



AFFILIATE ENTREPRENEUR

FLEXIBILITY, FREEDOM, REWARDS

A PERSPECTIVE BY

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ULTIMATE GIG RESOURCES



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P R E F A C E

THE EXPERIENCE GAINED FROM WRITING AND MANAGING THE PROCESS which produced *Ultimate Gig*, published by Emerald Publishing in the fall of 2021, reinforced a personal belief in searching for shared values, different perspectives, and insights. Authoring the book triggered new relationships which activated a continuous quest for more and more knowledge, especially in the form of observations which then trigger subsequent study.

With respect to how products and services reach consumers, I am of the belief that we are experiencing a NEW ECONOMY quite unlike the traditional industrial economy of the past 100 years which has been very rigid in both structure and the performance expectations of workers. Flexibility is the new feature which is changing everything. There are many points of view as to what is changing and what should remain the same.

I am personally motivated to share information as a perspective versus an opinion or simply a summary of research findings. Good research always provides us with a synopsis of how we think in the moment. This is important to understand as it helps us to describe the “situation analysis” accurately. Without an accurate Situation Analysis, it is very difficult to develop focused strategies capable of flawless execution.

This perspective is focused on the Affiliate as an Entrepreneur. I am motivated to share this perspective because of the very interesting manner in which observers discuss Affiliate Opportunities. We started to recognize the emergence of Affiliate concepts, primarily utilized by new emerging major brands, approximately seven years ago. We actually

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kept track of the number of Affiliates a few of these new major brands were utilizing. We believe that what we observed seven to eight years ago was actually the beginning of what we now describe as the Affiliate Entrepreneur.

The words gig economy are accepted, used, and understood by participants and observers as being associated with income earning opportunities outside of the traditional definition of a job. In the gig economy, the worker decides when they will work and, depending upon the nature of the work, how the work will be done. This new flexibility in how income can be earned is not only popular but growing in popularity at a very robust

Compound Annual Growth Rate. When we first began to pay close attention to the gig economy, the participation was estimated to be around 55 million people involved. At the end of 2023, gig economy participation was estimated to have exceeded 70 million. It will be interesting to see the aggregated estimates for gig economy participation in 2024.

Within the gig economy is the Affiliate and the Affiliate Entrepreneur. Those involved with business models seeking to innovate and transform are wise to explore the utilization of Affiliates to enhance awareness of their brands – the products, services and opportunities offered.

Most importantly, it is important to understand what an Affiliate is and what they are not. The following chart represents a snapshot created in 2020. As you will note, companies like Amazon, Uber and Etsy had made major corporate decisions as to how they would promote their brands. The companies mentioned did not give birth to the Affiliate concept, but they utilized the concept very

COMPANIES LIKE

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effectively. Simplicity was, and remains, the primary focus. Most notable; these Affiliate Programs did not focus on the amount of commission they were willing to share with the Affiliate but how they would support their Affiliates ability to promote the brand. As you will note, the amount of commission appears to be modest. Because these companies are effective at promoting their brands, and supporting their Affiliates, they are very successful. The number of Affiliates involved with these game-changing brands is enormous!

The following chart represents the snapshot we created in 2020:

New Brands Utilizing Independent Contractors

COMPANY	YEAR FOUNDED	2018 REVENUE	CUSTOMERS	AFFILIATE PROGRAM	AFFILIATES/ INDEPENDENT CONTRACTORS
Amazon	1994	\$233 Billion	70-90M (Prime)*	Yes	2,000,000**
Uber	2009	\$50 Billion	15M/day	Yes	750,000 US
Etsy	2025	\$3.9 Billion***	43M	Yes	2,300,000

* Amazon Prime Customers, 63% of all customers—Purchases average approximately \$1,400/yr Over 50,000 skills are programmed into Alexa.

