# Create a Passive Income Stream that could last a life time!





www.incomesolutions.co.za

# TISSA cc welcomes you as a new member!

Thank you for joining our company. We are looking forward to work with you and help you to become financially independent. Our income systems are perfected since 2004 and constantly improved to ensure your best chances on success.

SUCCESS

As a member of **DataHub** you have the opportunity to

complete A4 worksheets by hand or on your computer. Please note that this is an "extra bonus" and does not form part of the **DataHub** Copy and Paste System. To access the Copy and Paste System please go to <a href="https://www.tissa.co.za">www.tissa.co.za</a> and click on the members tab. Then click on '**DataHub'** and enter your username and password you received via email.

This handbook will only guide you as a member of **DataHub** to earn money by completing worksheets by hand or a computer.

From this point onwards we will refer to this income opportunity as a "TISSA cc Representative"

Your future is created by what you do today, not tomorrow.

# 2. What is a TISSA cc Representative

When you buy any of our income opportunities (DataHub, Survey365, @Home Career etc.) you automatically have the opportunity to work directly for us as a Representative. Your income will mainly consist of subsidy benefits, commission, passive income streams and an advance payment of R4000.

We have perfected this income system over the last 10 years and all you need to make a success of this opportunity is about 2-3 hours per day. Note that you will have NO EXPENSES and you DO NOT NEED ANY CAPITAL.

This opportunity has an amazing income potential because almost everyone in South Africa is looking for an extra income. This is good news for you as a TISSA cc Representative because our products is especially designed for this South African market.

You will work for a registered South African company and we will provide you with professional assistance when you need it. As a professional company we are proud to announce that since founded in 2004 we never missed a single payment to our Representatives. **We still have many active representatives that joined us over 10 years ago!** 

With a valid effort from your side and with our support you will soon achieve total financial freedom!

# 3. Income Potential as a TISSA cc Representative

With a valid effort of only 2-3 hours per day you should be able to generate more than R12 000 per month. Increase your working hours to 8 and you could earn as much as R30 000 per month!

**PASSIVE INCOME.** You will be able to create a passive income for yourself. You will be able to stop working after 6 months and earn a passive income month after month for life! If any of your clients subscribe to a debit order you will get R10-R15 from each and every debit order month after month. If for example you get 300 debit order clients for the month of May you will earn R3000 from debit orders end of May. If you get another 250 debit order clients in the next month of June, you will not only earn (250 X R10) R2500 but you will also again earn money from the debit orders from May

(300 X R10) R3000. Your total earnings from debit orders alone will be R5500 per month after just two months. The debit order clients your get from July will be added to your total debit orders from May and June and so on... It is like a "snowball effect".

From this it should be clear that you can stop working after say 6 months' time and still get money from your debit order clients month after month after you have stopped working. This is a great opportunity to create a passive income!

**COMMISSION.** Another source of income will consist of commission. For every sale you generate you will get R90 commission once off. You will easy make at least 100 sales every month, earning you R9000 per month. You will earn R90 commission from all the once off payments from your clients. This will be paid out to you together with the earnings from debit order clients. For example if you earned R12500 from your debit orders and R14500 from commission you will be paid (R12500 + R14500) at the end of that month.



**SUBSIDY BENEFIT.** In addition you will earn subsidy benefit according to your income. The more you earn the more your subsidy benefit will be. Please see the subsidy benefit table later in this book.

**ADVANCE PAYMENT OF R4000.** All active members can request an advance payment of R4000. You will become an active member if you have earned at least R4000 for three months in a row.

## 4. What will I have to do as a TISSA cc Representative?

The task is very simple but VERY REWARDING! We will show you how to post small FREE advertisements on the internet and other media. You will get an overwhelming response from the small FREE advertisements and other exposures. Almost everyone in South Africa is looking for an income opportunity, so your success is guaranteed!

