

8. Agreements with a cargo company for continuous work may help to lower the shipping rates due to work capacity.

True/False

9. Which of the following is not among the ways to reach cargo companies ?
- a. Branches
 - b. Self-service
 - c. Friends
 - d. Call center
10. Which of the following is not included on the invoice?
- a. Sender's name, address, telephone
 - b. Colour of item inside the package
 - c. Receiver's name, address, telephone
 - d. Payment details(who will pay)

9 MODULE 9: APPLIED STRATEGIES TO INCREASE ONLINE SALES

Hacı Bayram Veli University, Ankara, Turkey

Up to this module, you have learned to create an email account and set up on your smartphones. Besides, you have learned to set up social media accounts. And on the other hand, you learned how to take pictures of your products and upload them to these platforms. The purpose of this module is to explain how to set up your existing social media accounts for your business

9.1 Basic Concepts and Explanations

What does online shopping mean?

Online shopping is a form of electronic commerce, which allows consumers to directly buy goods or services from a seller over the Internet using a web browser¹.

What does Online Marketing mean?

Online marketing is a set of tools and methodologies used for promoting products and services through the internet.² Online marketing includes a wider range of marketing elements than traditional business marketing due to the extra channels and marketing mechanisms available on the internet.³

¹ <https://www.quora.com/What-is-e-commerce-and-online-shopping>

² <https://www.quora.com/What-is-e-commerce-and-online-shopping>

³ <https://www.techopedia.com/definition/26363/online-marketing>

9.2 Active Learning

9.2.1 Setting-up Social Media Accounts for Business

With the increasing number of users every day, social media has become an integral part of today's marketing landscape. The following is a step-by-step guide that lets you set up your social media accounts for your business.

9.2.1.1 To set up a Facebook Page for Business

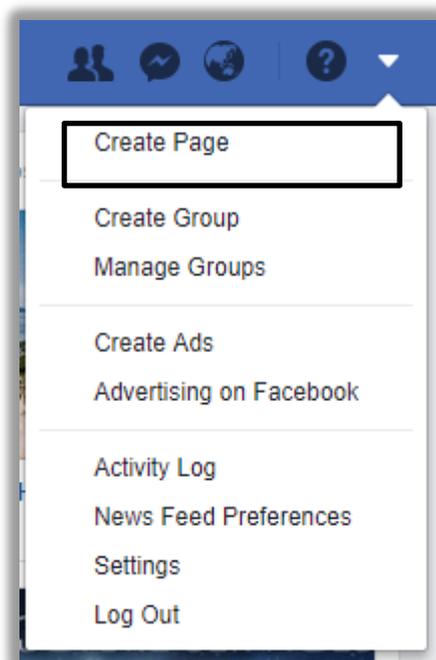
To sell on Facebook, firstly needed to have a page on Facebook (See this topic Module 2)

Inside your Facebook page, your visitors will see your store tab and will be able to access your products from there.

Step 1: log into your Facebook profile

Step 2: click the **HOME** button next to your name

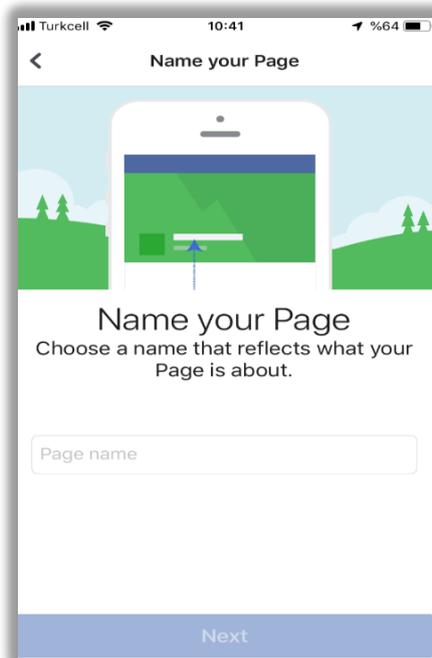
Step 3: click on the **PAGES** tab in the "Explore section" of the left-hand sidebar of your profile home page. From the drop down, click **CREATE PAGE**.



