

25+ YEARS OF REAL-WORLD EXPERIENCE

25 Years Online

What I've learned about money, freedom
and creating more choices

By Paul Hardingham

I've been earning my living online since 2001. This isn't a get-rich-quick guide. It's a collection of lessons and principles I've learned from more than two decades of actually working online - through changing technologies, businesses, marketing methods and platforms.

A practical guide from Paul70.com

THIS GUIDE COMES WITH A FREE VIDEO SERIES

Don't just read it - let me talk you through it.

I've recorded nine short videos to accompany this guide. They're not polished corporate presentations. They're simply me talking through some of the most important things I've learned from more than 25 years online - what I look for, what I avoid, why recurring income matters to me, and why today's digital tools have changed what's possible.

Free 9-part video series
Creating More Choices Online

[Start watching at paul70.com/series](http://paul70.com/series)

You can work through the videos in order, or jump directly to the subjects that interest you most.

I started before anyone had a roadmap.

I became interested in the internet in the mid-1990s and registered some of my first domain names in 1999. At the time, none of us knew exactly what the internet would become. I simply had a strong sense that it was going to change how business worked.

In 2001 I left a good salaried job, company car and pension and became self-employed. Our eldest daughter had just been born. It was exciting, but it was also a very real leap into the unknown.

I wasn't born knowing how to sell online. I learned by doing: websites, search engines, affiliate marketing, email, video, network marketing, social media and, more recently, AI-assisted tools.

The useful part of that history isn't that I can say I've been around for a long time. It's that you don't have to discover everything the hard way yourself. I can share what I've learned - including the mistakes.

[Watch: You don't have to figure this out on your own](#)

You don't need 25 years of experience to start.

In some ways, starting today is easier than starting in 2001. A modern smartphone can record, edit, publish, communicate with customers and access almost every business tool you need. AI can help with ideas, explanations, research and drafting. Companies provide training, communities and ready-made systems.

That doesn't mean success is automatic. Technology removes some barriers; it doesn't remove the need to learn, take action and stay consistent.

One of the most dangerous thoughts is: "It's all right for people who already know what they're doing. I couldn't do that." Everybody who is experienced today was inexperienced once.

My view is simple: start with something real, learn the skills in small pieces and give yourself enough time to improve.

[Watch: You don't need 25 years of experience to start](#)

The shiny-object trap is expensive.

I've watched people spend years moving from one opportunity to another. Something looks exciting, they join, results aren't immediate, and three months later they're looking for the next thing.

Real businesses rarely work that way. If you opened a shop or trained for a profession, you wouldn't normally expect to know after a few weeks that you'd mastered it.

Before I put serious time behind something, I want to know who is behind it, whether there is a genuine product or service, whether there is real demand, how established the company is, and whether the economics make sense.

New isn't automatically bad. An established company can launch something new and interesting. The important thing is to distinguish a thoughtful decision from chasing excitement.

[Watch: Don't fall for the shiny-object trap](#)

£100 today - or £10 every month?

One of my early online successes was generating sales for electrical retailers. I could earn a commission when somebody bought a washing machine through my website. The problem was simple: once the sale was complete, so was the commission.

The next morning I effectively started again.

That experience made recurring income very attractive to me. If a customer continues using a subscription product or service and the compensation plan pays an ongoing commission, work done today can potentially continue contributing to income later.

There are no guarantees. Customers cancel, businesses change and qualification rules matter. But as a principle, I prefer building assets and customer relationships that have the potential to keep producing value.

This is why recurring or residual income is one of the characteristics I pay close attention to when evaluating opportunities.

[Watch: Why residual income matters to me](#)

The best thing working online gave me wasn't money.

Money matters. It pays the mortgage, keeps the lights on and creates choices. But when I look back over more than two decades of self-employment, the thing I value most is the freedom and flexibility it gave our family.

Because I worked from home, I was there as our daughters grew up: first steps, first words, school days, leaving school and going to university. That time can't be bought back later.

Working for yourself has its own pressures and uncertainties. I wouldn't pretend otherwise. But it changed my relationship with time. I didn't always have to ask somebody else for permission to organise my day.

So when I talk about creating additional income, the deeper question is not simply “How much can I earn?”

It's “What could having more financial breathing room allow me to do with my life?”

[Watch: The best thing working online gave me wasn't money](#)

Digital marketing changed the scale of what's possible.

A plumber, barber, cake maker or electrician can build a very good business, but a physical service naturally has limits. There are only so many hours in a day and only so far you can travel.

Digital marketing changes the distribution problem. One useful piece of content can be shown to thousands - sometimes hundreds of thousands - of people without you personally speaking to each one.

I've seen that directly with my own short-form social content. Some posts do very little. Others travel far beyond anything I could achieve by speaking to people one at a time.