** Affiliates (approximately 1,000,000) earn 5-8%

*** Total Retail Value of goods sold through Etsy

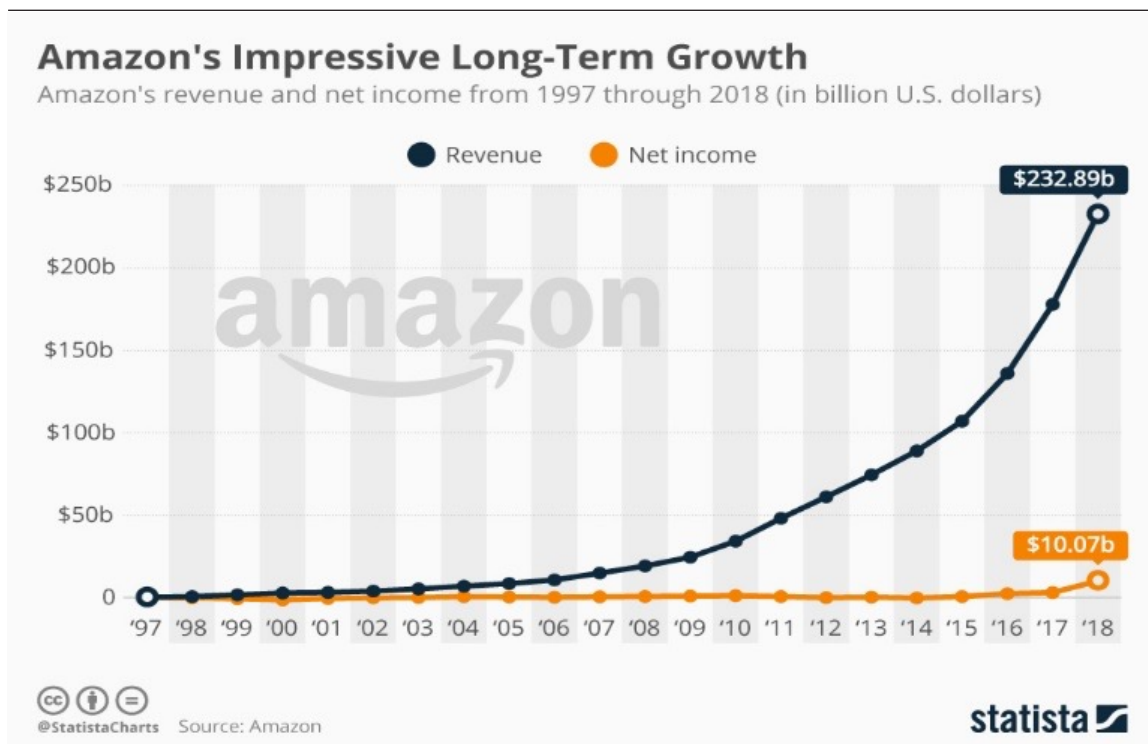
JANUARY 2020

We define the Affiliate as the Intermediary who promotes the brand with tools primarily created by the company/brand the Affiliate is engaged.

The previous chart serves as a reminder of how far many companies progressed with their utilization of independent contractor's vs more traditional

approaches to marketing, sales and distribution of products and services.

In case we may have forgotten, during the period from 2007 – 2018, Amazon changed the game in a demonstrative manner. Their incredible growth rate was proof that consumers had changed their behaviors.



In the NEW ECONOMY, we are working very differently. Consumers are purchasing very differently, and new income opportunities have been created. Geography and time zone, once a critical part of the decision as to when and where we work, are no longer constraints.

The following will be addressed in this perspective:

1. Why Affiliate Opportunities are ideal Income Possibilities?
2. The Most Important Key Performance Indicator for both Affiliate and Company.
3. Demographics associated with Affiliate Opportunities.

As we now know, Affiliate opportunities are not as new as many may think.

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WHY AFFILIATE OPPORTUNITIES ARE IDEAL INCOME POSSIBILITIES?

