How to Keep from

Getting Scammed

by Your

Web Designer

(or Other Website Service Provider)

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The Fine Print

Questions about the contents of this book may be directed to techie@adventuretech.us.

Introduction

"We have a problem" they said. They didn't know they were even at risk until they called us asking whether they could get better service.

They'd been paying a lot, and not getting what they needed. They didn't even realize until a few months before that their site was not ever likely to do what they needed it to – it had not been getting good traffic, and orders from the site were minimal. They didn't know what needed to be done about it, only that their current site designer was not willing to do it within their budget.

Their hosting was expensive, and the service was more so. They wanted to move the site to more cost effective hosting, and to contract for lower cost and more comprehensive services that were more in line with what they actually needed. They also needed someone who'd communicate with them, and teach them what they needed to know to make good choices about their site.

Moving a site is a standard thing. The process is typically straightforward. These people though, did not know who their domain registrar was (the company that they purchased their domain through), and they did not know the name of their web host – their previous designer had set it all up for them, and always took care of it.

This situation has happened to numerous clients of ours. All is normal until the point of actually wanting to transfer the site to someone else's services. Here are some things our clients have discovered when they tried to do so:

1. The domain was registered in someone else's name. The other person had ownership of it, and would not release it, except for an extortionate rate. Or, someone else owned it, and let it lapse, and now it is owned by a new owner who will not let it go except for a high price.
2. The domain was in their name, but someone else's email address was listed as administrative contact. This meant that the previous designer had to cooperate (because confirmation emails were still going to them) in order to move the domain, or even to change the email address in the account.
3. The shopping cart system they paid through the nose for was not transferrable outside the expensive hosting. It would have to be rebuilt if they moved it.
4. Their hosting company was disreputable, and when they gave indications of moving their site, the hosting company canceled the remaining hosting service, even though the client was still using it.

Other clients have discovered the following issues which left them dissatisfied with their current service providers:

1. A designer created a site in a site builder, or in MS Office, and passed it off as a professional site – sites created with these software types will never perform to a professional level, and tend to have performance problems that won't go away.
2. The site was created, with no mention of marketing or the need to do so. After three years, the site had barely gained the ground that a minimally marketed site would have gained within three months.
3. The designer created the site, but pasted in text provided by the client, without correcting typos or assisting the client in making the text look professional. Some designers claim this is not their job, but they should have at least suggested the need for it.
4. The previous programmer installed "time bomb" code into the software scripts, or left careless vulnerabilities due to ignorance, or laziness.
5. The previous designer installed a dynamic site script but never updated it. The client had no idea it needed to be updated for security purposes until their site was hacked.
6. The client was promised a quick and easy "do it yourself" website, which produced a site that did not perform well.
7. The client paid for a "complete website package" from a designer that "specialized in small business packages", and was given a 3 page website that made them look like a fly-by-night operation instead of like a credible business.
8. The client paid for a $100 per month shopping cart, only to learn later that they could have obtained a better cart, with better support, for less than half the price.

Getting a website is a complicated thing – partly because it looks so simple, but it hides many technical skills that are required to produce a truly effective web presence. Building a complete website, with all elements performing correctly, requires expertise in the following areas:

1. Web Design, HTML, and Web Standards. These are the BEGINNING of the job, not the end.
2. Graphic Design.
3. Computer Performance Knowledge.
4. Page Layout skills.
5. Copy Writing (good writing skills)
6. Marketing, SEO, Market Differentiation Expertise
7. The ability to assemble all of this into a defining and effective web presence that accurately represents the business in question.

Now, a business owner CAN learn how to do these things at a minimal level. But they cannot do it "easily", nor fast! The learning curve is VERY steep even to learn the basics. That is the reality of the current web world.

And many web designers do parts of this very well. On the lower end of the price spectrum though, only a VERY few do all of these things at an affordable price for startups.

The problem is, many designers and service providers SAY they do this, when they really do not! They leave out critical elements that they think you won't miss. Or they outright scam you because they know that you don't have the background to be able to tell whether they are telling the truth or not!

After seeing a range of scams, deceptions, disappointments, and disillusionments through working with our clients, we have determined that there is a need for basic instruction that allows a website owner to determine whether their prospective web designer (or their current one) is being truthful, whether they DO have the skills they represent themselves as having, and whether they really are going to provide everything that they say they will.

We hope that if we list what some of the scams are, and give you some solid guidelines for protecting your own interests, that you can keep from falling into some of the web design traps.

Our goal is, that if you read this book, that you will be able to determine what is in your own best interest, and to know who you can trust for web services. We promise that if you do not understand this, that we will gladly answer your questions by phone or email, no charge.

One of the reasons that very small businesses seem to get taken more often in web design services, is that their needs are fairly high, their budgets low, and they cannot afford to hire someone to weed out the scams. And with this particular level of services, there are many.

If you provide corporate services, and you do a bad job, then word gets around. Corporations expect results, and if they don't get them, they fire the company that failed to produce.

In the very small business world, where budgets are very small, people are looking for that one exception – something that they can afford that will have compromises they think they can deal with. If they get taken, they don't have the power to do anything about it. And the issues are pretty confusing to them, so they may never realize that they got taken – they may not know that what someone did was unethical, misleading, or outright deceptive.

Consider that web design is full of technical issues that most people are totally unaware exist! Most of the owner operated businesses which set out to own a website for the first time are lead by hardworking people who know their business, and who may know a little, or even a lot about using the web – they may feel that they have a good enough background to know what it is that they need. They cannot hire a team, nor do they have specialized departments in their company to work with a team. They typically have to hire another small company or individual web designer, who may or may not be capable of performing the function of a team to give the wide range of expertise that is required, and who may or may not know how to work with a business owner who is not an expert in their end of the website work.

Major companies are promoting free websites, web builders, cut rate site packages and services, cheap site design, $30 a month marketing, etc. And every one of them has a built-in flaw that will keep them from performing in the way that the provider is promising that they will. Some things they do are:

1. **Promise a simple "do it yourself" solution**, without providing sufficient support or instruction. Knowing how to use the system is not enough, you must also learn what to write, how to format it, how to arrange things, how to prep your images, etc.
2. **Using templates that cannot be altered sufficiently to give a unique design** – such templates are always recognizable, and they NEVER produce a site that looks truly professional. If a site is not unique, and specifically designed to suit the business at hand, it will not give a feeling of trustworthiness.
3. **Providing 3-5 page websites.** Or worse, a 1 page website (used by scammers – makes you look like you are a scammer). Current web expectations are that a business website will really showcase the business. It takes 4 pages just to display the needed standard site pages such as Policies, About, Contact, and Home, leaving only a single page for descriptions – not enough to effectively describe a business, service or product line, and to define what makes you different. Yes, all those pages ARE necessary to compete. Without them, you are one of the numbers. With them, you have a chance if they are well done.
4. **Leaving out critical services** such as Search Engine Registration, Search Engine Optimization (or doing it badly), image processing, copy editing, marketing instruction, etc. All of those things are essential.
5. **Ignoring critical security issues**, providing insecure server software, ignoring customer informational security, etc. These issues are very important, and CAN be met on a budget.
6. **Failing to prioritize for your budget** – recommending frills you don't need, while leaving off essentials that you do need.
7. **Depriving you of ownership of your own business assets** – your domain name, your website content, your logo and designs that you paid for, etc.
8. **Taking risks with copyrights** – using content on your site that is not legally theirs to pass on to you.
9. **Recommendations for services you do not need**, without regard to the harm it will do your business.
10. **Failure to inform you of long term requirements and costs**, leaving you either without services that you need (not knowing you need them), or hitting you for the cost after the site is built.

You see, in the web world, many of the designers and service providers feel that you simply cannot truly serve

microbusinesses without cutting the heart out of the services. So they cut out things they hope you will not notice. Your site fails, and you never know why.

Only a very few service providers believe and are committed to providing essentials for microbusiness at a fair price, by using creative solutions, collaborative contracts, and customized packages that provide superior services for hardworking tiny business owners. Most only serve microbusinesses as long as they feel they cannot get anyone better – and then they lack the experience to do it well, nor do they ever wish to develop it.

The bottom line with a website is this:

It has to make money.

This means it has to either save you money by streamlining your services (and the options for this are increasing all the time), or it has to bring in more revenue. If it does not pay for itself, then it is not an effective site. To BE an effective site, it has to give the visitor something they want.

Good microbusiness service providers will not only understand this, they'll have strategies and some hard numbers to help you to see whether it is a good investment for you or not, and just how much. They won't just tell you what you NEED, they'll tell you what you DON'T need. And their recommendations for increasing revenue won't be dependent upon you changing the operating structure of your business, unless that is what you want to do. They'll have more than the old line of "every business needs a website" (which is what web designers say when they cannot justify their work by results). They'll think creatively about YOUR business, provide a personalized plan, and be willing to work within your goals.