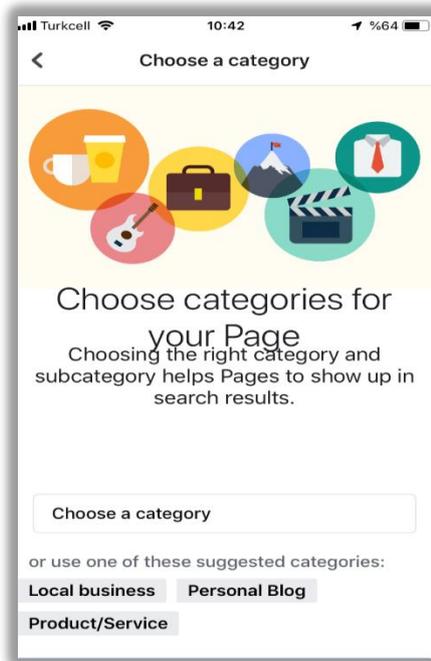
Step 4: After click on **CREATE A PAGE** select **GET STARTED**



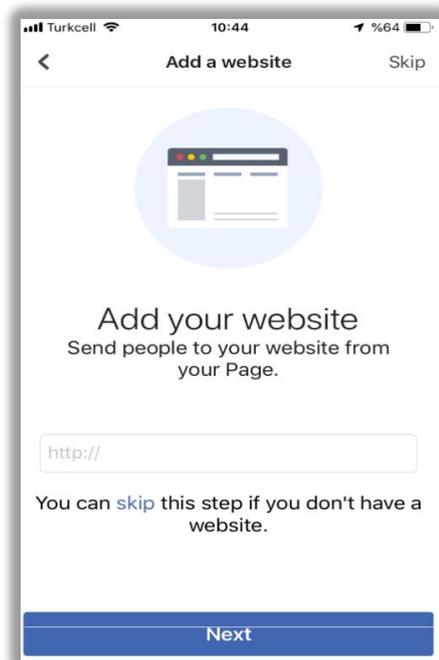
Step 5: Select **NAME YOUR PAGE**



Step 6: click **CHOOSE A CATEGORY** then click **GET STARTED**

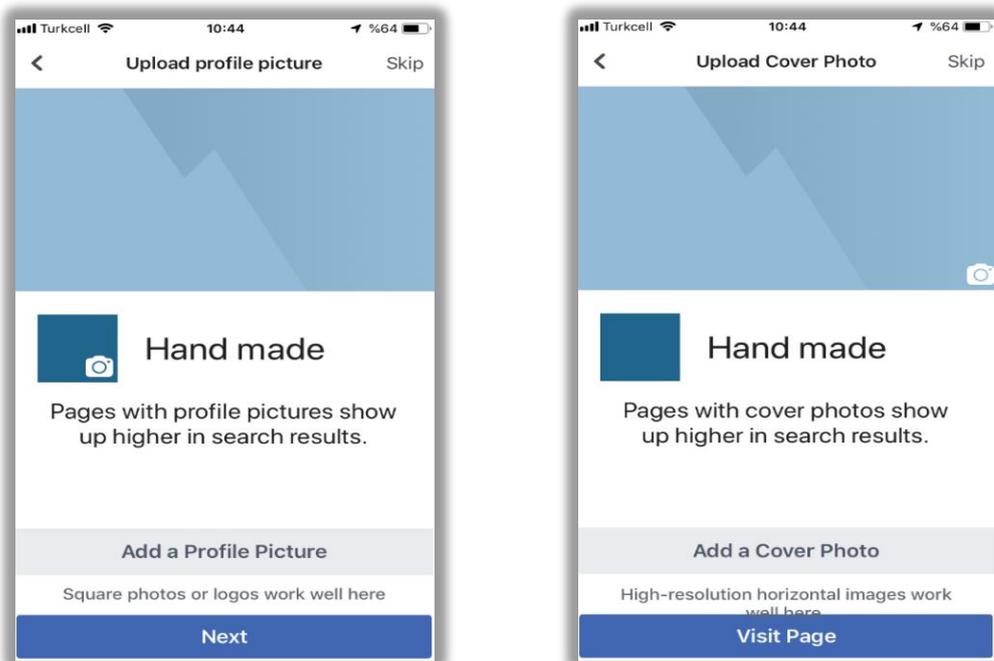


Step 7: Add your web site, you can skip if you don't have a website



Step 8: Add Pictures: Upload profile and cover images for your Facebook Page. In addition, you may upload your business logo. If you do not have a logo, put a picture of one of your recent creations, and plan to update it. It is important to create a good visual first impression (See this topic Module 3).

On the other hand, the size of the picture is also important. The Facebook cover photo dimension Center 563 x 315px portion of the picture appears on mobile devices⁴.