Basically you will have to get email addresses from interested people. You will post FREE small advertisements on the internet and compile a list containing the name and email addresses from all the people that are interested in our company's products.

You will be able to advertise any of our products and earn commission. Once you have send your list to us containing the names and email addresses we will allocate them to YOU. So whenever anyone of your clients buy something from us or subscribe to a debit order YOU will get the commission and debit order earnings.

Later in this book we will discuss the advertisements and other methods of exposure. Please note that you will be able to do this for FREE! You will not need to put any money into this opportunity, all you need is time and a little effort.

The poor, the unsuccessful, the unhappy, the unhealthy, are the ones who use the word tomorrow the most.





## 5. A Step-by-Step Guide

The only difference between a rich person and poor person is how they use their time.



## Step 1:

Read this entire handbook before you start to do anything. Get a basic idea of what you must do and what the rewards will be.



## Step 2:

Pick one of the advertisements in this handbook. (Advertisement section) or design your own similar advertisement. Note that you only need to generate names with email addresses to complete your worksheets. You do not have to communicate with anyone if you don't want to. All you need to do is to capture the name and email address from every one that respond to your advertisement. You may however reply something like "Thank you for responding to our advertisement. You will receive full information within the next few days. Check your inbox!" This could increase your sales rate. Also keep your correspondence as professional as possible. If your clients ask questions please tell then to contact our support team directly for assistance. You do not need to give help and support to your clients. Note that you will not lose any commission if you refer you clients to us for help and information because if you capture this person's email address on your list we will allocate it to YOU and YOU will get commission if your client buy ANYTHING from us (more on this in step 4).

A good idea is to not use your personal email in your advertisements. Create a new email account to use in your advertisements. Get one from Gmail, Hotmail and Yahoo etc. Try to get a "business like" name.

## Step 3:

**Now you must decide where to advertise.** You may advertise on Facebook, free or paid internet ads, newspapers etc. You can advertise ANY where you want!



**FREE INTERNET ADVERTISEMENTS.** The best and most simple way is to advertise on the internet for free just search for "free classified sites South Africa". You will find websites like Gumtree, Olx etc. Classified sites that have an employment section will work best. Just make sure you get South African classified sites! You may also want to

consider to insert a paid advertisement on the internet as you will sometimes get over 3 times more exposure. A paid classified advertisement will cost you around R15 per week. As they say: "You get what you pay for". Check out our chapter on advertising for more information.



**OUR FACEBOOK PAGE.** Another way to get clients is to make frequent positive comments on our Facebook page. Go to our Facebook page <a href="https://www.facebook.com/tissacc">www.facebook.com/tissacc</a> and make positive comments where due. For example post comments that you have received your package and you get

professional support. Comments like "I received my package today, can't wait to start!", "The support team are so helpful and friendly", "I received my payment today without problems", "So happy to be a member!" etc. We have hundreds of people that visit our Facebook page daily and when you make positive comments they will inbox you. Ask them for their email address so that you can send them more information. Capture the name and email address on your list (more on that later in step 4) and send your list to us so that when your client join, you will get the commission. The more positive comments you make the more potential clients you will get. Just be careful not to overdo it!



**NEWSPAPERS.** You may also use newspapers for your advertisements. A small classified advertisement in a newspaper (you may use ANY newspaper in SA) will cost you between R20 and R150. You should be able to generate at least 200 - 500 names and email addresses per advertisement. Most of the time it is really worth it to use paid advertisements in newspapers. Although you will need a few rand for your first advertisements you will not be disappointed by the overwhelming response.

On page 9 of this handbook is a list with some good newspapers in South Africa. Contact the newspaper and ask for the email address or fax number for the small advertisement department. Once you have the email address or fax number you can send your advertisement you want to place and ask for a quotation. If you are satisfied with your selected newspaper and with the price of the advertisement you can make the deposit and place your advertisement.