Look for guarantees, and reasonable assurances of success. This is different than empty promises. **Good assurances will be built on averages, performance trends, and probable results, not on wishful thinking.** And they'll have satisfied clients who are willing to back up their claims.

Microbusiness needs are much different than those of larger corporations. Website strategies used for corporations cannot be scaled down enough, and cheap make-do solutions are not enough. Somewhere in between, you need to find that rare provider – the ones who serve microbusinesses because they LIKE to, and who have developed high value, low cost services specifically with microbusinesses in mind.

Domain Name Cautions

Your domain name is your online equivalent to your tradename. In many ways, it is even more valuable.

A tradename is associated with a business or a product. A domain name is not only associated with a business, it also carries traffic with it. If you build traffic for your website, and someone else takes your domain name, then your established traffic goes with it, and you have to start all over. You may lose customers to the original domain name for years after the change.

So your domain name is perhaps your number one online asset. It is often overlooked as such because it is about the least expensive of your online assets – just $10 a year or less. But you must keep it up – neglect it and someone else will snap it up and you are out of luck. Once it is gone, you'll never get it back, unless you pay a fortune to get it.

Now, when you decide to get your first website, you may not understand one very important thing:

You must purchase the domain name YOURSELF, and put it in your name, or your company name.

Do not EVER allow someone else to buy it for you, or to put their name on the registration papers! To do so is to hand someone else the power to rob you of this most valuable asset.

Some unethical web designers will register the domain themselves, and when you decide to change designers, they can hold your domain name hostage. And there is not much you can do about it. If the domain name is the name of your business, and your business has a registered tradename, then you MAY have a case to fight it in court – but is it going to be worth it? The other time you may have a legal case is if your original contract specified that the designer would purchase the domain name FOR you – but this detail is typically left out of contracts.

You don't need to do ANYTHING else to protect your domain name – Private Registration, Business Registration, and other protections are not necessary. In fact, Private Registration will HURT a business reputation, not help it. Just two things need to be done:

1. Purchase it yourself from a reputable registrar (they will allow you to lock it and protect someone else from illegally pirating it without your notice). Put your own name and email address as the administrative contact.
2. Keep the registration up to date – do not let it lapse, because if you do, it is perfectly legal for someone else to take it, and they WILL.

We've had more than one client that had to get a new domain name and start over because of problems with ownership, or who had trouble transferring it because someone else had control over it and would not let it go. Let me make it perfectly clear, SUCH BEHAVIOR IS UNETHICAL. It may be illegal in some cases, but it is hard to prove. Honest web designers DON'T DO THAT!

Protect this one thing – it is simple to do, and worth doing.

Web hosting is rented space where you put your website so that other people can find it online. Your domain has to be "pointed to" your hosting space, and you have to have a website IN the hosting space. Once you do, all three of these parts work together to provide the standard website function.

Most web designers have web hosts that they recommend, because they are familiar with them. Some web designers have other motives though.

EVERY web designer gets paid when you use the web host that they recommend. This may be through an affiliate program, or because the designer sells you the hosting space themselves. Either one of these is a perfectly legitimate means of increasing income for the web designer – for budget web designers, this is one way they keep costs down.

You see, every hosting company out there offers an affiliate program. So a designer does not have to compromise themselves to use a hosting company with an affiliate program – they can just sort out the very best hosting companies, and then get an affiliate account with them so that they get paid no matter WHICH hosts they choose to recommend. The ready availability of hosting affiliate programs means that honest web designers can choose honest hosting companies, and do you a favor by recommending someone they trust, while still being able to profit from it so that they can pass on some of the benefit to you in the form of lower prices.

But... There are web designers who take advantage of you. They will choose the web host not by the quality of the service, but by the size of the payment. They will sell hosting to you themselves, at an inflated rate, so you get a bad deal. Sometimes they will recommend services for your site, and tell you that it requires certain hosting – again, this can be true, but unethical designers will recommend higher priced services, and overpriced hosting to go with it. Some companies that provide poor service manage to stay in business because they pay high payouts, and unethical web designers will recommend them so long as they make a healthy profit for doing so, often 50% or more.

So how can you tell when you DO need something, and when you do not? How can you tell whether your web designer is recommending the best option for you or not?

Do your homework. Get a couple of alternate quotes. Do a net search and see what the average price for hosting is.

Now, if the low price for hosting is advertised at $3 a month, and your designer is recommending hosting at $10 a month, then there are probably good reasons. Because hosting prices are not always what they seem – there are often hidden fees, setup fees, payment requirements, etc, which change the total cost.

But, if your web designer is recommending hosting that is $20 a month, then get a second opinion. VERY few microbusinesses need hosting that is more than $10 a month at the time of the writing of this eBook (2007). They'd only need more if they wanted to host chat, or if they had VERY high site traffic.

Price isn't everything. But it should come out somewhere in the same ballpark as comparable hosting.

Other issues also exist with hosting.

You need to make sure that you have access to backup your site so you can move it. Some budget packages require that you keep the service for a year before you can back it up, which is fair if they are giving you an exceptional deal on a monthly payment plan. But if there is no ability to backup a site or database, and no acceptable reason for it, then don't go there. You could lose your site and have to start over after having paid a lot.

Good support is essential. We've used several different web hosts, and we've needed to contact support with 4 out of 5 of them. Only one had exceptional support. Support is the difference between having problems with the

host that you cannot solve, which bring your site to a halt, and getting the problems solved rapidly.

Billing is another issue. Some quote low prices, but if you pay by the month or even quarterly, they tack on a high setup fee. Others charge by the year, but will not refund unused portions if you cancel early. Hosting companies tend to be pretty closed mouthed about these issues before you purchase also, so read the fine print, and make sure you actually understand the Terms and Conditions.

Capacity is also important. Most hosts give you WAY more capacity than you need, but that provides for room to grow without having to worry about outgrowing it too soon. I'd not worry about a difference between, say, 15 and 20 GB of space, but if you are comparing hosts and one is offering only 1 or 2 GB of space, then that DOES matter if the pricing is not adjusted according to the space.

Free hosting is not a consideration for a serious business. I used to say otherwise, but that was in the days when hosting was expensive, and when site users had lower expectations of business websites. Things have changed. Free hosting will kill your potential for growth, and it will kill your credibility. You'll never get out of the classification of "home business startup" if you use free hosting space. Besides, do you really want someone else's choice of ads on YOUR site, giving them the ability to display your competitors ads? For less than $10 a month (with no setup fee), you can get hosting space that not only keeps your site YOUR site, but which offers some expansion and growth options that will save you a lot in the long term. If you are unable to spend $10 a month, then free space should only be used until you make your first $10! I guarantee you you'll work harder for that first $10 than you'd work if your site were in paid space.

Any web designer who recommends a particular host should be able to give you good reasons. And if you ask another web designer whether those reasons are valid, they should agree. No two designers will EVER agree on who is the best web hosting company, but they will usually agree on what the important features are. Make sure you ask someone who is experienced in dealing with microbusiness though, or they won't have a clue about what your business really needs, because corporate hosting needs are vastly different.

If you intend to hire your web design work from a professional, you'll still need to know what some of the design issues, terms, and standards are. If you don't learn at least some basics, you are a sitting duck to get scammed.

The next issue is one of trust. You have to make sure that you trust your designer, because they are going to be responsible for the quality and performance of your website. I see sites that are built with things left unfinished, and necessary tasks undone all the time. Months later the site owner only knows that the site is not getting traffic or orders, they have no idea why. And we learn on investigation that something critical was either not done, or that it was not made plain to the site owner that it NEEDED to be done!

Please do not devalue the services your designer is offering. They own their own business too. They have overhead to pay, equipment to maintain, software that cost a lot of money, and skills that took them years to learn. To ask them to work for minimum wage is not only an insult, it is completely unfair. Professional web design averages in excess of $35 per hour. If you expect someone to do it for less, you had better understand what they are really doing for you. If you devalue their services, then you'll get scammed by someone who promises you more than anyone can deliver for the price, and you'll not understand what they left off that you really did need.

Building even a small site with all the elements it needs to function properly takes many hours. To build a shopping cart or extensive site is very time intensive. And it is worth every penny of expense if your designer does a good job!

Your website is your primary sales tool. It is like a storefront for a brick and mortar store, plus a receptionist, sales person, and 99% of your sales literature. In an ordinary business, those assets are worth thousands of dollars. To expect someone to provide that for you for less than $2000 is asking for a favor. **You can get good quality for less than that, you really can! You'll be into the area of compromise though – a good designer can help you prioritize those compromises so they get you maximum function for minimal dollars.**

To expect the same service you'd get for $2000 for $150 is unrealistic and rude. It does not, and cannot happen. No one who has the experience to really help you build your business smart is going to be able to afford the hours of time it will take to build your site, in return for such a small amount of money. They will spend weeks, if not months working with you to build your business. They are partnering with you to insure your success. That kind of skill, and that kind of work demands respect.

