

ENABLING GROWTH FOR APEC SMEs

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CONTENTS

02

EXECUTIVE SUMMARY

POLICIES THAT GROW INTERNET ENABLED TRADE 04

CASE STUDIES 06

AUSTRALIA	06	MEXICO	15
CANADA	07	NEW ZEALAND	16
CHILE	08	PERU	17
CHINA	09	PHILIPPINES	18
HONG KONG	10	SINGAPORE	19
INDONESIA	11	TAIWAN	20
JAPAN	12	THAILAND	21
KOREA	13	UNITED STATES	22
MALAYSIA	14		

EXECUTIVE SUMMARY

ENABLING GROWTH FOR APEC SMEs

For the first time eBay has undertaken research on APEC member economies to determine the reach and impact of Internet-enabled trade for eBay sellers.

Cross Border Trade represents 22% of eBay Inc's business. Our cross border trade grew 26% year on year, representing \$13 billion in sales.¹ eBay Inc apps are available in forty languages.

eBay Inc is one of the world's largest enablers of commerce, providing an online marketplace and an online payment platform for SMEs across APEC. In 2012 alone it enabled \$175 billion of commerce.

A majority of these enablers are SMEs who are also active exporters. eBay commercial sellers based in China export to an average of 63 countries around the world! It's the highest number among all APEC member economies. This creates further job opportunities and propels economic growth.

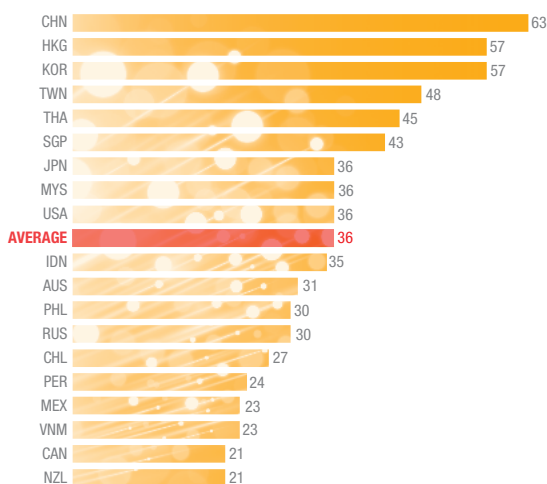
In other APEC member economies the figure is equally impressive, and includes Korea (57), Hong Kong (57), Taiwan (48), and Thailand (45).

These small businesses are able to export, due to low barriers to entry created by Internet platforms. Instantaneously they can list an item and to sell to more than 145 million global buyers. They do not need to have a physical stockpile, or physical address, nor limited by geography.

¹ http://www.ebayinc.com/in_the_news/story/did-you-know-our-cross-border-trade-grew-26

The following table and chart shows the results for 19 APEC member economies. Figures relate to 2013 sales of eBay sellers exporting more than USD10,000.²

Figure 1: Average number of foreign countries reached



Source: eBay data for 2013. "Average" is a simple average across 19 member economies.

MARKET SHARE OF NEWCOMERS

Internet-enabled trade has also propelled newcomers. Newcomers are defined as those sellers who had no or less than USD10,000 in sales in 2012 on eBay, and in 2013 sales have exceeded more than USD10,000, thus making them "commercial sellers" in our definition.

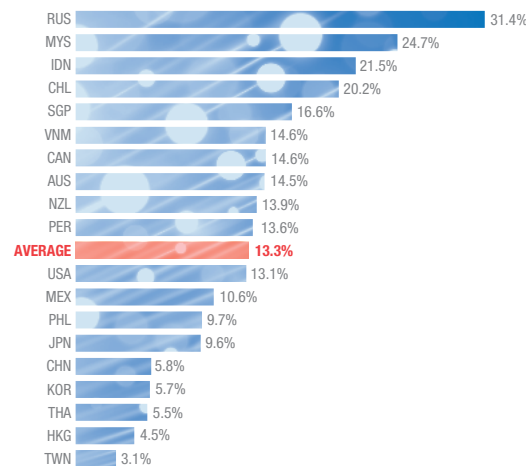
Traditional commerce, especially exports, is dominated by a small number of very large firms. For example, in most countries up to 90% of exports are conducted by the 5% of the largest exporters. Similarly, most exports are from firms that are long-established, with newcomers typically accounting for 5% of sales only.³

Traditional commerce is heavily dominated by established firms, whereas Internet-enabled commerce through eBay or similar platforms is driven by new entrepreneurs to a much greater degree. The evidence therefore clearly shows that Internet-enabled trade helps to provide a level-playing field for small entrepreneurs. National and export sales are less dominated by the largest firms, and new firms have fairly high shares in overall sales.

