

## How to earn side income during COVID-19 lockdowns

### Description

If you've recently taken a pay cut due to COVID-19 or even worse, have been retrenched from your work entirely, this article may offer you some ideas on some other income generators that you can start.

Best of all, most of these do not require much of a starting capital, and neither do you have to pay rent. However, they do require you to put in a bit of work at the beginning, and if you're a one-man show, be prepared to hustle for sales and customers in order to get your business off the ground.

Here are some ideas:

### Delivery Services

If signing up as a Grab driver does not appeal to you, you could always start your own delivery service business. It isn't that difficult, and with the huge surge in the demand for delivery services, not every merchant can always afford to pay the commissions to delivery platforms like Grab or Foodpanda. Other businesses (like home bakers or food sellers) may not have enough manpower to deliver their products to their customers as well, so this is a great time for you to check in and offer your services to them.

To enjoy better economies of scale, you could start by narrowing it down to businesses operating in your estate and promoting your delivery services to them for a small fee.

### Create Websites for People

If you have the skill for it, this can be a lucrative side venture as it solves a real problem that most people currently are struggling with. The unfortunate reality is that not every business is equipped for online, and not all of them have someone at home who can do it for them. Find businesses who need this and offer your services to them for a small fee - people are more than willing to pay for services that they need, and these times call for this service as an absolute necessity.

P.S. I know of folks who earn anywhere between \$500 - \$800 per website.

## **Resell Other People's Products**

Many Instagram influencers have started monetising their audiences by offering a "curation" business, that is, reselling a selection of other people's products that they love. Bong Qiu Qiu, Melissa C. Koh, and even Emily Tan have done it, so why can't you? There's no reason why you can't do the same when you can start by selling it to your friends and their social circles.

Want to reach out beyond your own social circle? To be truly successful, narrow it down to a niche and focus on identifying great products within that area. You'll be surprised at how many consumers are too lazy (or busy) to research for themselves - and the price difference there is the margins that you can make for spending the time to "curate" these products for them.

## **Dropshipping**

With the Internet connecting you to both global suppliers and consumer audiences, dropshipping can be another powerful way for you to make money. You don't even need to keep any goods in stock, instead, you're merely serving as a middleman to transfer your customer's orders and shipment details to the manufacturer, who will then ship it directly to them.

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The value you bring to the table could be your language expertise (eg. cheap items on Taobao and reselling it to Western audiences) or even your marketing (some sellers have poor descriptions of what they're actually offering). The process is pretty straightforward:

- Select a niche (eg. pet fitness)
- Check out the existing competition
- Secure a supplier (Taobao is a great place to start)
- Build your e-commerce website
- Plan how you are going to acquire customers
- Start selling!

You can also use tools like [Oberlo](#) to help you import products from suppliers directly into your Shopify store, and then ship directly to your customers. Read more on [how you can get started with dropshipping in this useful guide by Shopify](#).

*Note: Contrary to what many people believe, you do NOT pay for an overpriced online course to learn how to do this when you're getting started, especially if you're already broke.*

## Affiliate Marketing

What about selling someone else's products for them and earn a referral fee (affiliate) in return?

The Amazon affiliate program has made lots of Internet entrepreneurs in the last decade (with people launching a website and linking to Amazon products via a trackable link to earn 8% of the purchase price as commission for sending the traffic). [Read about how the Amazon Affiliate Program works here.](#)

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But hey, you don't have to limit yourself to Amazon! Simply ask around for anyone who's open to giving you a referral fee for new consumer business & you'll be surprised at how many people will be willing to do this.

Here's another encouraging story to share. An internet entrepreneur became the top 1% Canva affiliate simply by producing free tutorials teaching people how to use Canva, uploaded these on Youtube, and simply inserting their Canva affiliate link. He then created a Telegram group that was free

to join, where he shared valuable Canva hacks and tips â?? always with his affiliate link. It was not an overnight success, but he did it from home without any money down and just relying on himself, his laptop and the Internet.

*P.S. Remember the website service earlier? I know a guy who earns \$100 each time he refers someone who needs a website done!*

## **Freelance Services**

Thereâ??s a whole world of demand out there on websites like Fiverr or Upwork, and you can sign up to start offering your services as a freelance graphic designer, coder, ghostwriter, SEO specialist, etc.

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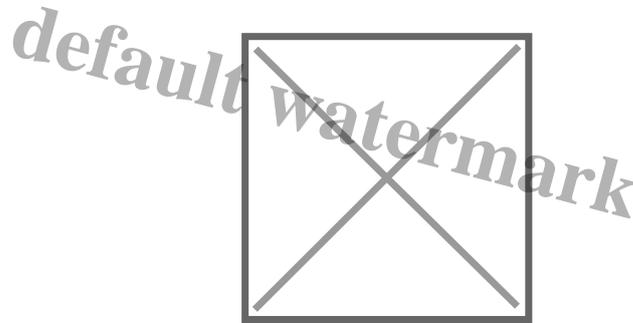
If you have better connections or can go directly to potential employers, your earnings can be even more. In fact, I know of a video editor who earns several thousands a month from editing videos for influencers to upload on their Youtube channels, and she hasn't even graduated from university yet!

## Teach Other People

If you enjoy teaching or coaching people, then this might be another area for you to explore. Personally, I love teaching General Paper to students, so one of my side hustles is as a GP tutor, but you can teach whatever else you're good in eg. piano, arts and craft, music, dance, personal fitness trainer, pilates! the list is endless!

A few weeks ago, I saw a job listing for a home tutor to two children that offered \$4,000 a month. That's far more than what I earned in my first job!