If you feel that a price quote on a service is too high, ask why. Sometimes the results that you see do not begin to indicate the complexity of the task involved. You may think that the site just needs a little adjustment, but your site may be designed in a way that requires more difficult changes to prepare the foundation to accept the changes that you want. You may feel that you only have a couple of products, so why is your shopping cart so expensive, when the process of installing a shopping cart and configuring the variables does not change with the number of items, so there is a lot of time required that you'll need to understand the need for. Any time you wonder why it costs so much, ask for a task breakdown. What just appears on a web page fully functional, often takes hours and hours to build and organize. Asking about costs will help you to understand whether your web designer is overpricing, or whether they really are giving you the best price they can.

It is ok to negotiate within your budget – there are strategies to make the site more affordable including payment plans, building the site in stages, bartering, profit sharing, guinea pig discounts (if you are the first to try out a new service offering from an experienced designer), and other tactics. But do not expect the designer to do everything on your terms. And don't begrudge what you really can afford. I get people a lot who really CAN afford a good site if they want to, they just don't want to spend a realistic amount of money on what they consider to be a simple thing. **It is not a simple thing**, it is highly complex, and considering the job you want it to do for you, finding someone who is skilled at making it work is pretty important, and their value cannot be underestimated.

Consider what you will earn in return for the site. Consider what that is worth to you in the long term, and then work out a way to provide the designer with a fair price for the service they provide, because what they are actually doing, is giving you the means to realize your income potential. Without that website, your business may be dead in the water.

If you get a good designer, who understands more than just slapping up a pretty set of pages, they will provide you with the means to turn a profit faster than you could with a brick and mortar store. It takes the average business 3 years to turn a profit, and most fail within the first year. People give up in discouragement. A website can be slow, but if you do it right, it can turn a profit easily within the first year.

I can guarantee you, that if you hire a good designer, and combine it with a smart marketing plan, and then FOLLOW THROUGH with the marketing plan, that you can recoup the investment from the website and marketing within 1 year, usually less. From then on, you will be making money, even if you include a healthy continuing marketing and maintenance budget. If you have other business expenses (software, manufacturing equipment, office equipment, etc), then it will take longer to be in the black, but that is NORMAL! That is a reality of business!

Be fair to your designer though, and expect realistic returns on your investment, along with a need to pay for good value. Work within your budget, and be willing to be flexible. Pay for what will increase your income, and leave off the frills. **Negotiate for function over frills.**

A good rule of thumb for pricing web design services is this:

How much do you expect to earn from your website in the next year?

Divide that number by four.

You should be willing to spend that much on website design and basic search engine optimization (which should mostly be done as the site is built).

You will have to spend another fourth of the amount on marketing to get the site launched and stabilized – later you can spend a smaller percentage, but to get it started you'll need to back it with a sound marketing campaign.

Any good web designer and marketing consultant team should be willing to give you reasonable assurances of meeting the goal of doubling your investment within 1 year of the launch date. Most of the time you can do much better, but if your product is sound, you can almost always meet this goal.

This means, if you spend $150 on a website, you really have no reason to complain if you make only $600 from it the first year, and then ONLY if you also spent an equal amount on marketing. Your site will still work, and it will still grow, it will just be MUCH slower.

Having said that (can you tell I've had some run-ins with people lately?), here are some things to look for in a site designer:

1. **They should have experience with micro-businesses. Ask them, "what is the difference in website needs between a corporation and a microbusiness?" They should be able to explain some of the concepts we covered in the chapter on MicroBusiness Differences. If they can't, then they WON'T know how to meet your needs.**
2. **You should be able to view examples of their sites, even if it is just their own homepage.** Best if you can see another site they have designed and talk to the site owner to see whether they are satisfied or not with the job that was done.
3. **You should be able to communicate well with the designer.** You are going to have questions, and you need to be sure that they are willing to answer those questions in a way that helps you understand the issues.
4. **They should understand that they have a responsibility to train you in the things you need to know as you go along.** They should not just answer your questions, they should offer explanations when they know something that you should know.

5. **They should understand not just what the options are, but which ones are wise ones for someone on a shoestring budget.**
6. **They need to be able to tell you clearly when an option will cost you more long term, and why.**
7. **They should be willing to help you from start to finish.** They don't have to DO everything that you need to have done, but they should be able to tell you how to do what they do not, or who to go to for the services they do not offer. They should not just create a site and go.
8. **They need to be willing to find out what your business is about, and who you are, so they can create a site that is appropriate for your product, and that suits your personality.** Such a site will help you to better define your niche and to get new and repeat customers. I have seen more than one very slick and professional site that was none-the-less entirely wrong for the topic of the site because it did not appeal to the target visitor on an emotional level.
9. **Your site designer needs to help you in knowing what to do once your site is finished.** A site does no good if it is not marketed, and any site designer knows this. They should either offer you a reasonably priced marketing consult, or point you to the instructional or professional resources you need to make sure the public can find your site.
10. **They need to be clear with you about ongoing maintenance or updating.** You should be able to get a good cost estimate from them on upkeep, or training to maintain it yourself.
11. **You should be able to get a firm price quote ahead of time.** Even if they charge by the hour, they should give you a good idea of what it will cost.
12. **They should offer a contract,** and that contract should specify standard legal issues, as well as specific contract terms such as price, and what is included and what is not, deadlines or time estimates, etc. It should also specify a guarantee or satisfaction policy.
13. **A good designer will work with you to see that you are satisfied with the resulting site.** They should listen to you, and if they disagree with your preferences, they should be able to give you good technical reasons why they disagree.
14. **Designers may work from pre-designed templates.** This can save you some in startup costs. If they do, they should allow you some choices, and customization with your own logo. If that is not offered, then it is not going to suit your business because it will have nothing personal in it.
15. **Make sure the service you are considering does not place unreasonable limits on long term growth.**

Web design is like mechanics. There are a lot of good and honest designers out there, but there are a lot of scummy ones too, and it makes it hard to know who to trust. Look for someone who is patient about addressing your concerns, but who does not want to waste your time either.

Site design processes vary from designer to designer. Some allow you more input than others. Some will want to stick to a ridged schedule, and if your designer is like this, you'll have to have your preparation done ahead of time. If you are uncertain about some of what you want, then work with someone who has experience dealing with talking people through their end of things, instead of just knowing how to do their own part. This is one aspect of web design that I enjoy, but many designers do not, because they feel that the site owner ought to have certain things ready without needing to be told how – typically such designers are not used to working with microbusinesses.

Review payment terms as well. Some designers want paid up front, some after the job is done. Some will want payments at specific intervals along the way, measured either by hours, or by state of completion on the site. This method is very good, because it involves the least risk for both parties. It will generally be stipulated that if you are not satisfied with the results and decide not to pay, that you agree not to use any of the design work that was produced which you did not pay for. **Don't try to cheat a designer, they know more about how to find your site and identify their work than you do, and if you use work that you did not pay for, you will end up in court!**

In the best circumstances, you partner with someone who takes an interest not only in creating the site, but in the long term success of your business. It is not a good idea much of the time to do business with friends, but when things go well, you make friends with the people you do business with. And that is a wonderful experience.

Collaboration with a designer is an awesome process when it happens right. It is so cool to me that when I work with a client, the resulting product is more than I could do myself, and it is more than they could do themselves. It turns into something unexpected and wonderful! We both look at it with a sense of wonder that it

turned out so cool. If you get a designer who is willing to work with you, you'll end up with a site that you can feel delighted about, and that will work in the way it needs to.

Watch out for site package prices that are low for 3-5 page websites (or other "crippled" packages), but which have high per page or per hour fees attached to anything outside the package (which they know you are likely to need). The dirty little secret of the web design world is that it takes VERY little more work to build a 10 page site than it does to build a 3 page one. If they can build a 3 page site for $400, they can build a 10 page one for $500. Once the initial design is done, adding pages is fast and easy.

Also watch out for designers who are unwilling to take the time to ask you about what your business message is, what your products look like, or what your business image is before they design the site. If they don't get to know what the site needs to show, they'll never be able to create a site with the right message and feel to it.

The Truth about Visitor Expectations

It's your site. You should be able to have it look the way you want, and work the way you want, right?

Wrong.

Anybody can design a website, and if it looks ok, it will help their business, right?

Wrong.

The code that you do not see won't make a difference in how well your site does its job, right?

Wrong again.

The truth is that each person who comes to your site has expectations. They are things that amateur web designers, and some do it yourselfers do not grasp, but which professional and experienced designers know.

Website design and function is LESS about what YOU want, and MORE about what your CUSTOMER wants. This means that sometimes you shouldn't use an image or a phrase that you want to use. It means that sometimes a color or a design element should be changed to make your visitors more comfortable.

Less than a completely comfortable environment on the site will cause people to not want to stay – if they don't trust you, they won't buy, and trust is influenced greatly by how comfortable they feel on the site.