Because entry barriers for Internet-enabled trade are lower, it is easier for newcomers to enter the market. Thus commerce platforms such as eBay have a pro-competitive effect.

Results are summarized in the table and chart below.

Figure 2: Share of newcomers



Source: eBay data for 2013. "Average" is a simple average across all 19 member economies.

² Brunei and Papua New Guinea not included due to small data pool

³ World Bank, Exporter Dynamics Database, 2012.

POLICIES THAT GROW INTERNET-ENABLED TRADE

eBay Inc is advocating the following policies to further enable growth for APEC member SMEs. These include:

FASTER & SIMPLER CUSTOMS CLEARANCE

Faster, simplified and harmonized customs clearance for APEC member economies will deliver benefits for APEC member SMEs engaged in cross border trade. Improved customs clearance results in faster delivery times to consumers, as well as improved productivity and cost efficiencies.



INCREASE DE MINIMIS THRESHOLDS

A competitive de minimis is critical to fulfillment of eCommerce – a new and important enabler for the growth of SMEs and their integration into global supply chains. SMEs often do not have the resources or capabilities to deal with complex border barriers and unnecessary costs.

As such, eBay emphasizes the importance of negotiating the highest possible baseline value under which goods would be exempt from both duties and taxes and cleared on an expedited, consolidated basis without formal entry documents.

eBay is of the view that a baseline minimum threshold (around USD200) across the region will bring new market access opportunities and savings to all stakeholders and lower the cost of trade.



ENCOURAGING EPAYMENTS

More than a third of the world's population is excluded from the financial sector. Yet according to organizations such as the Better than Cash Alliance, ePayments deliver significant benefits including cost savings, transparency, security, financial inclusion and access to new markets. It is important that ePayment methods continue to evolve to meet the needs of consumers. At the same time, a regulatory policy that encourages a shift to ePayment methods will ensure that eCommerce continues to thrive and expand.

COMPETITIVE SHIPPING RATES

Businesses and entrepreneurs in eCommerce have identified shipping as one of the most significant impediments. This is because they must use different carriers for different regions of the country. For orders sourced outside major cities, individual couriers must often be hired to make last-mile deliveries. The difficulties and unreliability of the carriers have forced some businesses to develop their own logistics arms to handle deliveries.



CROSS BORDER DATA FLOWS

eBay supports the free flow of information because it allows small Internet businesses in all APEC member economies to access foreign markets with minimum barriers. Prescribing server requirements in local jurisdictions is prohibitive and counter to enabling trade because small Internet businesses cannot meet the burden of putting a server in every country in which they operate and large businesses can generally comply with regulation whether or not they locate a server in-country.

Cross-border data flows have increased economic efficiency and productivity, raising welfare and standards of living.



BETTER INTERNET CONNECTIVITY

Improved Internet connectivity provides opportunities for SMEs to compete on a level playing field, particularly those in rural or regional areas.

eBay supports efforts by the APEC Telecommunications and Information Working Group to achieve the goal of universal access to broadband in the APEC region by 2015, and the ambitious goal of access to next generation high speed broadband by 2020 in the APEC region.



AUSTRALIA

People buy KeepCups because they love the way they look and feel



Jamie Forsythe

KeepCup is the first barista standard reusable coffee cup. Brother and sister Jamie and Abigail Forsythe were no strangers to small business before KeepCup, running a number of coffee shops. Then, in 2009, they made a decision to do something tangible about the amount of waste generated by coffee-to-go disposable cups. The outcome was KeepCup, which has been so successful that they sold their cafés to focus exclusively on the cup business.

They started in the café business in 1998 when they opened Bluebag in Melbourne, and over the years became increasingly concerned about the volume of packaging waste that their business and their customers generated.

They looked at the available alternatives. Not only were they unsuitable for specialty coffees but they hadn't won the hearts of consumers. Initially they were very daunted by the enormous start-up costs of going into the cup business, but they took a big gamble that usability and aesthetics were the key reasons for poor take up of reusables as an alternative to disposable cups.

People got it, they loved the colours and the design, so they have had huge uptake, particularly where design, sustainability and coffee are all important.

Almost four years later, with a great deal of help from design professionals, they have kickstarted a behavioral change in Melbourne that is spreading across the world.

People buy KeepCups because they love the way they look and feel, and continue doing so because they form a positive habit. For many of their customers it has been the beginning of a journey to reduce the consequences of convenience behavior, and it has turned KeepCup into a global brand. Since June 2009 they have sold over three million KeepCups in 32 countries, diverting billions of disposable cups from landfill.