### Step 4:

**People will now start to respond to your advertisement**. It is a good idea to have a separate cell number (newspaper ads) and email address for people to respond to the advertisement. For newspaper ads with a SMS number, you do not have to answer the cell phone if you do not want to. Divert all incoming calls to your mailbox. A good idea is to record a personal greeting, something like "SMS or email your name and email address to receive more information". So when someone tries to call you they get this message to send an SMS. We recommend only to use an email address in your advertisements, especially for the internet ads.

Once or twice a day copy all the names and email addresses from people that responded to your advertisement to your worksheet. You received a worksheet attached to you membership email. You may also download a template from the members area or ask support@tissa.co.za to email you a worksheet template.

Your email addresses need to be send to us at least every 3 DAYS! People that responded to your advertisement do not expect to wait weeks to receive more information. You must remember that the people that responded are waiting for the information. The sooner we receive your names and email addresses the sooner we can send the information (order forms) to them and the higher your response rate will be.

PLEASE ONLY SEND US EMAIL ADDRESSES GENERATED FROM YOUR ADVERTISEMENTS. WE WILL NOT ACCEPT NAMES AND EMAIL ADDRESSES FROM ANY EMAIL LISTS OR DATABASES. Your email addresses will be verified and we reserve the right to ask for proof of advertisement.

**Note that we need the email addresses to be typed in an excel spread sheet.** Download the template from the members area or ask <a href="mailto:support@tissa.co.za">support@tissa.co.za</a> to email you one.

4	Α	В	C	D	E	F
1	umb	Name	Email address		Name:	My Name
2	1	John Vermaak	john@hotmail.com		Reference Number:	ABC123456
3	2	Susan Surname	susan@gmail.com		Date:	1 January 2000
4	3		mike@yahoo.com			
5	4		moses@outlook.com		What income opportunity did you advertise?	
6	5	Carl Dory	CarlD@gmail.com		(DataHub, My @Home Career, Survey365 etc.)	
7	6				DataHub copy and paste	
8	7					
^						

[Above: Sample of the spreadsheet that you will use to capture the names & email addresses]

You can download this template from your members only website or make your own. **Note that we need at least an email address per line.** It can happen that you do not have a name for every email

address. We will except emails addresses without a name. Although when you have a name with your email address you will enable us to send out personalised marketing emails. This could make a huge difference in your sales rate and ultimately it will increase your commission.

Your first worksheet will be number 1 and the second one number 2 etc. You must keep on numbering the worksheets you send us in sequence from number one. Make sure that your reference number and surname is on the data entry list you send us so that we can retrieve your details from our database.

With your first worksheets you send in please remember to complete a "Payment Request Form" so that we can verify your personal details and get your bank account details for your payments. You can also just send a normal email to us with all the relevant information as on the "Payment Request Form" if this is more convenient.

## Step 4:



#### YOUR WORK IS NOW DONE!

After we received your list with your names and email addresses from people interested in our products your work is done.

We will email more information and an order form to your client's email addresses within 24 hours after receiving them. This email will contain full information about the income opportunity you advertised for. A week later we will forward another marketing brochure to them and a week after that another

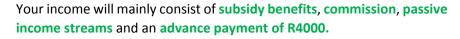
one. Each time they will receive a marketing brochure from a different income opportunity. After a month we will begin to send them special offers is they did not join yet. In total all your clients will receive about 6 marketing emails to maximise the selling rate and doing so increasing your income potential.

**NOTE THAT YOU WILL RECEIVE COMMISSION ON ALL OUR INCOME OPPORTUNITIES.** For example if your advertised income opportunity X and your client joins opportunity Y you will still get the commission. You will even get ALL the commission if your client buys opportunity X,Y and Z.

Al the names and email addresses on your worksheets will be allocated to YOU. This will make it easy to allocate the commission to YOU when one of you clients buy one of our products or income opportunities.

At the end of each month you will receive a detailed income statement of your earnings. You will also be able to see the names of your clients that bought something from us as well as what they bought. You will be able to receive this income statement via email of the postal service.