Poor site code, the stuff behind the scenes that you do not see, can affect site speed (slow sites lose sales), and it can affect site predictability – it may look fine on your computer, but weird on theirs.

Your site is your online representation of your business. That means that if it looks sloppy, you look sloppy. If it looks cheap, YOU look cheap – and cheap is NOT about money! It is about attending to important details in an effective way.

Some factors that make a customer feel more comfortable on a site include:

Navigation – it should allow the visitor to find what they want to find, in a place where they expect to find it. It should also be consistent through the site. In this instance, a predictable site will function FAR better than a "creative" or "innovative" one. Navigation is one area where you do not want to take risks, or your visitors will get lost.

Cohesiveness – The whole site should show a unified marketing message. This is conveyed in all elements, and they all have to work together to display that message.

Professionalism – Your site can be targeted to any audience, but it still must make YOU look like you are a professional in what you do. Clumsy site layout, poor design, and badly written text make you look sloppy.

Functionality and Effectiveness – The site actually has to work without inconveniencing the customer. If pages don't show, images are broken, or forms don't work, then they'll get frustrated and leave with a bad attitude about your business and you.

Good Writing – The writing does not need to look like it was written by an English major. But it should have expressive phrases, good word usage, and no obvious spelling errors or typos. It should be easy to read, and easy to understand.

Even if you use a standard layout, with a common navigation standard, and very unimaginative elements on the page, your site WON'T look like everyone else's if you have good design for the header, good colors, and

appropriate content. Those things are enough to make the entire site look like a distinctive business, and to not look like a clone of all the rest.

A site that pleases your customers is the best kind to have. Because that is the kind that will pay for itself.

Website Design Requirements and Standards

We cover a collection of odds and ends about design here. Some are rampant for fraud, others are just things that you need to be aware of, and inexperienced microbusiness web designers may not think to inform you of some things that you need to know (or they may not know themselves).

Legal Issues

You have an obligation to present accurate information, and to not deliberately mislead people online. We are not legal experts, and what we list here should not replace the counsel of a qualified legal professional. It is merely intended to give you a heads up on the kinds of issues you need to be aware of in regards to your website.

If your site deals with medical, legal, financial, or other regulated information, then you need to observe legal safeguards in presenting that information.

You always need to be aware of libel laws, and not publish, or allow to be published, any information on your website which might be construed as having a negative affect on another person or company reputation. If you do publish negative things, they must be provable in a court of law. You are responsible for all of the content of your site, including content which is submitted by others.

You'll need a good policies page, and appropriate disclaimers if they are applicable to your business.

W3C Standards and Cost Breakpoints – Warning... Techie Terms are Used Here!

Web standards are big buzz currently. What they mean to corporations is quite different from what they mean to microbusinesses.

Web Standards were created by a consortium of power players in the web world. The funny thing is, even many of the big players have trouble obeying the rules which they themselves created! Microsoft is a member, yet Internet Explorer is one of the biggest violators!

The consortium has devised a series of guidelines for web usage, and for "proper" web code. They are only guidelines, not laws. While a great deal of time is expended over the issue of "validating" web code to make sure that it complies with those standards, the fact is that in actual practice, good site design has less to do with coding standards, and more to do with the user experience.

In fact, at the time of the printing of this manual, if you create a site that is 100% valid code, chances are, Internet Explorer won't display it correctly. Additionally, you can create a terrible site that validates 100%. The bottom line is not whether it validates, or whether it meets someone else's idea of "correct" code, but whether or not it works.

I have heard a high end site designer talk about how sites that validate are easier to debug, and that getting valid code from the start will save hours of time troubleshooting later. When site designs are highly complex, this may be true. But with the relatively simple site designs and simplified code used by most microbusiness sites, the math adds up a different way. I could spend three or four hours debugging code initially to get it to validate (code validators are famous for pointing out all the errors, but not necessarily for making it easy to FIND or repair them!). Usually validation errors are caused by hand editing, and often exist in pre-designed templates.

There are other aspects besides validating code, which have similar issues. Some site designers talk about how terrible it is to use tables in a layout. They brag about having finally achieved the ability of creating standard layouts in pure CSS and XHTML, instead of doing it more traditional ways. The fact is, tables are used because tables work predictably, especially for simple layouts. I've rarely had to fuss at length with table layouts, typically we can create one and go, and there are only a few sites that had to have any kind of adjustment. I've never seen a pure CSS and XHTML layout that would display predictably in a browser and a WYSIWYG HTML editor. They always mess up in one or the other, which means if I can get it to show right in Dreamweaver, it messes up

in the browser. If it looks right in the browser, Dreamweaver does funny things to it.

The bottom line here is that code validation and arbitrary web standards are secondary to site function. For microbusiness site owners to be worried about validation of code, or meeting corporate concepts of site standards is a waste of valuable resources which should be used for more critical issues. The average site visitor doesn't give a rip whether your site is validated code or not, or what kind of code it was written in, as long as they can get what they want quickly and easily. Those are the standards that matter most.

Search Engine Optimization

Search Engine Optimization consists of a series of tactics used to encourage Search Engines to index your site more accurately according to the content you actually have on your site, and to thereby send you more and better quality traffic. It is also an area where an unethical person can do you a great deal of harm, in several ways.

Because it is a controversial and sometimes technical field, scams are rife. They range from cheap services which do nothing more than basic stuff that your site SHOULD have anyway, to recommendations for highly technical, very fussy tweaks which cost a lot, but which won't increase your bottom line enough to offset the high price.

You REALLY need to find a designer or other professional who is experienced with the SEO cost breakpoints for microbusinesses specifically. In this area, you have a series of tactics which are cheap and easy to do, which make a HUGE difference in how much traffic your site gets. Then you have tactics on the other end of the spectrum which are hugely expensive, but make only tiny bits of difference to your traffic and profit. The point is to find the right balance for YOUR business, based on your resources and margins, so that you do everything up to the point that will benefit you most, but nothing beyond. This requires a microbusiness specialist.

Basic SEO should be included with any web contract, but you'll have to ask about it. And do your math before hiring someone to do JUST SEO. If you are going to have to spend more in dollars than you are getting currently in traffic every month (one dollar per visitor), then it is probably too much.

Page Speed

Image intensive sites are slower than simpler sites. Good designers can give the impression of good color and imagery without having a lot of huge images.

Other things that slow down your site are Flash intros, lots of JavaScript (sometimes still used for button rollovers), and code bloat – using too much code to describe the elements. Sound loops also slow down a site, as does dynamic site coding that is not written well.

Check your site on dial-up internet and see if it is painfully slow there. If it is, then look to speed it up a bit. Over half the world still uses dial-up, so we aren't ready to ignore them yet!

A good designer will produce a site naturally that is at least of acceptable speeds. Inexperienced designers, or those that are used to designing sites for people with bottomless pockets won't consider page speed though, and they'll try to heap on Flash headers and big graphics without a thought to what it will cost you now, or later.

The thing you need to know most about page load speed is that too slow loses customers. You can't afford to lose customers. Code bloat loses search engines also, which means you lose free traffic (you need all you can get), and Flash and Javascript also create a bit of a barrier to good search engine indexing. They'll cost you more to create now, and they'll cost you in lost traffic later.

Standard Layouts

There are several standard layouts in web design, and most are a variation on one of these. The fact that these layouts exist means that for a microbusiness website, there is every chance that a designer can start with a

template, and just customize it to work for your business. This means you STILL get a highly customized look, but that the designer can save a little time and pass the savings on to you. Some common layouts are:

Single Column – Usually has top horizontal navigation, sometimes also has bottom horizontal navigation. Only works well for simple sites that are not very wide – if they are too wide, the text lines are too long, and become uncomfortable to read. Horizontal navigation does not expand very far – there are only so many things you can put in it before you outgrow it. Best for limited topic sites, and commonly used for older personal sites, so not appropriate for highly professional sites.

Double Column – May have right or left navigation, may also have a top or bottom horizontal navigation for categorized navigation bars. Fairly flexible, perhaps the most common layout for site builders and simple templates that are available online. Works for medium sized small business and microbusiness sites. Won't work if you have large amounts of links to categorize though. Left navigation is standard for professional sites. Right hand navigation is standard for blogs, and may sometimes be used for other sites, but is a little less intuitive to use.

Three Column – Probably the most popular business class layout, and with good reason. Often has a top or bottom horizontal navigation bar as well. Allows you to organize large amounts of information in logical ways, so that it holds a lot of info without getting cluttered. There are standard ways to organize info in this layout, which means that if a new site owner follows those rules, they can come up with a professional site arrangement much more quickly. It also means a microbusiness site designer can systemize the process of creating successful sites, and they can more quickly and affordably assemble information in your site so that it works and feels right. There are many variations on the three column layout, and it is highly flexible for sites of any size – some have nested fourth columns for subnavigation.

Freeform – Often used for just a home page. Elements and links are put in patterns other than standard navigation blocks. Gets confusing if used in ways that are not logical and clearly labeled.