Step 9: Add a short description. Product descriptions play a major role in generating sales. The key to a successful business page is to provide inspiring and motivating content⁵

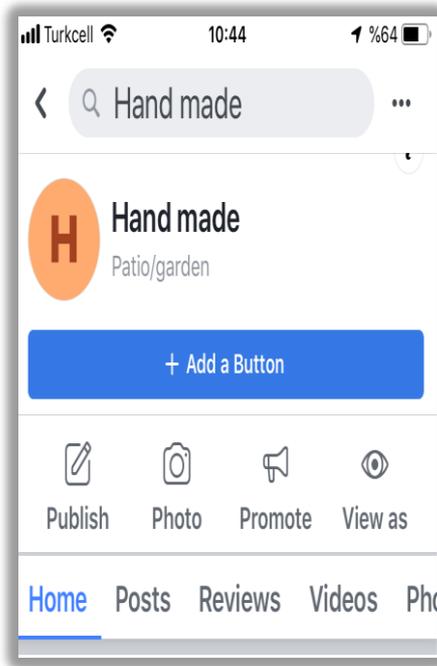
Step 10: Add a Call-to-Action Button to Your Facebook Page. Thanks to the call to action buttons of your customers can communicate with you via email, phone or website and they able to shopping...

To add call to action button to your page

- Under the cover photo of your page, click + Add a Button.
- Select a button from the pop-up menu and follow the on-screen instructions.
- Click Done.

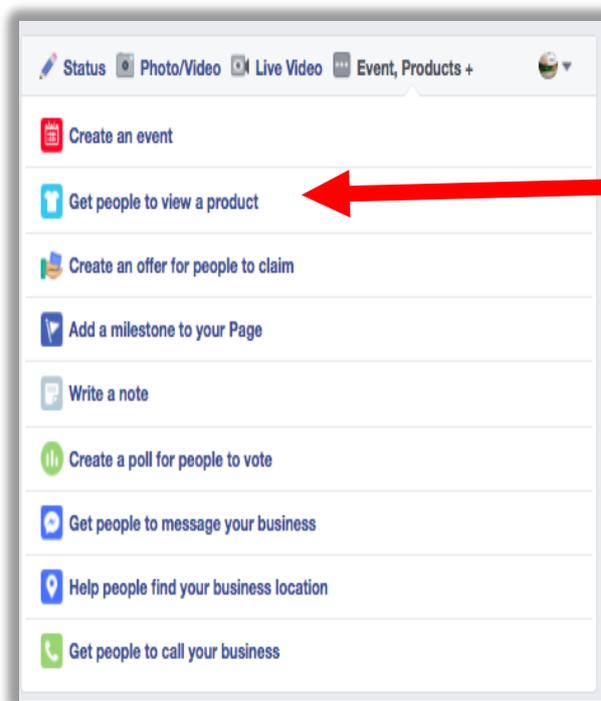
⁴ <https://digitalyogaacademy.com/create-facebook-yoga-business-page-7-simple-steps/>

⁵ <https://blog.hootsuite.com/steps-to-create-a-facebook-business-page/>



Step 11: Create your first post you've successfully set up your business page!