B **BACKGROUND:** Traditional work in all formats will remain integral to civilized societies and mature economies throughout the world. The very idea of “work” in accordance to a defined need is simply a brilliant idea. Instead of one person attempting to do everything, which is actually impossible, work has been broken into segments/ categories, sub categories and micro categories of sub categories. Because civilized societies learned how to categorize and define work, we gained the possibility and reality of continuous progress over time. Farming and growing crops was defined to be different than a study of the stars or the root causes of diseases and illness. The manner in which we live, and work is a result of our ability to focus on those things that matter most to people. We design and create communities and cities, and we learn to manage all aspects of what is needed to maintain the community or city. People gain from the need to provide products and services creating work in many formats. We have been able to progress the way we have due to our ability to define and focus in a very segmented manner.

What we refer to as the Industrial Economy is multi-faceted. The way I have described progress is considered a “perspective.” I share a point of view to stimulate thinking and the creation of many points of view.



WHAT'S DIFFERENT? While work is no longer constrained to fixed locations or specific times for execution. Some forms will remain similar in format but very different in the manner of execution. Example: Big farms rely on high tech and high-tech equipment. Factories will continue to focus on mass production and the people who work there will continue to be expected to work specific hours on specific days. However, there may be as many robots in the factory as people. Educational systems focus on developing their people into highly productive citizens through specialized study. What has changed is the method in which knowledge is transferred and taught. Technology and the digital platforms that have evolved certainly enable virtual study and learning w/o the need to be physically present in classes. Online completion



of courses, including very serious courses of study, once a bit controversial, are very much expected as an alternative option for completion.

With so much change impacting our daily lives, the manner in which we earn income has also changed dramatically. From our perspective, we view work and income as being in the following major categories:

1 / Primary/Career/Business

2 / Supplemental

3 / One of Multiple Income Sources

4 / Residual Income

5 / Individual Entrepreneurship

We have evolved from the constraint of income coming primarily from one source and the expectation that the work will be done within a specific time at a specific location, to a digital focused and enabled world economy - the NEW ECONOMY, whereas we can choose what we do to earn leveraging our knowledge, experience and skills more so as we desire than at any other time in our history.

Historically, a few always controlled the marketing and distribution of products and services. Today, the marketing and distribution of products and services are often controlled by a multitude of people who come from all walks of life – Affiliates.

When we use the 5 categories of work/earning an income as described in the previous chart, an Affiliate Opportunity actually checks as many possibilities as one desires. An Affiliate can be one who seeks a serious income possibility or simply the flexibility to work with proven, corporate created support to enhance awareness of a brand and acquire customers of that brand. Marketing of a brand can be more personalized when engaging an Affiliate who loves the brand and shares access to the brand with authenticity. We now live in a world where we are connected digitally more so than personally. Therefore, we do not need to jump in cars, travel on planes and trains, nor work specific hours. Affiliates choose how they leverage their affiliate opportunity starting with identification of those they can reach digitally, not via personal and physical contact.

Anyone who enjoys sharing something of value with someone else can be successful as an Affiliate. Those who engage with serious income objectives understand the value of outreach efforts and their mindset incorporates not only the data base of friends and family but also the data bases that include hundreds, and possibly thousands of potential customers of the brand(s) they now promote.

Good Affiliate Opportunities are not restrictive therefore, once an Affiliate learns and develops their approach to sharing the brand they represent, embracing another or even several other non-conflicting brands may become feasible – the beginning of activating multiple income streams and the development of, perhaps, serious income and Individual Entrepreneurship.

Many Affiliate Opportunities are also designed to reward the recurring engagement of the customer. Affiliate seekers should explore to determine if such an opportunity fits their passion and purpose as well as their goal to simply earn more income. Opportunities to be rewarded on the recurring purchases of customers enables aggregation of rewards and places more lifetime value on each customer acquired.