## 6. Your earnings explained.





#### **SUBSIDY BENEFITS**

Subsidy Benefits will be calculated on your income. The more you earn the more your Subsidy Benefit

Total Earnings	Subsidy Benefit
R2000 – R2999	R400
R3000 – R3999	R550
R4000 – R4999	R700
R5000 – R6999	R900
R7000 – R9999	R1500
R10000+	R2500

#### **COMMISSION and PASSIVE INCOME STREAMS**

Commission will be earned on every once off payment we receive from your clients (names and addresses on your list you send to us).

#### **Data Entry:**

You earn R90 from the once off payment and R15pm from every debit order subscription for the VIP membership.

#### Survey365:

You earn R40 from the once off payment and R10pm from the debit order subscription each month.

#### **My Personal Income Generator:**

You earn R90 from the once off payment and R15pm for every debit order subscription for the VIP membership.

**ADVANCE PAYMENT OF R4000.** All active members can request an advance payment of R4000. You will become an active member if you have earned at least R4000 for three months in a row.

### 7. Your Advertisements.

To advertise is very easy! You can make use of FREE advertising or use paid advertising. You can make use of free classified sites on the internet (websites like Gumtree. Olx etc.) and/or any newspaper in South Africa.

Do not forget to post positive comments on our Facebook page and capture the name and email address of people that inbox you as a result of your positive comment. We have hundreds of people browsing our Facebook page and when your clients browse our Facebook page and see the positive comments they are more likely to join, so more commission for you!

It is important to target people that are in need of an extra income or that are looking for a job. We recommend that you advertise in the VACANCY / JOB column of the classified advertisement. You may be able to specify what type of job you are advertising. We recommend that you place your advertisement under the ADMIN and/or PART-TIME sections. If there is other sections that fit the opportunity you are promoting please use it.

In the end you may advertise where ever you want and use whatever wording you want. The main objective for you will be to generate as many as possible names & email addresses from people that would be interested in an extra income or job. The more email addresses you send in the more your

commission will be and the faster your passive income will grow. Remember that you will get R90 for every once off payment and R10-R15 for every debit order subscription for life!!

Below is a few examples of what your advertisement could look like:

Survey Assistants needed in your area. Own hours. R4000 advance payment plus commission. For full info email myname@gmail.com

Survey365 needs survey assistants from your area. Company expanding. No experience or qualifications needed. R4000 advance payment plus commission. For full info email myname@gmail.com

Data Entry COPY & PASTE.
Access over 30000 companies that need YOU to submit forms. No qualification or experience needed. Step-by-Step instructions. Own hours. Registered company. For full info email myname@gmail.com

#### **100% SUCCESS GUARANTEED**

Complete forms and earn
R800 per day! Just COPY and
PASTE info. Everyone
accepted!
Part time/Full time/Own
hours
With or without PC
For full info email
myname@gmail.com

Survey Assistants needed for Survey365. Company expanding. R4000 advance payment plus commission. For full info email myname@gmail.com

Begin your @Home Career

**TODAY!** Various jobs available. No qualification or experience needed. Own hours. Registered company. For full info send your postal address / email address tot us:

SMS: 071 450 4817 (Std Rates Apply) / EMAIL: name@mail.co.za / email address for a full info brochure to: 082 345 6789

#### New Copy & Paste System

now is SA! Earn R800 per day by just submitting forms! Everyone accepted!
Own hours! Income GUARANTEED!
With or without PC.
For full info email
myname@gmail.com

Survey Assistants needed. No experience or qualifications needed. R4000 advance payment plus commission. For full info email myname@gmail.com

Survey Assistants needed. No experience or qualifications needed. R4000 advance payment plus commission. For full info email myname@gmail.com

#### My Career @Home

Get your job TODAY! NO experience,
NO qualifications needed! ALL OUR
MEMBERS GET ACCEPTED.
Part time/Full time/Own hours
Join a legitimate, registered
company with proven success.
For full info email
myname@gmail.com

#### **DATA ENTRY MADE EASY**

Earn money with our unique COPY and PASTE system. NO experience, NO qualifications needed! Only 60 minutes a day needed

Join a legitimate, registered company with proven success.