## Be a Personal Assistant



There are many self-employed folks out there who are terrible with their appointments, scheduling and paperwork, and there's a market for personal assistants if this is something you enjoy. Need some ideas on where to start? There are lots of insurance and property agents who are looking for PAs - now go out there and find them, or make yourself known in your circles (or on Facebook groups) that you're looking for this opportunity and you'll be surprised at how people can link you up.

## Translator

If you're fluent in popular languages, you can also earn money by translating documents, videos or even websites into a different language. The language combinations with the most lucrative payouts include Japanese-to-English, English-to-Arabic, Chinese-to-English, English-to-Chinese, etc. This is largely due to the low number of language specialists available for such language pairs, in contrast to a high demand. If you're certified, you can command a much higher fee.

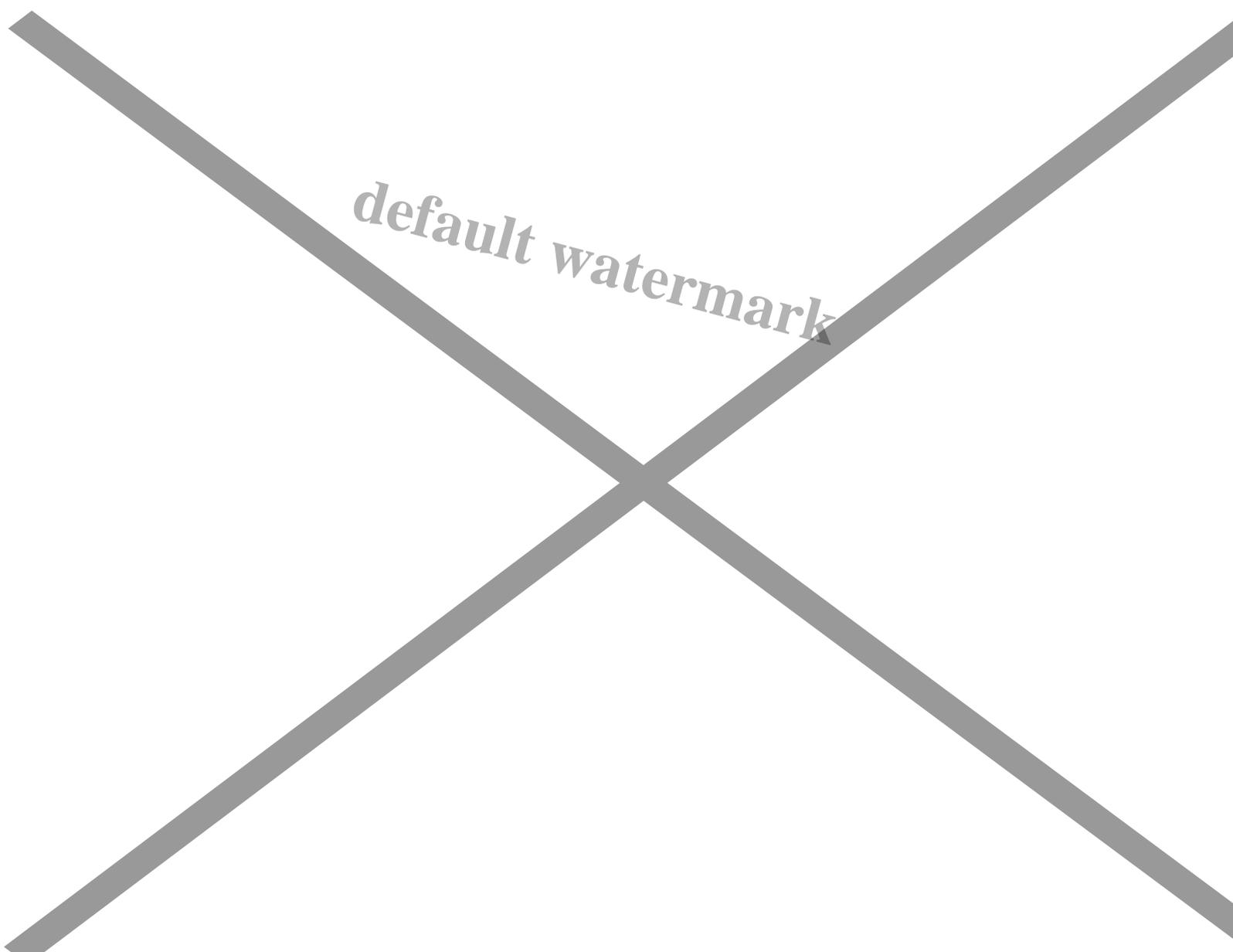
Start your search for translation jobs here at [ProZ](#) or [Translators Cafe](#).

## Invest

I've saved the best for the last, because learning how to invest is probably one of the most (financially) rewarding side hustles I've taken on - but it requires a lot of effort to learn the ropes,

understand yourself, study companies, and manage your portfolio. The best part is that unlike many of the other side hustles above, investing can eventually turn into passive income which rewards you for life in the form of dividends.

That's the kind of income I love best, and you'll find that this blog has lots of resources for you to learn how to invest. If you want someone to handhold you through the process from step 1 till the end, then **be sure to [check out the Academy](#) at the top of this blog.**



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The recent market crash also offers the opportunity of a lifetime to get started, although I would caution you about the perils of investing when you don't know how ([just look at the losses chalked up by retail investors here who jumped into investing after the recent crash](#)), or if you're simply relying on hot stock tips on the Internet to decide what to invest in.

So there you have it, 10 side hustle ideas that you can start with. If these folks can do it, so can you. The question is, are you willing to hustle for it?

P.S. If you've recently lost your job due to COVID-19, remember to also explore these resources for some immediate relief:

- Check [if you're eligible to receive financial assistance here](#)
- [Apply for free career coaching here](#) (where you'll get mentored on getting into a new industry or access to other job opportunities as well)

With love,  
Budget Babe

### Category

1. Family

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