Creative layout is not nearly as important as GOOD layout. A good layout for a site will have the most important message of the site in the upper left corner, with the next most important stuff on the left hand side. It will also show the most important information on each page on the parts of the page that show BEFORE the user scrolls down – this is called "above the fold" (the 'net adaptation of an old newspaper term). It will place the things the user WANTS to find, in the place they EXPECT to find it.

Templates

A template is nothing more than the parts of something that are reused or duplicated to make the process of creating a site simpler. Sometimes a site template which contains nothing more than a site appearance and layout, can be purchased, or more often, it can be selected for use with a dynamic site package (shopping cart, content management system, forum, etc).

There is a difference between a Site Template, and a Templated Site. Let me explain!

EVERY good site uses a template. A template is where you start in creating a site. You create the look and feel, you create a navigation standard for the site (so it is predictable page to page), and you put in your header, footer, disclaimers, ad blocks, etc – everything you'll need on every page of the site goes into the template. Then the template is used to create the other pages, just changing the titles, content, etc for each individual page.

When you use a template, it is a starting place. Even if you purchase one, or if your site designer uses one that you selected, what makes it WORK, and what makes it uniquely YOUR store, is customization. Making the colors suit just right, creating a unique header, making tweaks and adjustments to create a completely customized look. Generally the site structure won't change, but the appearance will completely change.

A Templated Site, on the other hand, is a site that is created from a template that you cannot change. Site Builders do this – you can change the colors only to the color schemes they allow, and the header cannot usually be changed, only modified by insertion of smaller logo file. This means that no matter how hard you work at it, you'll never have a site that truly looks like YOUR site.

Some designers also start and end with templates. They either choose, or let you choose, a template, and will not make any alterations to it. You are stuck with someone else's design, with no ability to make it truly reflect the uniqueness of your business.

When they are used right, templates save time and money, and allow you to get a great result with less trouble and money. They are a great success help for microbusinesses and microbusiness service providers.

On the other end though, if a template is all you have, with no personalization to it, they are one of the things that hold you back, and present a barrier to microbusiness success.

Your Part of the Job

It is your responsibility to provide the site designer with appropriate materials to put on the site. It is also your responsibility to purchase your domain name so you retain ownership of it, and to consult legal counsel when there are questions about your liability.

Now, in providing text and images, and other resources for the site, there are some things you must understand:

1. Typically, images need to be in an electronic format. If the designer has to scan them, they will charge you extra.
2. Not all images are suitable for the web. They have to be clear, and high impact. Good images can make a site extraordinary. Bad ones can ruin it. If your designer asks for something, and you provide inferior quality images, there is only so much they can do with it. For logos, headers, and certain other applications, only certain images will work – an image you particularly like may or may not work within a design setting.
3. You are responsible for writing your page contents. Sometimes a designer will provide assistance with editing page contents – not all designers are qualified to do this though. You must submit writing in an electronic format also.
4. You are responsible for marketing your site – if you want marketing services, you'll have to contract for them separately, even if your designer does provide them.
5. You must provide product images and descriptions for each item you want listed.
6. You need to have shipping calculations, policies, return policies, guarantee policies, site use policies, and order details available for use with a site or cart. There will be a LOT of little details to figure out, and you DON'T have to know them all ahead of time. You just need to realize that work may stop while you figure them out, and may not resume until you get them done. A good designer can advise you as to what is standard and appropriate if you get lost.
7. You cannot just tell the designer to look at this site, or that site, or to go pick up this image or that from this or that site. YOU have to do the legwork and GET the information for them, get the images, and give them to the designer. If you ask them to do extra legwork for your site, they'll charge you extra.
8. You are responsible to learn ahead of time what the contract includes, and what it does not, and to get a second opinion on whether what it includes is everything you need or not.

You'll have to work as hard on the site as the designer does, or you'll have to hire someone within your offices to do your part. If you expect the designer to do part of your chores, you'll have to pay them instead. Building a site is a lot of work for everyone involved, but it is also an exciting milestone, and a great achievement.

Site Creation Software

Nearly every designer out there uses some kind of software to streamline the site building process. You'd not be able to afford to have someone hand-code your site otherwise! So this is not about NOT using software, it is about the software your designer chooses to use, or the software YOU choose to use if you build your own site.

Standards in the industry are:

Dreamweaver
Namo
FrontPage
Expression
Golive

And a few other large and small names. But there is a LOT of bad software out there for making websites. Bad software introduces inaccuracies into the site design, causes code bloat (slows down your site a LOT), or puts limits on how the site is built that interfere with good design.

You can't be expected to remember every bad piece of software – generally those that are in the $50 or less range, with the exception of NVU (which is free), are not going to produce a site worth calling professional.

But there is one thing worse than building a site in bad HTML software, and that is the thing I want you to really get out of this first section in this chapter:

Under NO circumstances should a website EVER be built in MicroSoft Word, Excel, Publisher, or any other software that is not built with the PRIMARY purpose of creating websites! This includes Open Office (which produces clumsy code, which isn't as bad as MS Office, but should still be avoided). The problems from this kind of software are legion. In general, they are NOT things that can be compensated for easily, and they are not acceptable in business site use.

Now, the second part of this has to do with SiteBuilders such as Website Tonight, GDI Web Builder, and other Web Builders.

Please understand, this is not a "web designer elitist" issue. I am not condemning site builders because the represent competition to me. They don't. If I thought they were a good idea, I'd be out there writing instructions for making the most of them instead of sitting around complaining about them.

I've never once seen a good website built in a sitebuilder. Typically, you can spot them right off, because of their shortcomings. They are promoted as an easy way for beginners to get a site up and running right away - well, they may do that, but the site won't exactly DO what the owner expects it to do!

They have limitations that severely hamper your ability to use them profitably for a business. The limitations are only partly technical, and partly aesthetic.

First off, you cannot alter the template in necessary ways. You can change the colors, and choose from a pre-selected set of headers. A few will let you put in your own header, but then it has to fit within the space they alloted for it.

Second, you cannot alter the site layout. You generally have to choose from templates, all of which have the same layout with no differences except different colors. A few site builders have two, or even three different layouts. Not enough to make your site look unique, or to have any flexibility over where you want things to be put.

Third, you can only put things where they think you ought to put them. You cannot generally use the space well - and you may or may not have the flexibility to put photos where you want them.

Fourth, you cannot move your site. If you decide to stop hosting with the company that provided the sitebuilder, you have lost all your work - you have to reconstruct the site instead of being able to transfer it and modify it to improve it.

Fifth, you are limited to however many pages they say you can have. Anyone with experience with websites knows that it takes 8-10 pages MINIMUM to showcase a business in a way that makes it look legit. Otherwise you look like a scammer. And experienced people also know that when you start categorizing your business information in an intelligent way, you often come up with WAY more pages than you thought you'd need. Most "simple" sites contain 20 to 50 pages just to list products, policies, services, to define your business, state your guarantee and shipping standards, display your history and credibility, etc. This is no exaggeration.

Sixth, template designers for site builders are more interested in showing a glitzy design than in reflecting real businesses. Core features are neglected in favor of an effort to wow, which then fall short because it fails to look good once the client content is in place. Of course, some templates don't wow at all, just look boring and plain.

The majority of the limitations mean that you end up with a site that does not look professional, it cannot begin to truly look like YOUR business, it will look like a canned template no matter what you do.

Shockingly, I've even seen supposed professional work that someone did in a sitebuilder. Someone was actually CHARGED for it! The end results looked like they had been done in a sitebuilder.

I'm sure this will change. Technology is marching forward at an astonishing rate, and sitebuilders are getting more flexible all the time. But then, they are also getting harder to use. You can't have it both ways - you cannot have it both easy to use, and flexible enough to do an equivalent job to what an ethical professional can do.

The best sites are created with a high degree of personalization. Sitebuilders typically fail most severely in this area. **And for small businesses, personalization is critical!** Subtle nuances in the design and layout are what characterize you as both different, and as professional enough to compete.

If you choose to build your own site, PLEASE do it through a Content Management System, or by using good HTML editing software. You can find good recommendations at http://www.bestbusinessfreebies.com.

Ask your designer what software they use, and ask them WHY. They should be able to tell you what is superior about their software.

It really does make a difference.

Marketing Essentials

Marketing goes hand in hand with website design. You can have the best design in the world, the most optimized site, but if some specific marketing tasks are not done, you will have the most HIDDEN site in the world!

First, it MUST be indexed with the search engines. This can be accomplished one of two ways, and both are equally effective:

1. **By registering it with the big engines – Google, MSN, and Yahoo are the important ones.** Beyond that, Open Directory is the only other one that is essential. Most others will pick you up in time as long as those four are covered.
2. **By linking your site into a site that is already registered.** The search engines will pick it up when they go back to re-visit the site you are linked into.

Any good designer will either do this for you, or let you know it needs to be done.