With or without PC

For full info email myname@gmail.com

MY PERSONAL INCOME GENERATOR
Part time/Full time/Own hours
Earn up to R1500 per day with
TISSA. All members get accepted!
Secure your job today!
SMS name & postal / email address
for a full info brochure to:
082 345 6789

The possibilities for the wording of your advertisements are endless! Try to get your own original wording. Use some of the phrases and information on our marketing brochures.

# 8. Regulations on Work-from-home and extra income opportunities.

It is very important to know that that 'Work from Home' and 'income opportunity' advertisements are regulated by the ASA (Advertisement Standards Authority) since 20 April 2007.

WORK FROM HOME OPPORTUNITIES <u>ARE NOT ILLEGAL</u> BUT THE ADVERTISEMENTS <u>ARE REGULATED</u> AS FROM 20 APRIL 2007.

If your advertisements are not according to the new regulations the newspaper or internet website involved may reject your advertisements. If they reject your advertisement, change the wording as required.

We included the official ruling by the ASA that will affect you at the back of this handbook. You can also get it at www.asasa.org.za

When you phone a newspaper to get the fax number or email address of the advertisement department DO NOT begin with: "Hi, I want to place a work-from-home advertisement..." In the light of the new regulations they will probably just tell you that they do not place work from home advertisements anymore. Try to be as professional as possible!

You may supply them with our registration number so that they can verify that we are a registered company and you are working for us by marketing our products and services.

#### 9. Online Internet advertisements

More and more people have access to the internet and are looking on online advertisements for extra income opportunities or Jobs. For this reason it is essential that you advertise on the internet. The best part is that you can advertise on the internet for free!

You can search for classified sites to advertise. Just make sure it is South African classified sites you are planning to advertise.

Note that on some (and often the best) free classified sites verify the ads you place before it goes online. This can make it difficult for you to place one of our advertisements in the JOBS section of the classified sites.

Be innovative and modify your ad that it according the rules and regulations of the site that you want to place an advertisement. If you want you can just put in a plain admin job advertisement to generate as much names and email addresses as possible. All the people that are looking for jobs are your potential clients.

Some of the free classified sites are very strict and you may struggle to use advertisements as above, you may want to try real job advertisements to generate email addresses. Please first try to make an advertisement relevant to the income opportunity you are advertising for. The Survey Assistant ads are usually more expectable that for instance the 'My Personal income generator'.

Another tip is to get yourself a few email accounts to register with the classified sites. Register with a few email accounts. Use one for each region as many free classified sites will restrict you to one region per account.

Below is examples of ads to use if you are struggling with restrictions. Try to incorporate relevant wording to these ads! These are baseline ads that classified sites easily accepts.



10X Office Clerks needed. R4500pm - R15000pm plus benefits. Salary is depending on placing within company. Experience and qualification NOT essential. Training provided if needed. Contact us for full details.

Part Time admin personnel needed to help with invoices, data capturing and other office related work. Salary R4000pm negotiable. Flexible hours. Training provided. Contact us for more information.

Data Capturing personnel needed. Various positions available in Western Cape. Salary R4000pm plus benefits negotiable. Flexible hours. Grade 12 needed. No other qualification or experience needed. PC literacy (Excel) will be advantage. To apply, contact us (submit email on left).

6X Office Personnel needed. Grade 12 with computer literacy. Qualifications or experience not essential. Training will be provided if needed. Salary R7500pm plus benefits neg. Male and Females welcome. Apply TODAY to avoid disappointment!

## 10. Newspapers in South Africa

This list contains some newspapers in South Africa with their contact details. Please read your Handbook to know how to use this valuable information. If a contact number is incorrect please call Telkom's Directory Enquiry (1023) to get the correct contact number.