IMPORTANT KEY PERFORMANCE INDICATORS FOR BOTH AFFILIATE AND COMPANY

THE COMPANY/BRAND AND THE AFFILIATE have one common objective: **New Customer Acquisition and Retention.** When studying Amazon, Uber, and Etsy, it was very obvious that the Affiliate was the most significant brand ambassador. The Affiliate has a choice as to how much time they spend promoting the brand. The companies creating/providing Affiliate Opportunities invest heavily in ensuring the brand (its products/services) are worthy, appealing, and of excellent value to customers. The commission allocated to the Affiliate appears to be fair but not the only or primary reason for attraction. The brand itself, and the quality of the marketing support provided to support the Affiliate, is what creates the “win-win.”

When Affiliates are successful in acquiring and helping to retain customers, both the Company and the Affiliate win! The average order of the transaction depends on the brand being promoted. Those seeking Affiliate possibilities will benefit from creating a projection as to the number of customers they will seek to engage. The number can be 10, 25, 50, 100 or 1,000+ customers. The amount of effort invested is determined solely by the Affiliate, not the company.



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THE DEMOGRAPHICS ARE INTERESTING!

S **TATS AND FACTS ARE IMPORTANT:** We started researching/observing the gig economy in 2017. I formalized the Ultimate Gig Project in 2018, and many others joined the effort who contributed enormously. We learned a lot from a shared experience. In 2020 we initiated primary research to gain more insights that we were not able to identify through others because we could not find another entity that had identified the questions we were asking ourselves. The major consulting firms, even the U.S. Department of Labor were recognizing the gig economy as having a significant impact on the traditional economy and we wanted to better understand what was fueling the gig economy phenomenon.

THE PANDEMIC CHANGED OUR THINKING:

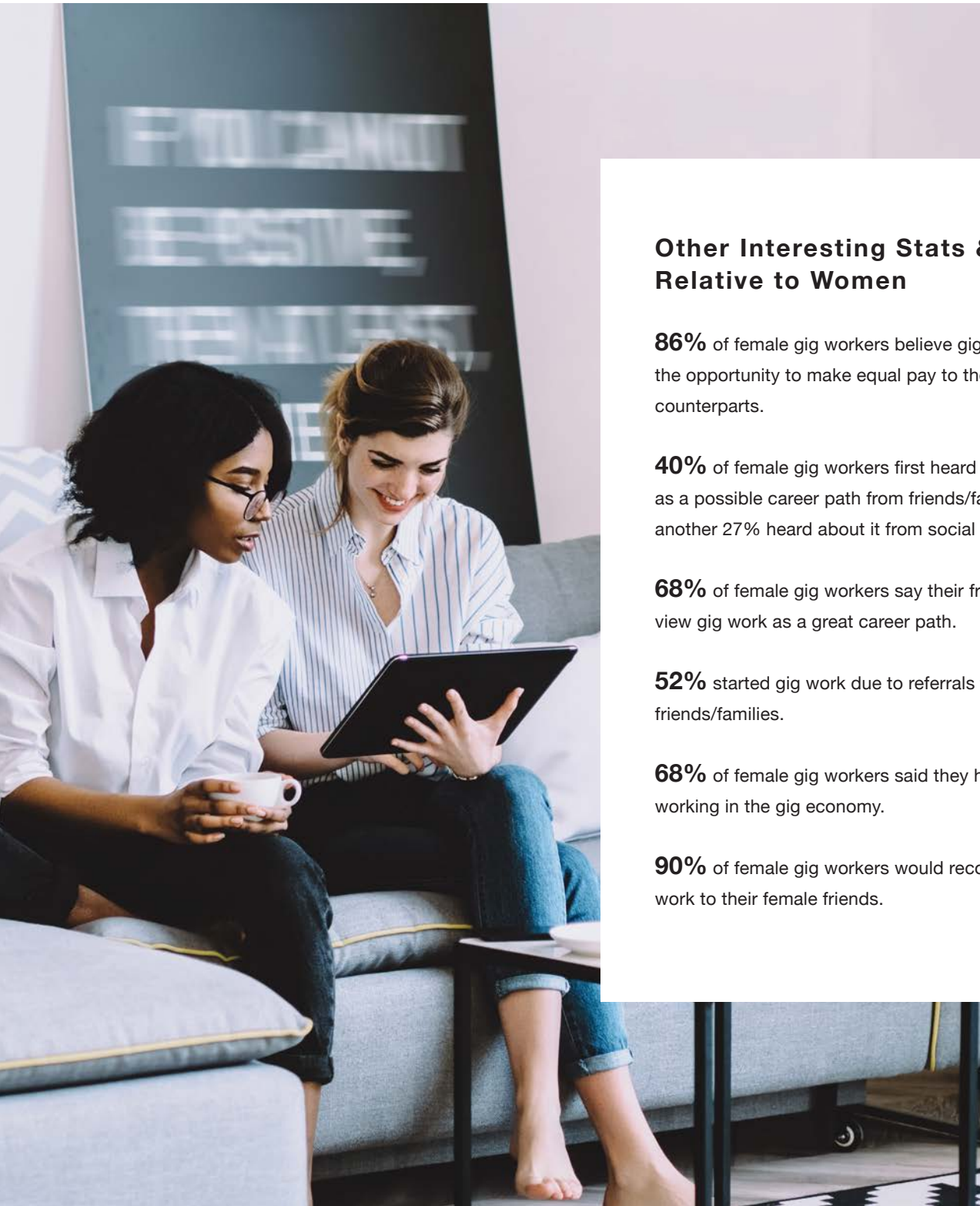
During the pandemic, many were forced to work from home and working from home became a great learning experience for both the worker and the company. Many workers decided that flexibility was important to the way they desired to work and live. Consequently, when the impact of the pandemic subsided, many sought and found flexible income opportunities vs returning to the traditional job. The year 2021 will be remembered by those who experienced the happenings of the period as “The Year of the Great Resignation or Big Quit” (<https://www.weforum.org/stories/2021/11/what-is-the-great-resignation-and-what-can-we-learn-from-it/>).