The important point isn't that every video will go viral. It won't. The point is that ordinary people now have access to forms of distribution that once required significant advertising budgets.

Combine that with a digital product or service and the business is no longer automatically constrained by your immediate geography.

[Watch: Your phone has changed what's possible](#)

Think of social media as a shop window.

Imagine having a shop window that enormous numbers of people could walk past. That's useful - but it becomes much more useful if the people passing it are interested in what is inside.

That's the principle behind the social-media approach I'm using. I create content around a defined set of interests and problems, and the platforms learn which audiences respond to it.

My own audience tends to respond to subjects around money, work, time, later life and having more choices. Another business would choose a different audience and different subjects.

The method isn't about copying my exact words. It's about understanding how to create relevant content consistently enough for the platforms to find the right people.

I've turned the process I'm using into practical training. My own viewing figures are evidence of my results, not a promise that everybody will achieve the same reach.

[**Watch: Can this work for other businesses?**](#)

[**See my social-media training**](#)

The internet doesn't stop at your town - or your country.

I live in the UK, but one of the attractions of digital business is that the potential market can extend far beyond where you happen to live.

Some opportunities are deliberately country-specific. Others are designed to operate across many countries. Payment processing, regulation and company policies mean that no sensible person should interpret “global” as literally every country without exception.

But the broader change is remarkable: location is no longer automatically the limiting factor it once was.

That matters particularly when digital marketing and digitally delivered products or services are combined. You can create something once, publish it online and potentially reach people you would never encounter through traditional local marketing.

[Watch: Does it matter where you live?](#)

What I look for before I put my name behind something.

No opportunity gets a free pass simply because it is online. In fact, the ease of launching things online makes careful evaluation more important.

The questions I tend to ask include:

- Who's behind it? Is there a genuine operating business and a track record I can examine?
- What is the customer actually buying? I want a real product, service or economic proposition - not simply recruitment.
- Is there genuine demand? Would ordinary customers have a reason to buy it?
- Can I understand how the money is made? If I can't explain the economics simply, I need to keep digging.
- Does it have leverage? Digital delivery, recurring customers or systems that can work without me being present every minute are attractive.
- Can I help the people who join me? I prefer situations where my incentives are aligned with helping other people become effective too.

These questions don't remove risk. They simply give me a framework for deciding what deserves more of my time.

Five different routes - because one answer won't suit everyone.

Paul70 isn't built around the idea that everybody should do the same thing. At the moment I've brought together five quite different routes that I believe are worth understanding.

My Daily Impact

My main focus right now. A new initiative from an established company, combining an online Ambassador model with the wider LoveFund fundraising concept.

[Explore this option →](#)

Deal Bagging / Outplayed

A UK-focused approach built around bookmaker promotions and matched-betting mathematics rather than conventional gambling.

[Explore this option →](#)

GotBackUp

An online backup service with a referral opportunity and the possibility of recurring commissions.

[Explore this option →](#)

uEarn / Essential Home Services

A UK-focused route around everyday household services, savings and referral-based income.

[Explore this option →](#)

VC Crowd

A different, longer-term route involving startup investing and business ownership, alongside an affiliate element.

[Explore this option →](#)

[Compare all five options at paul70.com/options](https://paul70.com/options)

Why My Daily Impact has my attention.

My Daily Impact is new, which might appear to conflict with my preference for established businesses. The distinction for me is the company behind it.

MDI comes from GVO, a company whose services I've personally used for hosting, video, email and backup. So I'm not looking at an unknown company that appeared last week; I'm looking at a new initiative from an operating business I already know as a customer.

What interests me is how several strands come together: digital delivery, an Ambassador model, international reach, the LoveFund fundraising concept and the social-media skills I'm already using.

That doesn't tell us what MDI will ultimately become. It's a new initiative and there are no guarantees. It simply explains why it is the option receiving most of my attention at the moment.

[Watch: Why My Daily Impact has my attention](#)

[Take a closer look at My Daily Impact](#)

You don't need to make a decision today.

If there's one thing I'd like you to take from this guide, it's that creating more choices is usually a process rather than a single dramatic decision.

Learn. Look carefully. Build useful skills. Give good ideas enough time. And don't let the fact that somebody else has more experience persuade you that you can't begin.

I've been doing this for more than 25 years, but I started with no track record at all.

1. Watch the free series	Work through the nine short videos and get to know how I think. paul70.com/series →
2. Explore the options	Compare the five different routes I'm currently using or exploring. paul70.com/options →
3. Learn the marketing	See the social-media process I'm using to generate attention online. paul70.com/social →

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Important: Nothing in this guide is a guarantee of income, business success or investment performance. Different opportunities involve different costs, risks, eligibility requirements and levels of effort. Company terms, compensation arrangements and availability can change. Do your own research and decide what is appropriate for your circumstances.