Now, click through the tabs at the top of the status box to bring up all the options for your first post



9.2.1.2 Instagram Business Account

In the direction of the above, if you have already opened an business account on Facebook, from a business perspective, Instagram is simpler and less time consuming than other sites.,

If you like, you can expand your customer network using both Facebook and Instagram

9.2.1.3 Create an Instagram Business Account

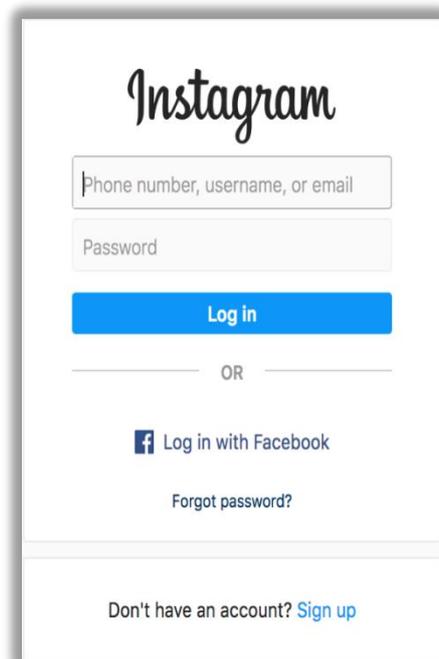
Creating an account: Previously explained how to open an Instagram account in Module 2. As mentioned in module 2, you can download the Instagram application from the App Store for iOS, Google Play store for Android, or Windows Phone Store for Windows Phone.

Once the application is loaded, touch the icon of the application on your mobile phone to open the Instagram.

Step1: Sign up with your email address or phone number, and then enter a username.

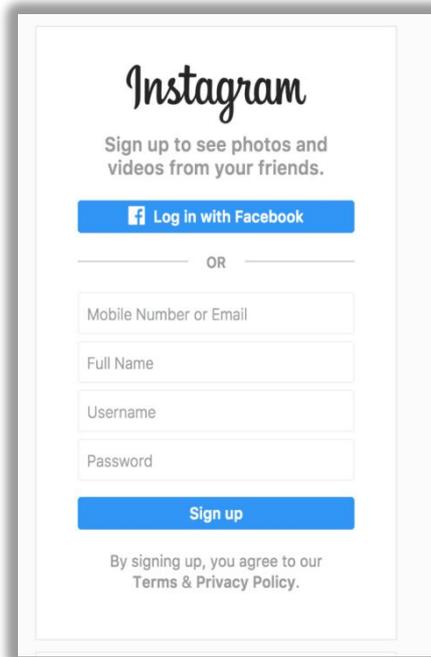
OR

If you have a Facebook account, you can log in with the same information and link the accounts. (How to open the Facebook account has been previously described in Module 1)