Based upon our observations and study, we envision a growing segment of people, from all walks of life, who are and will pursue income earning opportunities which offer flexibility and freedom in how the work can be done.

THE DEMOGRAPHICS ARE IMPORTANT

TO UNDERSTAND: Those of us who were involved with the Ultimate Gig Project had strong direct selling backgrounds and we knew the profile of the direct seller. Overall, direct sellers are 75% women and 25% men. In 2020, the aggregated estimates revealed gig economy participation to be approximately 69% men and 31% women. By 2023, the primary research we conducted (Ultimate Gig Project) revealed participation in the gig economy to be 51% men and 49% women representing a dramatic change in less than 3 full years. We predicted this shift in demographics. Because of the direct selling experience, we clearly understood that women have always appreciated the attributes of flexibility and freedom in how work can be accomplished and income developed.



Other Interesting Stats & Facts Relative to Women

86% of female gig workers believe gig work offers the opportunity to make equal pay to their male counterparts.

40% of female gig workers first heard of gig work as a possible career path from friends/family and another 27% heard about it from social media.

68% of female gig workers say their friends/family view gig work as a great career path.

52% started gig work due to referrals from friends/families.

68% of female gig workers said they have friends working in the gig economy.

90% of female gig workers would recommend gig work to their female friends.

S U M M A R Y

PERSPECTIVES ARE INTENDED TO GENERATE MORE THINKING. For those seeking

to select an appropriate Affiliate Opportunity, I encourage you to explore. For those seeking to create an Affiliate Opportunity in support of an existing business model, the cost of introduction and management of the Affiliate Opportunity, from this perspective, should focus on the support which will be provided to the Affiliates you desire to attract. Effective utilization of technology and social platforms will be essential. Expecting an Affiliate to reach out to a targeted audience leveraging their personal motivation and innate influence skills is not a realistic expectation or strategy. The new Affiliate providing company provides high tech tools, high-tech guidance, and suggested approaches to maximizing potential.