You do NOT need ANY other search engine registration services! You ABSOLUTELY do not! They will waste your money! There are technical reasons for this, and search engine experts back this up. Only unethical or ignorant web designers will recommend additional services for search engine registration.

Search engine registration is only the BEGINNING. Just the first step in promoting your site. And it is a pretty little one. If this is all you do, you'll not get enough traffic to justify the existence of your site.

You must promote your site, offline, and on. You must put the URL onto all of your print advertising materials. You must develop a marketing plan to get links back to your site from other sites, and to do other effective marketing.

You do NOT have to pay for Clicks! You do NOT have to pay for directory listings! There are effective things you can do for free, or by paying someone to do them for you, all of which are universally more effective for microbusinesses than Pay Per Click.

A good designer will help you devise a good linking strategy and marketing plan, or refer you to someone affordable who can help you do this. **If they are not willing to recommend BOTH things they'll do for you for a fee, AND things you can do yourself, then find another pro.**

Your site MUST be marketed. If it is not, it will not pay you back for the money and time you put into it.

I've become increasingly dissatisfied with the available shopping carts. It seems that progress to bring them up to the level of performance of other types of websites has degenerated into a muddle of "make do" solutions.

Shopping carts have both requirements, and limitations, which it is important that you understand. The cart that you choose to go forward with may lock you into a set of expenses, or limit your ability to grow beyond it without starting over and rebuilding a new cart. This means it is important for you to understand going in, just where your business needs to go, and what your long term needs are likely to be.

Carts are all limited in one way or another. Some less so, but all of them have limits to what can be done within a cost effective development plan. To reach beyond built-in functions, you have to pay for custom programming – sort of like having to remodel a brick and mortar building. As long as you can just rearrange within the current structure, costs are low. Rebuild the structure though, and the costs escalate.

Limitations that you need to be aware of may include:

1. **Payment Gateways.** Shopping carts may only work with certain payment processing companies.
2. **Discounts**. Some carts allow discounts, some do not. Some allow coupons, or other individual discounts. And the manner in which they work, and what kinds of discounts they allow, are widely variable.
3. **Shipping Calculations**. In order to calculate shipping, you must either plug into a real-time shipping calculator, or you must devise your own formula. The more complex the formula, the less likely it is that the cart can handle it. Multi-level shipping is harder to do than a simple per item, or weight based fee. Most carts can calculate shipping in one way or another, but if your designer tells you that it can't in the way you want, you'll have to adjust. If you need a specific shipping calculation, then be aware of that need when you choose your cart.
4. **Security Issues.** I'll cover this in more detail later, but your cart needs to be able to handle SSL, and to handle transactions securely.
5. **The manner in which a cart allows you to promote items**, or offer comments about items, or even show photos of the items, can also vary widely.
6. **Some carts can import or export from a spreadsheet.** But take this with a grain of salt until you actually try it, we have found this feature to be less than reliable.

You have several options for carts – many are free, but come with their own set of cautions. All in all though, we have NOT found that paid carts are better in either performance, or support! Pretty sad, since paid carts can be QUITE expensive.

Make sure that your cart has a good developer community – this is the people who write the software. They need to be on the ball, and making regular updates. Do NOT use an unimproved version of OSCommerce – it has not been updated significantly for several years. There are many versions of it that go under other names though, which have been updated and improved – they all share an underlying set of limitations though.

Security issues are separated into two categories: **Security of the cart itself, and security of transaction data.**

Cart security is managed by the developer team. All around the world, there are dishonest people trying to break into shopping carts. They'll work on a specific cart until they find a way to break in. Then they'll go looking for stores that use that cart. When they find one, they'll try to break in. You can protect yourself by keeping your cart up-to-date. It is a bit of a pain, because you have to regularly look for security updates, and then have them installed, but doing so can keep your cart from having to be restored after an attack, or having to rebuild your reputation, which takes a lot MORE time and money.

Transaction security is handled by an SSL (Secure Socket Layer) service. You can get this service one of three ways:

1. **Use a cart that someone else hosts.** Mal's Ecommerce is an example of this. He handles the security issues for you. This cart has some limitations though that makes it not appropriate for all stores.
2. **Use free Shared SSL, which is provided with your web hosting account.** This works, but has a major drawback – it triggers a notice in the browser, that the SSL certificate and the site are not owned by the same person, and that this may mean someone is trying to scam the shopper! It doesn't really MEAN anything, but it sure scares the shopper into thinking it does!
3. **Pay for an SSL certificate of your own.** In general, with lower cost hosting, you are going to HAVE to purchase the certificate from your web host, and ask them to install it. Otherwise you get into a mire of technicalities, which require permissions to the hosting account that you do not have. But, most web hosts DO offer a reasonably priced SSL certificate ($80 a year or less).

A shopping cart has to run on a server with special capabilities, unless you use a cart that someone else hosts. Usually, it has to have PHP and MySQL support (common with business class hosting, and not expensive).

Some carts though, have requirements beyond that, and can be very fussy about which hosting companies you can use. And they are not at all clear up front that their cart will take special hosting – sometimes you don't discover that until after you have purchased the cart! Most cart purchase are NON-Refundable!

Many web designers will recommend one cart or another. If it is an expensive one, and you have a fairly simple store, then ask around for other opinions! The average microbusiness can use a free cart perfectly well. Only a rare few need anything that will cost any money at all for the cart itself.

Cart install, configuration, setup, and customization is complex and time consuming. Much of the work is the same, whether you have a small number of products, or a large number. So generally, you'll have to pay at least $500 to have a webstore set up, with per-item fees over and above that. You'll need to find out just exactly which services are included in the cost quote.

Shopping carts require a range of additional services and fees. Generally, they will include:

1. **Domain name.** Same as any other site.
2. **Hosting space.** Again, same as any other website.
3. **Shopping Cart Software.** Usually available free.
4. **Shopping Cart install, configuration, setup, and customization.** This SHOULD include putting the software into the hosting space, setting all the config options to make the store work like you need it to, setting up the product listings, and customizing the appearance and layout of the site. It may consist of two fees – an initial setup fee (possibly broken down into multiple fees), and a per-item fee.
5. **SSL Certificate.** If you need your own SSL certificate. This will usually NOT be included in the setup cost.
6. **Merchant Account.** Merchant accounts are complicated – they seem to try to make the fees complicated so you'll have a hard time figuring out how much it will cost you. You can use PayPal, and pay only transaction fees. OR, you can get a regular merchant account, which will cost you at LEAST $20 per month minimum fees, plus per-transaction fees, and sometimes other fees as well. The merchant account will only work with certain gateways, so your choice of merchant account will affect more than just one aspect.
7. **Gateway Account.** This is not required. What it does, is allow for online credit card processing in real-time. You can still process credit cards without it – if you use PayPal you do not need it. If you use another merchant account, you'll either collect the credit card info with the order and process the cards manually either by phone or virtual terminal, or you will need the gateway to do this automatically through the cart. Again, fees vary and can be confusing. Your gateway and your cart MUST be compatible! Our advice... Get the cart first! A good cart is harder to find than a good merchant account and gateway combination. And you can set up a store with manual processing, and convert to gateway processing later, with relatively little additional expense. Manual processing is fine until you are bringing in more than a dozen or two orders a day.
8. **Long Term Maintenance Fees.** If you are not building your cart yourself, then you WILL have to pay periodic fees for maintenance. Remember, a cart that is not updated regularly will develop security vulnerabilities, and leave you open to potential hack attempts. Not somewhere you want to go, believe me! Expect to pay an average of $25 to $75 a month, depending on your cart, for ongoing security and maintenance tasks (including backups, support, and updates). Maintenance fees are generally NOT

necessary with a cart like Mal's.

Shopping cart software is some of the most complex server software that small businesses use. And there are layers and layers of things you need to learn. It is essential that you find someone who will give you accurate price breakdowns, and who knows enough to not overlook costs to you that you will not be aware of otherwise. And for high costs, get a second opinion!

Shopping cart standards are also different for microbusiness and large businesses. Essential security and functions have to be retained, while not worrying about other expensive and unnecessary elements that larger corporations would require as standard. Solutions have to be scaled down in a way that keeps them functional, secure, legal, and sustainable for your business.

Privacy and Security Issues

When you put a site online, you are bound by certain legal and ethical rules, to keep certain kinds of information safe and to keep it secure during electronic transmission.

In the previous chapter, I mentioned SSL. What SSL does, specifically, is encrypt data that is being transferred over the internet, so someone cannot "snoop" on the transmission and gather private or sensitive information. SSL is required for financial information specifically. You may wish to use it for other sensitive information, if you choose.

For industries that are regulated by privacy laws (legal, medical, educational, etc), where client confidentiality is a legal issue, and not just an issue of consideration, the laws extend to the web. If you gather sensitive information, you must protect it through acceptable security methods.