In addition, selling in local currencies makes consumers more comfortable about dealing with them directly, while PayPal's seller protection has made it less stressful for them in countries in which they had little experience in doing business.

People got it, they loved the colours and the design, so they have had huge uptake, particularly where design, sustainability and coffee are all important.

CANADA

“eBay and PayPal make it very easy to do international business”

Jeff's family has been in the antique business since the early 1970s. In the early 2000s somebody recommended that Jeff try eBay as a platform to sell his antiques. While initially skeptical, he sold a G.I. Joe toy, which local dealers suggested he overpaid for, within 15 minutes of posting it on eBay for double the purchase price.

Jeff continued to dabble in online sales while operating the physical brick and mortar store he inherited from his father many years ago. Unfortunately in the early 2000s this store was destroyed by fire. That's when Jeff, with the help of longtime family friends Holly and Joanie, decided to take 100% of his business online. Items which had previously sat in his store for years sold within a matter of days and that's when Jeff realized the positive impact online sales would have on his business.

Back when Jeff owned his store he would maybe get 250 visitors for an entire weekend, but today items receive thousands of views from potential customers all over the world.

Joanie's Treasures focuses heavily on the sale of Chinese antiques and sterling silver, but the product offering is not just limited to those items "If it can be shipped we sell it," explains Jeff. A lot of the products sold are sourced from estate sales or bought at auction, but customers can also consign through Joanie's Treasures.

Through the business Jeff has been able to make meaningful connections with people from all over the world. "I have a customer in Australia who has been buying products from us for about seven years. I've developed a friendship with the customer and we email several times a week," says Jeff.

Through eBay Joanie's Treasures has reconnected many customers with antiques that belonged to their family members at one point.

And eBay has allowed Jeff to reach customers outside of Canada. In fact about 95% of items are shipped worldwide. "eBay and PayPal make it very easy to do international business," says Jeff.



Joanie

Through eBay Joanie's Treasures has reconnected many customers with antiques that belonged to their family members at one point.

CHILE

“ I tried to sell things locally on Mercado Libre, but the local people simply will not pay the same amount for something they themselves can get down the street. Items just don't have the same value for locals. The further the customer the more valuable my items are and through the Internet, I have no problems reaching them ”



Roberto

Roberto realized that people around the world may be interested in items uniquely produced and sold in Chile. Today We Are In Chile sells items that international collectors are interested in, such as Chilean sports jerseys, CDs, magazines and collectibles.

“There's something really special about the Chilean market, especially when it comes to records. Very few have been made here in Chile, so there are a limited amount of copies. That makes them really valuable to collectors abroad.”

While for the past ten years Roberto has primarily been running the business on his own, 2012 was a turning point for We Are In Chile. Roberto has been closely tracking sales, profits and improving strategies for customer service in order to expand his business and take it to the next level. He even invested in a professional label maker to be more efficient and appear more professional to his customers.

Currently Roberto sells exclusively on eBay.com.

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Ninety percent of Roberto's sales are outside of Chile

In the past, Roberto was negatively affected by lengthy Chilean Postal Strikes. The strikes were very stressful, because they created uncertainty for the business and made it difficult to meet customer expectations. Roberto was able to work out a solution: he sent all of the items purchased during the strike via a private carrier to a friend in the U.S., who then dispatched the packages to each customer.

90% of Roberto's sales are outside of Chile where collectors are willing to pay more

“ At the very beginning, I merely took it as a part-time job, but just a few months later, I realized that this could be a good opportunity to change my career and life.”

CHINA

When you first see Chen Wenping who looks like a typical engineer, you would hardly imagine him as the founder of a large clothing company with nearly a thousand employees. “I came to use eBay just by chance. At the very beginning, I merely took it as a part-time job, but just a few months later, I realized that this could be a good opportunity to change my career and life.”

Before embarking on his venture, Chen Wenping worked in a leading global ICT company in Shenzhen. In 2007, he encountered a bottleneck in his career path. Although the life of a mid-level manager appeared smooth and comfortable, Chen desperately wanted to try something new.

In college, he dreamed of starting an Internet business. Upon his graduation when the Internet bubble burst, he had to hang up his entrepreneurial dream for a secure job. Later, when the term “cross-border e-Commerce” first became known to him, Chen registered an eBay account at once, and began his amateur “profiteers” journey. In 2008, While Chen was expecting to see his part-time business drowning in the devastating global financial crisis, online orders from eBay, to his surprise, scaled up exponentially. The rapid rise in sales and profit evoked his earliest entrepreneurial zeal and he quit his job with no hesitation.