Those seeking Affiliate Opportunities are motivated to do so for many reasons. For one, Affiliate Opportunities just make sense! An Affiliate is an Intermediary, not expected to create tools and processes needed to reach a targeted audience but expected to duplicate what is already created by the company in a more personalized manner. From this perspective, Affiliates do not expect to depend upon selling skills. Based upon observation and study, Affiliates enthusiastically embrace the idea of using company created marketing tools, personalizing as appropriate, and sharing them with an audience authentically. Friends and family can easily become an audience of 25 to 50. When thinking about the social networks people engage in, the audience easily grows to a few hundred. When thinking about the possibility of leveraging the networks of others, the potential audience



grows to thousands. There is no timeline associated with thinking through this process and developing a personal strategy.

Affiliate providing companies that provide easy to understand and use tools accompanied by easy to understand and embrace guidance, will be most attractive to prospective Affiliates. From this perspective, companies that focus on attracting Affiliates via the support offered will be very attractive versus a sole focus on commissions and money as the primary reward. The logic: Affiliates must be able to acquire customers in order to earn anything therefore, the support offered is of critical importance.



With excellent tools, an Affiliate can build upon simple strategies such as: Initiating outreach to a minimum number of people at least 3 days per week. Devoting one to three hours per work session can be foundational to successful customer acquisition regardless of the type of product or service selected to affiliate. The skill of customer acquisition must be a focus with every Affiliate. This type of focus and mindset will attract Affiliates while supporting retention and success.

One Common Motivation for Embracing an Affiliate Opportunity

Personal motivations can be very diverse, and one person's motivation will not necessarily align with another's. However, I do believe there is one motivator that is universal; the opportunity to earn income with the flexibility and freedom to be the architect of how it can be done. There are reasons behind the preceding statement.

Each of us might easily agree that money is important. In authoring the book, *Ultimate Gig*, we wanted to understand the motivations driving/attracting so many people to gig economy possibilities. Here are the key stats and facts that we discovered. Approximately 70% of Americans are reported to be financially stressed (<https://www.gobankingrates.com/money/economy/americans-are-facing-money-woes-reasons-why/>). 40%+ are reported to be spending more than they earn. This is a dilemma. We are obviously living in the best of

times; however, a great percentage of our working population may be stressed financially. In the preceding statement, I have used percentages that are simply a result of reading therefore there is no citation as to where these percentages comes from. When you explore and read, you too will find many such statements or inferences. They must be studied carefully and deciphered.

"People are worried that the money they've saved won't last and are worried they're going to have to lean more on their credit cards and other sources of debt just to get by." Bruce McClary, Senior vice president at the National Foundation for Credit Counseling. The quote was shared on an episode of CNBC.

The use of stats and facts in the writing of this perspective are sourced from various entities including: Forbes, Yahoo Finance, Bloomberg, PEW Research, Federal Reserve, Vanguard, and others. Our chart is developed from Federal Reserve data. We present this data because experience over many years has convinced me that people, on average, find it difficult to make decisions regardless of how simple or complex the situation may be. Therefore, I am personally of the opinion that money is a primary motivator. As we have discussed, the earnings possibility must be supported with enabling tools and guidance. Adherence to principles and values that enable a person to grow personally and professionally, enabling more enjoyment of the great gift of life are also considered critical and essential!

***I VIEW IT IMPORTANT for both the seeker of
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I view it important for both the seeker of an income earning possibility and the providers of the income earning opportunity to understand basic stats and facts concerning money and its impact on personal lives. The desire to be more in control of the amount of income earned is a universal objective. Perhaps something is also missed in our traditional educational system whereas we go to school for many years, often pursue post-secondary education and even graduate studies. However, far too many end up experiencing the universal challenge: Maintaining a position in life whereas more is earned than spent regardless of the amount of income being earned.

Money Facts

In the chart below is a breakdown of data by age bracket, including the median value of retirement accounts of those with such accounts. We focus on the median value because it means that 50% of the people in this category have a greater result and 50% have a lesser result. The chart reveals the amount of money in savings accounts equating this amount to retirement savings. Savings are not generally thought of as being money that is intentionally intended for spending.