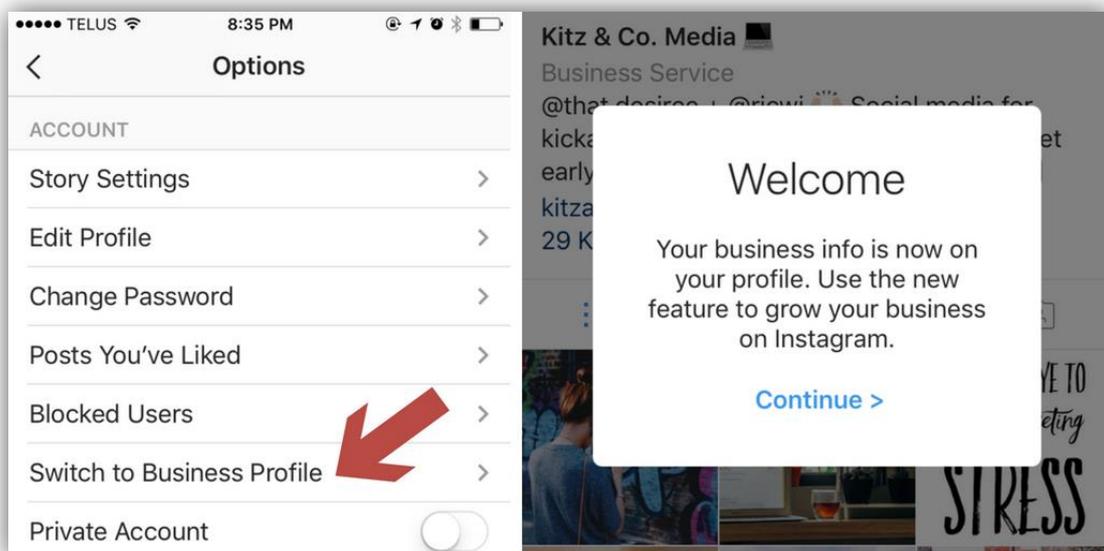
Source: <https://www.instagram.com/>

Tap **SIGN UP**, then enter your email address and touch **NEXT**, or touch **SIGN IN WITH FACEBOOK** to sign up with your Facebook account.



Source: <https://www.instagram.com/>

Step 2: Within the app, find **OPTIONS**, then scroll down to **SWITCH TO BUSINESS PROFILE**, select **CONTINUE**.



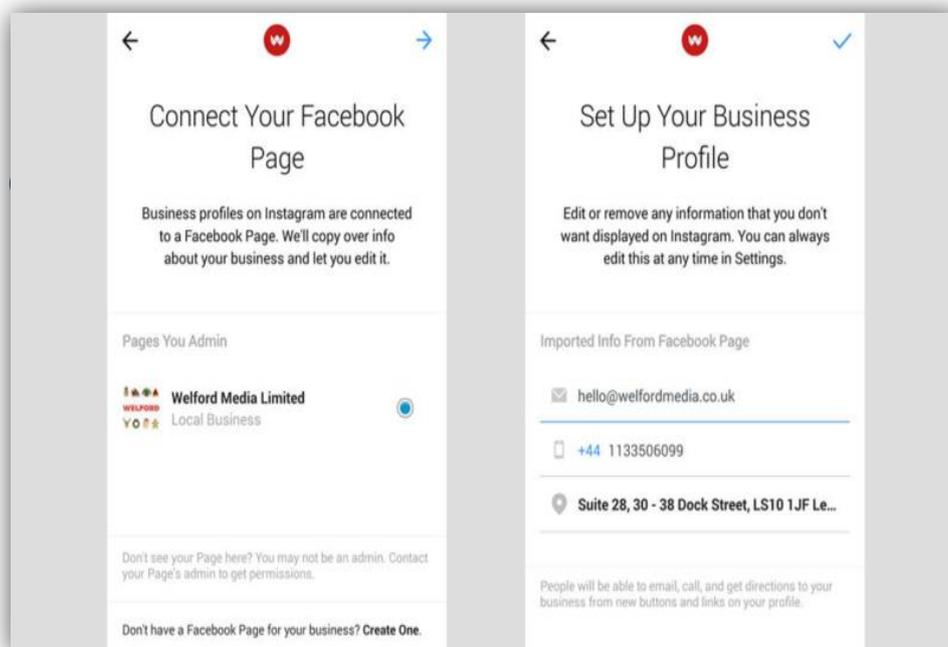
Source: <https://www.kitzandco.com/blog/why-your-biz-needs-an-instagram-business-account>

Step 3: Go to the “**INSTAGRAM FOR BUSINESS**”



Source: <https://www.socialmediaexaminer.com/instagram-business-profiles-how-to-set-up-and-analyze-your-activities/>

Step 4: **CONTINUE** to connect to Facebook and Set Up a free Business Profile



Source: <https://welfordmedia.co.uk/blog/seo-marketing/switch-to-instagram-business-account>

Congratulations, you have created Instagram business account

Start posting content!