It took him six months to become a fully devoted eBay seller. Chen made his first eBay debut by selling consumer electronics to developed markets in Europe and North America. It was not long before he was ranked as one of the top-rated sellers.

August 2011 is a vital point in Chen’s entrepreneurial timeline. He became fully confident that the trend of cross-border e-Commerce was soon going to change. He had been thinking hard about diversifying his profit model from pure “price gap”. Later, he decided to change business focus from the electronics category to fashion and also transform his business from an online merchant to a service provider integrating design, production and logistics solutions.

Chen’s self-produced merchandise is now sold to more than 180 countries and regions via over 30 eBay sites. Since consumer habits and the level of consumption vary greatly by country, he is looking to find a way to meet ever growing market demands with limited production capacity.



Chen Wenping

HONG KONG

“ eBay has got a customer base spanning the globe ”



Joseph

Having started his business as an amateur online retailer, Joseph is now on track to achieve annual revenue of over tens of millions of Hong Kong dollars. He owns a Shenzhen-based factory of over 10,000 square feet and has more than 20 employees. His storefront on eBay currently showcases nearly everything from toy models, cosmetics, clothing and shoes to household appliances, auto parts and pet supplies.

“It all began in 2006 when I planned to start my own business as many other young people do,” explains Joseph. “Due to a lack of money, I started my eBay commerce by selling postage stamps and toys, as they didn’t need high investment. At first I took my online business as a part-time job, and handled all the transactions after work every day. A year later, however, it occurred to me that the income from my eBay business well surpassed my monthly salary. I quit my job as a result and have become fully committed to online business since.”

Since then Joseph has gradually increased the variety of goods on his site. A key to wooing more buyers, he believes, is to launch the right products at the right time. “In summer time, for example, the best-sellers include swimsuits and beach items. And for Halloween, fancy costumes top the sales.”

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In a bid to increase his trade volume, Joseph has initiated a free shipping service for every second order so as to ‘hook’ customers to buy more each visit. He also plans to expand delivery stands in the US and Germany in addition to the current Shenzhen-based factory in a quest to expedite deliveries.

Joseph says eBay has provided him with enormous help in dealing with thousands of orders every day. The order processing software expedites delivery and transactions. Every complaint is taken care of by a third-party organization and the well-established PayPal system safeguards every deal.

But for Joseph what’s most appealing is eBay’s vast global reach, a key factor that supports his success. “eBay has got a customer base spanning the globe,” he says. “We have received surprising orders from South America and even small countries in Africa.” In 2014, Joseph’s business sold products to 176 countries.

INDONESIA

“Technology makes the world feel much smaller. Now it is very easy to sell worldwide. My favorite thing is getting orders from places like Dubai.”

Donald Sorey and three of his closest friends and family members went into business together and started Everindo in Indonesia in 2010. The group’s plan was to purchase local, handmade leather goods and Indonesian cosmetics to sell online to the rest of the world. “Indonesian products are of such good quality, we thought: why not share them with the world?” Donald says.

Indonesia is home to countless highly skilled artisans, but they do not always have the same resources when it comes to Internet retail and international exports. “No one takes care of them,” Donald says. “So we help them hone skills as well as partner with them to sell their products.” Donald and his partners regularly fly to remote areas of Indonesia to cultivate relationships with these artisans.

It is difficult for businesses to create decent websites in Indonesia, so most just use Facebook, Twitter and Instagram. Since Everindo sells internationally (mostly to buyers in Australia, Russia and the U.S.), platforms like eBay are invaluable. PayPal makes it easy for all customers, no matter the location, to pay Everindo in USD. “Technology makes the world feel much smaller. Now it is very easy to sell worldwide. My favorite thing is getting orders from places like Dubai.”



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JAPAN

“PayPal is easily integrated into our online platform and offers a convenient automated system to accept, track and bill orders, with minimal administrative effort required”



Scott Hards

Scott Hards is a long-term resident of Japan and has been an enthusiast of Japanese pop culture and paraphernalia for much of his time there. His love for Japan's Anime and models led him to launch his own business 15 years ago, selling paraphernalia to fellow enthusiasts around the globe.

Scott's company began modestly, as a one-man business tucked away in the middle of Tokyo. He was primarily selling through online chat rooms or bulletin boards and an unsophisticated homepage that was essentially an online flyer. From this humble beginning Scott has grown his business phenomenally and now employs 38 staff, supported by fully integrated sales homepages in both English and Japanese. Sales at HobbyLink Japan have increased over 20-fold from its first year of operation to roughly 1.7 billion yen per year.