Average Amount of Money Being Saved For Retirement

SEGMENT	MEDIAN BALANCE	% OF SEGMENT WITH ACCOUNT
UNDER 35	\$18,880	49.6
35-44	\$45,000	61.5
44-54	\$115,000	62.2
55-64	\$185,000	57.0
65-74	\$200,000	51.0
75+	\$13,000	42.2

above data sourced from US Federal Reserve



When we are in the traditional job format and find ourselves spending more than we earn; regardless of how much we earn, the stress is equal. High income earners have no less stress than lower income earners. The stress level is the same and the consequences are the same. Asking for a raise in a traditional work format is not realistic for most. The average annual wage increases when in a job format typically are between 2% - 4%. This is historical. During inflationary periods, the rate of inflation easily exceeds the rate on increase in salary. Seeking gig work has become a viable solution because most gig opportunities are easy to understand and easy to engage. The NEW ECONOMY makes the best of technology available to the masses which has allowed many to turn hobbies into income streams or leverage skills through online freelancing. Incremental earnings of \$500 a month from a few hours of extra work could mean \$6,000 more on an annual basis. This

represents a 6% increase in income for the person earning \$100,000/yr. The individual is in control of the possibility regardless of the traditional form of work one might be involved. Incremental income can be used to enhance savings, increase investment possibilities, enable more enjoyment of basic life, and/or help with the reduction of any debt.

In our country, America, some very basic stats and facts about the importance of retirement savings may serve to support the positioning and focus of the company when attempting to attract others to the income opportunities provided. Sticking with a focus on the importance of the amount of money we save, we now explore a few sample timelines of how long it may take to save \$20,000. When we created the chart that we provided on the median amount of money saved in retirement accounts, 50% of those under 35 had saved less than \$18,880.00. Here are more money

facts to stimulate thinking about the potential value of an incremental income possibility.

■ **Saving \$500 per month.** At this savings rate, it would take 40 months, or three years, to reach \$20,000 in savings.

■ **Saving \$1,000 per month.** By putting aside \$1,000 each month, you could save \$20,000 in 20 months, or just under two years.

■ **Saving \$1,500 per month.** By increasing savings to \$1,500 monthly, you could hit your \$20,000 goal in 13 months.

■ **Saving \$2,000 per month.** At this more aggressive savings rate, it would take 10 months to reach \$20,000 in total savings.

Most important to the perspectives we are sharing is the importance of being able to earn a realistic amount of money from affiliation with a company that offers an income earning opportunity. We intentionally started with an example of the power associated with earning \$500 per month and the perspective of how significant \$500.00 can be when used to enhance something as important as Retirement Savings.

Flexibility and Freedom in how we work is now a choice. Income possibilities inclusive of Flexibility and Freedom to work when you desire, as much or as little as you desire, is now a possibility. It is possible to be more in control of how you work toward a positive outcome in your life. Being the Architect of Your Own Destiny is what we might consider to be fundamental to the NEW ECONOMY. Anyone can actually become an Affiliate Entrepreneur as the Affiliate is in control of how and when they do the work. We encourage you to explore and your reason can be as simple as using the incremental income earned to make life better. Life itself is our common treasure!

Affiliate Opportunities are generally easy to engage. They offer income earning possibilities without risk. Engaging an Affiliate Opportunity is about “desire, passion and purpose” more so than knowledge, skill, or experience. There are no barriers associated with age, past experience, or inexperience. ■

ABOUT THE AUTHOR

John T. Fleming is the author of *Ultimate Gig: Flexibility, Freedom & Rewards*, which was published by Emerald Publishing and recipient of PROSE recognition from American Publishers Association. John is principal of Ideas and Design Group, LLC. He spent 15 years as an officer at Avon Products, Inc., a direct selling company recognized, at that time, as the largest beauty company in the world. John also served as Publisher/Editor in Chief for Direct Selling News. In 2019, John founded the Ultimate Gig Project and initiated what has been an ongoing study of the gig economy phenomenon and its impact on the future of all work. He can be reached at johntfleming1000@msn.com.