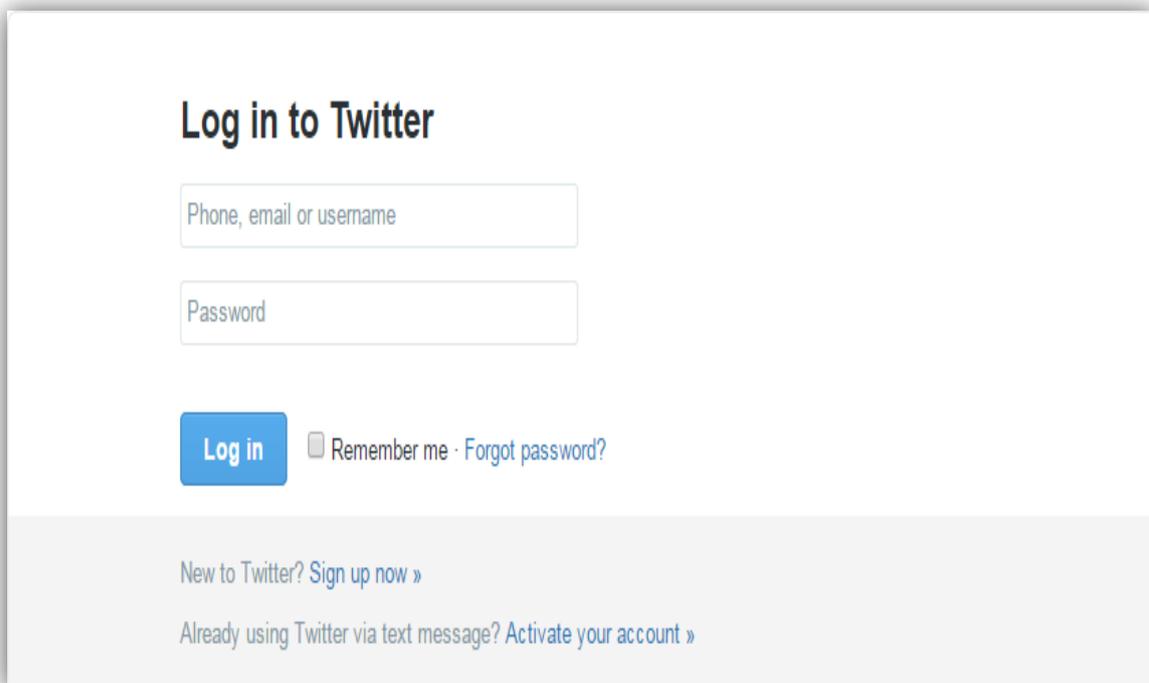
9.2.1.4 Twitter for Business

One of the most widely used social media platforms; you can give your voice to your buyers directly via Twitter. Twitter followers are your potential customers. You need to create your own followers to see the benefits of Twitter as a marketing tool. You can create your own Twitter list or join a group that has already been created.

In order to open a twitter business account, you must first have a Twitter account. As described in Module 2, go to google search; write «twitter» and search; access Twitter's website by choose «mobile.twitter.com» click 'Sign up' to twitter (for details see Module 2)