It is wise for every site to have a stated privacy policy, and for those that deal with information that is valued or guarded by their clients, it is wise to also post a confidentiality policy. This can be stated on your Site Policies page, but should also be linked below any form which gathers information from your site visitors.

Site security is also an issue in ways that many site owners do not understand. Your web designer SHOULD understand these things, but unfortunately, many do not. A wide number of site designers are still using insecure forms and scripts (programming code that extends the feature of your site) on client websites. And many "in-house" designers or do-it-yourselfers also use these, because they do not know there is a reason to not do so.

If you create an HTML form in your HTML editor, and put that form up online, then SOMEONE will exploit it. Such forms can be used to SEND email to other people, as well as to take messages from your site visitors. Spammers WILL find you, and they will abuse your form. You will be the one who is penalized for it – your web host may shut you down!

We recommend using a third party form processing service for creating forms. They'll offer you a way to create the form (you just put the code into your website), and when the form is sent, it is sent through THEIR server, not yours. This means that THEY are the ones responsible for the security of the form. Typically this kind of form is less prone to spam as well.

There is a lot of bad server software floating around online also. It can have the same security problems as forms do (where someone can use it to send spam), but they can also have worse vulnerabilities.

People think that when a site is hacked, something will happen to the site to tip you off. It doesn't. At least, not until YOU get in trouble for it. What hackers do, is come in and try to do their dirty work without you noticing. They put phishing sites or other illegal sites into your web space – they usually bury it deep down in a folder where you'd never notice it. Then they send spam, and use YOUR site to collect financial data from the people they are deceiving. Your site WILL be shut down, generally within 48 hours of when it is hacked. You may have trouble getting it back up again, and chances are, you'll have to rebuild it in some other software to keep it from being hacked again.

The solution is that you never want to use any kind of free software (or worse, PAY for any software), that is not well supported by an active development team. It must be updated regularly to protect it from being abused, and YOU have to keep YOUR site updated as well.

NEVER, EVER use server software that was sold as "Resale Rights" software on your server where the public can access it! This software was written in a hurry, but careless programmers, who did not bother with routine security coding, and some even intentionally leave security holes in the software. Nuthin' but Trouble!

So keep your visitor's data safe, stick to well supported software, and use a third party form processor. Then keep it all up-to-date to protect yourself legally and financially.

Maintenance and Expansion

The type of site you choose to begin with will impact the long term operational costs, and the expansion options. Choose correctly, and you get the best balance between function and cost. Choose wrong, and you'll be nickled and dimed to death over things that you did not even need, or which could have been done more efficiently.

Let's tackle the issues one at a time:

1. A static HTML site (plain site that is created on someone's computer, then uploaded, does not have a login on the site to manage anything through the site), does not require as much ongoing maintenance. But, if you do not have the skills to make updates to it yourself, you have to pay someone to make every little change. Best for sites that do not need much changing. Will NOT work for sites that require user participation.
2. A "dynamic site" may consist of any of the following features: A database driven shopping cart (you login to the backend to add products), a Content Management System (you login to make changes to the pages, and can expand the function with a wide array of modules and extensions), a Forum, Chat, a Blog, and other similar features. It can help you create a site where users can do more for themselves, but has particularly necessary ongoing maintenance and update requirements. Must choose the RIGHT structure to start, or it won't expand easily in some directions.

So, if you choose wrong to start, you may end up owning a site that has costs associated that you did not expect, or you may find that the site you have really won't do what you thought it would. You really need to know what your options are to start with, and what the choice will mean long term, so that the maintenance and growth of it will be smooth and sustainable.

Every site requires backups after changes are made. Static HTML sites are fairly easy to backup, and usually the designer has a backup copy because a second copy is required – it is good to keep an additional copy, just in case an error is made that gets moved to the server before it is discovered. Dynamic sites and shopping carts require backup of both the site, and the database. If both are not backed up, critical elements may be left out if restoration is ever required.

There are a number of reasons why a site might need to be restored. One of our sites was backed up onto a CD prior to reformatting our hard drive. A few weeks later, we re-uploaded the entire site, and found that the images in the CD had been corrupted. Another backup copy saved our site from being unusable.

A client had a hosting company that shut her site down. Her site was not retrievable. She had backups of the files, but not of the database. Fortunately, it was reconstructable, but the database information (user contributed information) was lost.

One of our sites was hacked. To restore it, we had to delete all the files and the database, and restore from backups, then we had to find a security patch to install.

Such things happen. They are never planned, because you hope they never happen to you. But chances are, if you own a website for many years, you'll experience some kind of problem at least once. You can't plan when disaster strikes, but you CAN prepare to cope with it. It will save you a LOT of time and money. Backing up is like insurance – it takes a little bit now and again, to save you a huge amount if you get hit.

Updates

Static HTML sites need updates only as coding standards and business aspects change. Typically, a plain HTML site will need a major update about once every two years. It will need content updates only as often as your business changes or demands updates.

Dynamic sites also need content updates, pretty much on the same rules as Static sites. BUT... they also need another kind of update. They need to have the software that runs them updated on a regular basis. The frequency of updates depends on how often updates are released by the software developers. Some updates

though, are classed as "critical", which usually means they are important for maintaining site security.

ALL Dynamic sites NEED this kind of updating. If they do not get it, then it is only a matter of time before the site is hacked.

Expansion

Static HTML sites can be expanded with simple pages, and the expansion for this kind of page is limitless. But they cannot grow into a site that has dynamic site features. You can ADD some dynamic features as a separate site area, but you cannot morph the site into a dynamic site.

Dynamic sites have limits to their growth also. You can add a forum to a Content Management System. In fact, you can add pretty much ANYTHING to a content management system. But you usually cannot add a Content Management System to a Forum! This is just an example of choosing the right thing to start with to make sure you can grow where you want to.

Most CMS software is modular – which means you can build a site, and then if you want more function, you can add on additional features. The range of features is just amazing. You can add modules that blend seamlessly with the rest of the site. Modules can include forums, shopping carts, blogs, user controlled pages, user profiles, banner ad rotators, booking software, CRM software, Contact Management, Learning and Testing modules, Task Managers, and much much more. But each CMS package only accepts modules and expansions that are written specifically for it. So the range of expansion options will be determined entirely by the software package you choose at the outset.

Shopping Carts, Content Management Systems, and other dynamic scripts also have limits to how far they can grow. There are many different kinds of them. You can choose a Content Management System that is simple, and easy to use, but it will only do certain things. If you want one to do more complex or flexible things, chances are, using it will be a little more difficult to learn. But if you choose the wrong one to start with, you'll be limited in how far you can expand your site.

The point of the expansion issue is this:

A client hired someone to build a website for them. They did not specify any particular features, only that it had to have pages for certain things. Three months later, when the site was done, they asked the designer how to update it. The designer told them that they'd have to learn how to use HTML Editing software to make changes, or to pay the designer to make changes. The designer was busy, and changes took a long time to show up. The client paid the SAME amount to have that site set up, as they would have paid to have a basic Content Management System set up. With the CMS, they'd have been able to login, change things, list events in an events calendar, and manage an ad rotation without having to manually change each ad every time they wanted it to display differently. Their organization does not have the ability to hire a trained in-house maintainer for the website, or to maintain training for their in-house staff, to the level they'd need to in order to manage a site of the type they now have. If they want the site to work, they have to either pay for training for their staff, or they have to pay for a new site, constructed in the proper framework.

The wrong site structure to start with is a costly mistake. A good designer will help you isolate your goals, and to identify your long term needs. They'll recommend the most cost effective option for you, or give you some choices and explain what they mean.

The type of site that you choose at the beginning, will, to a large extent, determine the cost of operations long term.

No matter which type you choose, there WILL be costs associated with it now and again.

Advanced Site Issues

This chapter covers a range of additional topics which are a little more technical, or which are less obvious. They are things that some site owners will have questions about, and which require some prior understanding to be able to explain or grasp.

Accessibility for the Disabled

Your site does not need a wheelchair ramp, or wide doorways, or braille bathroom signs. But it does need minimum accessibility features for people who are blind, or deaf. You'd be surprised at how many blind people there are surfing the net!

The courts have ruled that a virtual store has the same responsibility as a brick and mortar store, to make reasonable efforts to accommodate visually challenged and hearing challenged people. Finding out what that means was harder than actually doing it!

The good news is, that a well designed, well optimized site, has 95% of this already done! If your site is designed with good alt tags, very little JavaScript, no Flash, and if it has a logical layout with items named well, then chances are, it is easily navigable by software designed to read web pages. Because those readers pick up the same thing that Search Engines do – Text!

Now, if you provide information in an audio format, or in a video, or if you have large images that are central to the message, then you'll have to provide an alternate means of conveying the information. Not that you cannot use audio or video, or good images, you can. You just need to provide a link for a text version, so those with challenges can use them anyway.

Challenges are greatest for sites that use more expensive design techniques. Most microbusinesses would not benefit from that kind of site design anyway. And big business is more of a target for lawsuits than tiny obscure businesses – you want to be aware of the issues though, because a single lawsuit could put you under.