Newspaper	Telephone Number	Fax Number
Alberton	011 916 5301	011 918 6064
Barkley East Reporter	045 971 0016	045 971 0441
Bedfordview / Edenvale	011 916 5301	011 918 6064
Benoni City Times	011 916 5301	011 918 6064
Bloemfontein Express	051 404 7838	086 518 6024
Bloemnuus	051 404 7609	086 548 2753
Boksburg advertiser	011 916 5301	011 918 6064
Bosvelder	015 491 2771	015 491 2130
Brakpan	011 916 5301	011 918 6064
Brits pos	012 252 4995	012 252 0349
Daily dispatch	043 743 4343	043 743 5159
DFA	053 832 6261	053 832 5881
Die Pos	014 736 2723	014 736 3428
District mail	021 853 0211	021 853 0234
Eikestad nuus	021 887 2874	086 530 0998
EP Herald	041 504 7153	041 586 2927
Evening Post	041 504 7153	041 586 2927
Forum	057 357 1304	057 357 1300
George Herald	044 874 2438	044 873 3219
Germiston	011 916 5301	011 918 6064

Highvelder / Hoëvelder	017 811 2255/21	017 811 2277
Klerksdorp record	018 464 1911	018 464 2009
Kroonnuus	056 212 3171	056 215 1700
Kuruman	053 712 1472	053 712 0303
Ladysmith Gazette	036 637 6801	036 637 2283
Laeveld / Lowvelder	013 754 1600	013 753 2422
Middelburg Observer	013 243 1434	013 282 7477
Moot	012 348 6571	012 348 6691
Natal Mercury	031 308 2003	031 308 2691
Natal Witness	033 355 1244	033 355 1177
Noord kaap	053 831 2331	053 831 2330
Northcliff / Mellville	011 889 0600	086 674 4959
Northern Natal Courier	034 218 2534	034 218 2536
Ons stad	051 404 7609	086 548 2753
Paarl Post	021 870 3700	021 872 9280
PE Express	041 503 6026	041 503 6039
Pretoria News	011 582 5661	011 838 3019
Review	015 293 9400	015 293 9484
Ridge Times	017 634 7728	017 634 3427
Rustenburg Herald	014 592 8329	014 592 1869
Son	021 405 1022	021 406 4398
Springs advertiser	011 916 5301	011 918 6064
Stanger Weekly	032 552 3363	032 552 3985
Steelburger/ Lydenburg	013 754 1600	013 755 3096
Stellenbosch Gazette	021 887 2874	086 530 0998
Tygerburger	021 405 1115	021 406 3701
UD Nuus	041 992 5639	041 992 2783
Vaalster	016 950 7021	016 931 3146
Vista	057 357 1304	057 357 1300
Volksblad	051 404 7828	051 447 2940
Vryheid Herald	034 981 3930	034 981 5451
Witbank news	013 243 1434	013 282 7477
Overstrand Herald Kleinmond	0282713394	0867672943
Mahareng Publication	0515050920	0515050905
Gemsbok	054 332 6017	054 332 3055
Phalaborwa Herald	015 781 5484	015 781 5752
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# 11. Official ruling from the Advertising Standards Authority (ASA)

Please note that the extent in which different newspapers implement these regulations differ. Some newspapers do not care much about these regulations and others do. Use your own discretion and try to make your advertisement as attractive as possible.

Source: www.asasa.org.za



#### RULING FROM THE ADVERTISING STANDARDS AUTHORITY (www.asasa.org.za)

#### 11.2 Business Opportunities

Advertisements covered by clauses 11.2.1, 11.2.2 and 11.2.3 must reflect the full physical address of the advertiser or the Micro Finance Regulatory Council Registration Number as well as the advertiser's telephone number.