9.2.1.5 Creating a Twitter Business Account:

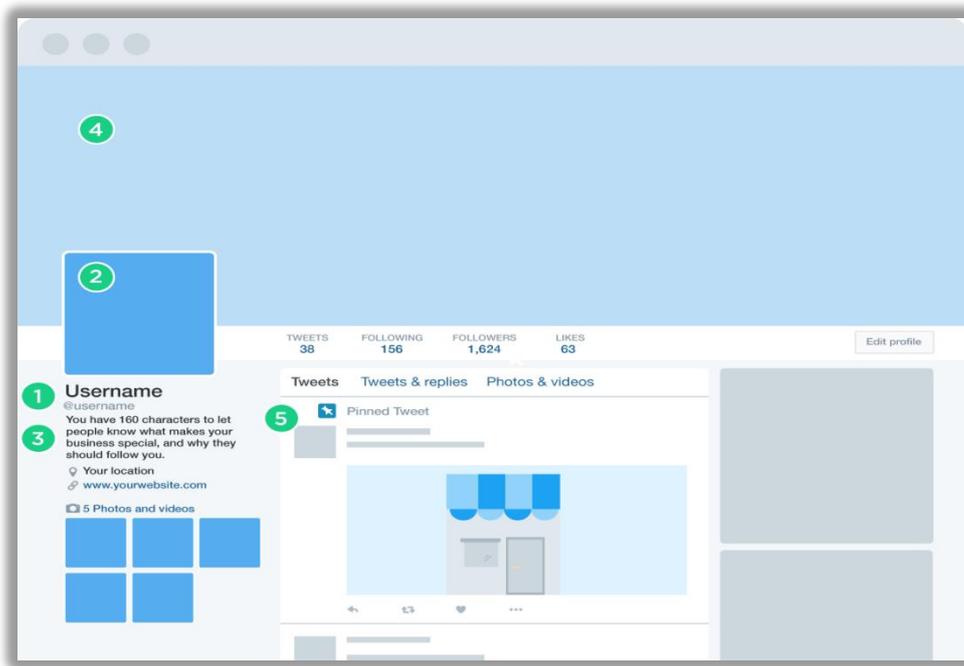
Step 1: Sign in to Twitter.com or open your Twitter app (iOS or Android). Log in in your Twitter account.



The image shows a screenshot of the Twitter login interface. At the top, the heading "Log in to Twitter" is displayed in a bold, dark font. Below the heading are two input fields: the first is labeled "Phone, email or username" and the second is labeled "Password". Below these fields is a blue "Log in" button. To the right of the button is a checkbox labeled "Remember me" and a link "Forgot password?". At the bottom of the form, there are two links: "New to Twitter? Sign up now »" and "Already using Twitter via text message? Activate your account »".

Source: <http://onlinepresence.coach/marketing/social-media-marketing/>

Step 2: Click the “Edit Profile” button and then complete all necessary areas on your Twitter page, as follows:



Source: <http://wbninc.com/create-a-twitter-business-page>

1. Username: (will be better if it reflects your business name)
2. Profile photo (recommended dimensions are 400x400 pixels)
3. Explanation about your business (You have 160 characters to let people know what makes your account special)
4. Header Image you can use event photos, product photos, promotional information/images, or use it to announce new sales and promotions you are currently running for your business (recommended dimensions are 1500x500 pixels)⁶
5. Pinned Tweet: If you always put the most important or newest news at the top, it makes it easier for your visitors to find new ones without having to navigate your entire page.

Be sure to complete as much information as possible, also, make sure to use a quality photo or logo for the all social media...

⁶ <https://help.twitter.com/en/managing-your-account/how-to-customize-your-profile>

9.3 Test Questions

1. Online marketing is a form of electronic commerce.
True / False

2. Setting up a Facebook page for business, a page connected with personal Facebook Page must be created.
True / False

3. Which of the following is not social media?
 - a- Twitter
 - b- Facebook
 - c- Website
 - d- Instagram

4. If a Facebook account has already created, a business page on Instagram can be created with this Facebook account.
True / False

5. In order to open a Twitter business account, Twitter account should be created initially.
True / False

6. When setting up a Facebook page for business, which of the following category will be chosen to create page menu?
 - a. Business or Place
 - b. Company, Organization, or Institution
 - c. Brand or Product
 - d. Cause or Community

7. By the “call to action” buttons, the customers can communicate via email, phone or website and they are able to do shopping
True / False

8. By social media, products can be seen by customers easily.
True / False

9. Which “option” should be chosen to set up an Instagram business account?
- a. Edit profile
 - b. Switch to Business Profile
 - c. Change Password
 - d. Private Account
10. Which of the followings might be effective on e-trade?
- a. To create business accounts
 - b. Upgrade the products continuously
 - c. To be available in various social media
 - d. All of them

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