Sites that are owned by public supported entities (non-profits that receive public funding), are required by law to make their sites accessible. Again, a properly designed site will typically meet this requirement anyway.

Community Websites

A community website is one where the site users help to create the content and the service. It may include a forum, memberships, group support, group benefits, etc.

Software to operate community driven websites is now very available. And the cost for setting up and maintaining one has never been lower. Some designers though, will charge you as though they were the ones who wrote and created the software! This kind of site IS worth more. And it DOES cost more than a site that does less. But it does not have to cost more than 2-4 times the cost of a basic frugal website.

You see, the software for many of them is now freely available through Open Source packages. You may have to pay a little for some small add-ons to increase the function to do just what you want it to, but beyond that, there are no software fees. Installation is a simple matter, and the most complex aspect is creating a custom design, and configuring the software to do things the way you want them done.

A good community site strikes a balance between providing a structure where members can contribute, and reasonable controls on HOW they contribute. In addition, it will allow members to do as much of their own maintenance tasks as possible – this saves time for the site operator. With the right modules, many tasks can be handled automatically and others can be managed very efficiently, instead of having to do all tasks by hand.

You must understand though, that it comes with responsibility. Each feature you add will generally add a maintenance burden of some kind. More modules means more update costs, and more time to manage the features. For everything a user can do, you must provide oversight. Without it, your site will be taken over by

unscrupulous people, and it will lose all ability to earn honorably.

Custom Programming

When good low cost software is not available, you may need to pay for custom programming. In general, it is less expensive to modify an existing software structure, than it is to create one fresh. Fortunately, there is a lot of Open Source software out there which it is perfectly legal to modify.

Good recommendations for a programmer are essential. Programming requires a knowledge of not just how to get the code to achieve the desired task, but also how to prevent other people from misusing the function. There are standard types of code that are used to limit malicious attempts to abuse website software. Unscrupulous programmers, or inexperienced ones, won't include such security measures. Quality in this instance, is critical.

For most needs, someone, somewhere, has already done something so similar that it can probably be adapted to your needs. There is a wealth of free stuff out there, and if you choose good software, the required modifications can be done fairly inexpensively – but we are still talking hundreds of dollars. Beats thousands, but still may be beyond the budget of many microbusinesses.

Your first course to avoid having to pay for custom programming, is to look for similar software. For example, if you need software to schedule rental of equipment by the hour, you may find that software has been written to schedule seminars by the hour. Parameters are similar enough, that changing the names of the elements is a simple thing to do, and the software can probably be used for your purpose with only modifications that a good web designer can do.

Experience matters when paying for programming also. If you are seeking modification of a specific piece of Open Source software, then a programmer who is experienced with that particular software is likely to be able to do what you need to have done in half or less the time that a programmer who is not familiar with it can do.

Many people hire foreign born programmers. This is not a problem, except in one area. Many programs have messages, text that must be read by the user. That text may include instructions that are scattered throughout the site, or names and labels of things, descriptions, etc. If you hire someone who does not natively speak the language that your site uses, then you'll have to check those messages carefully, and make sure the syntax is correct, and that there are no grammatical errors. This is not an issue of fraud or deception, just a burden that is placed back on you if you hire someone who is not proficient at writing, as well as programming.

Get good references, and opt for the least amount of custom programming that you can get by with. You'll save money, and you'll get something reliable and workable until your business grows enough to afford something more customized.

This book was entirely written by Laura Wheeler, CEO of Firelight Business Enterprises, Inc.. She is a busy Mom of Eight children, five of whom are still at home. She homeschools, and works her business in around the needs of her family. She puts in long hours, and manages to complete the equivalent of full time work most days. She subcontracts some services to trusted sources, and works personally with her clients.

Way back in 1982, she took a two week course in computer usage. She failed it utterly, and could not understand the command line interface used at the time. About 14 years later, the family was gifted a Mac Classic. After a little tentative exploration of the use of it, she found that she could actually understand how to use it quite well. She bought a copy of Macs for Dummies, and within 6 months had reformatted the hard drive just to see if she could.

Within two years they upgraded their computer to a new model, and Laura was hired in a small school as a computer instructional aide. Her business was started a few months later. At first it was just printing, word processing, and data entry. Not many people had home computers in the small town they lived in, so she got a bit of work doing that. She kept learning more about computers, and built her first computer system shortly after. She learned graphics processing, page layout, and copy writing in this time period also.

She saw her first website in 1999. Five months later she was awarded a contract with the Town of Medicine Bow to redesign and maintain the town website. She began building websites for herself and others, picking up contracts with the Wyoming Dental Association, and the Historic Virginian Hotel, and several others. She built many websites for a variety of purposes, including craft sales, electronic specialty services, non-profit organizations, and many more.

When Laura began business, she had no money to spare. Her business was build around the ownership of a computer, printer, scanner, and later an internet connection. She bought software when she could afford it, and learned to use free software when she could not afford it. She knew that if she did things the "recommended way", she'd be heavily in debt, and might never crawl out from under it. There had to be a way to start with nothing but work and determination, and that is what she did. Since she was in a small town, her business evolved into several lines of work in order to fill local need. Her website services encompassed everything a client needed, because her clients could not afford to hire a team. This need gave her a broad base of skills in all areas of website design, layout, and administration.

In 2003, her youngest son was diagnosed with cancer. She resigned as web administrator for the Town and for several other contracts. Her business was streamlined so that it could be flexible enough to accommodate sometimes unpredictable medical needs. Her websites were closed down, and new ones were established which would adapt themselves to a more flexible work schedule. Basically, she took her experience and equipment, and started over. Most of her business lines involving house calls, building or troubleshooting equipment, and anything else that was not portable, was shut down. She began putting more effort into her own website work and instructional writing. She began building shopping carts, exploring more web marketing strategies, and developed more expertise in the home business market. During this time she did not make a lot from her work, but spent a lot of time laying a good foundation. When the work began to pay, it did so whether her schedule was predictable or not.

Life interfered again with a difficult pregnancy. Near the end she was put on bedrest and bought a laptop. Her baby died a few minutes after birth, and after a month of heavy grief during which she could not bring herself to face the task of writing down the story, she began hard work on her websites again. She feels that work saved her sanity during this time. The worst part about losing a child is the emptiness and the purposelessness. Work kept her occupied and she made rapid progress with her sites. Within five months she build and established over a dozen sites. Her client base began to grow again, and her ability to offer more extensive services grew also. Her business is now fully portable, and she has gained the ability to work in spite of family crises (which have occurred with regular frequency), and in almost any location.

One reason Laura is good at working with shoestring startups, is because she has done it. Not once, but twice, and with multiple business lines. She knows how long it takes to get orders or traffic. She knows the inexpensive ways to get that traffic, and she understands what makes a customer or visitor feel comfortable on a site so that they will purchase or come back. She is also skilled at teaching other people what she has learned, and knows how to explain it in terms that they can understand if they have no experience with it.

The Town of Medicine Bow has reissued the web contract to Laura. They contracted with her to redesign their site, and to write an extensive website administrative manual for the Town. After the completion of that, she has since maintained and expanded the site for them. They feel she is simply the best person to do the job, in producing a quality site for the town, marketing it effectively without unnecessary or ineffective expenditure, and in making good design decisions that suit the resources and specific needs of their small businesses. The Town Council also trusts her to give them accurate information about what is genuinely needed, and to honorably fulfill the terms of the contract.

Her experience and expertise are unique. She knows the backroads that nobody else travels, which can save time and money. She understands which of the "experts" are telling the truth, and which ones are just trying to get you to buy their product. She knows that there is one truth for large corporations with healthy advertising budgets, and another nearly hidden truth for small startups that don't have money to waste. She understands how hard it is in these times for the little guy to get a foot in the door and make a place for himself in a world that is dominated by the mega-corporations. And she understands which back doors will actually get you inside, and which ones will get you mugged. She is good at assessing individual needs so she can give good advice on what is a useful feature and what is a waste of time or money.

Her niche is one that almost nobody else wants to occupy. The expertise required in this area is difficult to acquire, and it shuts the door on many of the perceived "cash cows" in the web business world - but for Laura, it opens up possibilities for herself and her clients that provide very real opportunities. Not only is it a tough niche to occupy, but many pros do not want it because there is no profit in telling people that they DON'T need the nifty gadget you just learned how to install! Laura makes her profit from building cost efficient sites for shoestring startups (her overhead is low so she can offer quality at affordable rates), and from producing information on various home business topics.

Life has taken her in an unexpected direction. Some of that direction has hurt, and then benefited her in unlooked for ways. All of the happenstance, strategy, and research that she has done to learn and develop a high level of expertise in helping startup website and business owners in all aspects of developing a successful web presence, combine together to give her a combination of skills which sets her apart from virtually every other web designer in the nation.