#### 11.2.1 Self – employment Opportunities

- 11.2.1.1 Advertisements for self-employment opportunities may not be phrased, in a manner which is likely to lead to the opportunity being confused with part time or normal employment.
- 11.2.1.2 Advertisements offering instructional courses should not contain misleading promises of employment nor exaggerate the opportunities of employment or remuneration claimed to be open to those taking such courses.
- 11.2.1.3 Advertisements for self-employment opportunities may not require any money to be sent prior to full information about the schemes being supplied to the consumer.
- 11.2.1.4 If a finance scheme or package is offered which can readily be identified or is not clearly set out in the advertisement, full details of the scheme shall be furnished to the medium concerned before the advertisement is published.
- 11.2.1.5 If an advertisement is placed by an agent this, and the name of the principal should be stated in the advertisement.
- 11.2.1.6 Advertisements shall not require those interested to send money for further details (even for postage cost though requests for a stamped self-addressed envelope is acceptable).

#### 11.3 Employment

- 11.3.1 Advertisements for situations vacant-
- 11.3.1.1 shall be in respect of genuine vacancies the existence of which can be fully substantiated if required by the ASA.
- $11.3.1.2 \ shall \ not \ misrepresent \ either \ working \ or \ living \ conditions, \ or \ net \ remuneration \ after \ mandatory \ deductions$

#### 11.4 Work – from – home schemes

- 11.4.1 Advertisements for schemes in which a person is invited to make articles at home for remuneration shall-
- 11.4.1.1 contain an adequate description of the work to be done and the conditions imposed on the above worker;
- 11.4.1.2 clarify whether the home-worker is to be employed by the advertiser, or will be self-employed; and
- 11.4.1.3 not indicate what level of earnings should be attainable unless acceptable substantiation is available.
- 11.4.2 If the advertiser levies a charge for starter kits or components or offers to buy back the goods produced by the homeworkers, relevant information should be included in the advertisements, particularly as to any limitations which may effect the home-worker's decision to accept the advertiser's offer.

#### What is the difference between employment and business opportunity / self-employment opportunity?

#### **Employment / Part-time**

- If you are a salary earner, you are due a wage just by being present and willing to work at a set time, for the period of time (could be part-time) demanded by your employer. You wage is the payment for your labour.
- The employer supplies the necessary equipment and supplies for you to do the work. And the employer supplies your workplace.
- You enjoy all of the legal and social protections due to employees such as Unemployment Insurance and employer paid Worker's Compensation Insurance.
- Most full-time employees enjoy fringe benefits. These range from paid vacation and sick days, subsidized health
  insurance, retirement benefits, etc. To stock options and more to higher ranking employees at larger companies.
  (Some part-time staff are awarded pro-rata fringe benefits).

#### **Business Opportunity / Self Employment Opportunity**

- As a self-employed service provider or sales person, you receive income based on your billable hours, that is time spent on performing services for your clients or commission from sales of goods.
- You have to equip yourself to be in business and provide your services: You must procure and equip your workplace, invest in skill and product development, market your service, purchase business insurance, and handle billing, record keeping and collections.
- Unlike most of your employed counterparts, there is no employer subsidy for your health insurance. And, as an individual your costs will be higher than they would be as part of a larger organization.
- You are totally responsible for your own retirement nest egg.
- You can only bill for services rendered and claim commission on goods sold.
- As a self-employment service provide / sales person you must cover many expenses that employees do not.
   Therefore you should haven no qualms about charging an adequate rate to cover your expenses and make a living.

#### Where does my advert appear in the classified section?

First ask yourself the question, which of the above two categories applies to what I want to advertise? Once you have determined this then you will make use of one of the following:

If you are offering employment based on pre-decided income, facilities to be used to carry out work as well as the normal benefits as per Manpower rules and regulations, then you would use the Vacancy section. This is broken into categories such as Sales / Marketing, General, Employment Wanted, Part Time, Trade, etc.

If you do not qualify for this category then you would use the Business and Financial Section. This section has a category for Business Opportunities.