The increase in business volume has seen HobbyLink shift out of the hustle and bustle of Tokyo, into the quiet surrounds of Gunma Prefecture firstly, and then on to Tochigi Prefecture, where storage space and leasing prices are a tad more reasonable.

PayPal has contributed significantly to the success of Scott's business. Beginning around 2001 Scott began using PayPal to accept online payments for orders, the majority of which came from overseas, following multiple requests for the service from customers in the United States and United Kingdom who wanted to avoid the costs of exchanging currency for bank transfers. PayPal now accounts for close to 50% of HobbyLink's retail sales, and has helped open access to markets such as France, Spain, Italy and Germany.

HobbyLink Japan now uses PayPal as their preferred payment system because of the lower rates on small-sum payments in comparison to alternative settlement methods. Scott comments that, "PayPal is easily integrated into our online platform and offers a convenient automated system to accept, track and bill orders, with minimal administrative effort required. This allows us focus on the important job of marketing and selling our goods."

PayPal also makes running Scott's business easier as it has shortened the cycle between time of sale and when funds can be accessed. This point is significant for many small and medium-sized enterprises for which increased liquidity enables greater freedom to operate and expand.

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“ The brothers are eager to become developers of new plant varieties in the Haworthia industry globally ”

KOREA

Joo Kwang-joon and Joo Myung-joon are brothers with similar interests. The brothers' parents liked foliage plants so much, they started to grow them from 2005 by building a greenhouse in Topyeong-dong.

In 2009, the brothers saw the potential in the succulent plant market; thus, they suggested starting the business. Before Joo Myung-joon's graduation from high school, the Joo family purchased the seeds of succulent plants directly from Japan and started the business in earnest.

The brothers took the eBay Korea CBT training program, which came as a ray of hope when they were seeking ways to find export channels. All family members participated in the CBT training, and the overseas sales started in through the best salesman program of eBay Korea.

The brothers made a starting capital investment of KRW 1.5 billion (USD 1.4million) by investing the severance pay of their father, who used to work at a bank.

The business initially started by selling Haworthia and Echeveria and "succulent plants" like cacti and aloes, native to semi-desert areas of Central America.

As the Haworthia grows slowly, the delivery period does not matter hugely. As it can live for 3~4 months without soil, it is the best overseas export item. Markets that did not exist previously were developed as a result of the introduction of new varieties.

Haworthia collectors, who tend to be passionate, put more emphasis on product safety over shipping charges and time.

The brothers are eager to become developers of new plant varieties in the Haworthia industry globally.

In 2014, overseas exports will be increased three-fold through eBay. Visit: <http://stores.ebay.com/Haworthia-Korea> Homepage: <http://www.haworthia.co.kr/>



Joo Kwang-joon and Joo Myung-joon

MALAYSIA

PayPal has streamlined logistical issues, enabling faster and secure transactions for him and his customers



William Chong

Toys are a big business around the world. For William Chong, toy collecting began as a hobby and personal passion. His collection grew after connecting with traders on eBay, eventually setting up his own eBay store using PayPal to easily conduct transactions with other collectors. As William's collection started soaking up his personal finances he realized he could get discounts by buying products in bulk. Soon, William's reputation online grew as a trusted source for quality and authentic products. In 2009, he launched his own website that could facilitate his eBay traffic, and opened retail locations as places for people to meet, discuss their common interests, and collect purchases made online.

William has created an extremely successful import/export business through Robotica Toys with customers from Malaysia, USA, Australia, and Spain. He very quickly had to start administering direct bank transfers, and ordering hundreds of units of toys at a time from around the world. PayPal has streamlined all logistical issues, enabling faster and secure transactions for him and his customers. His customers enjoy the convenience of PayPal as well as reassurance of anti-fraud policies to protect them from credit card fraud.

Through PayPal William has been able to double his business within a year. Even though he has two retail locations, 80% of his sales are online. With his high volume of online sales PayPal is an essential tool to streamline and simplify issues and transactions.

Robotica Toys has been able to expand into two brick-and-mortar locations in Malaysia.

Through PayPal William has been able to double his business within a year. Even though he has two retail locations, **80%** of his sales are online.

MEXICO

“As a merchant, PayPal is also easy and safe to use. You can do everything directly from your account without leaving a safe website. PayPal has given us confidence and above all, support”

Guitar Gear was established by Anibal Resendez in 2006 in the city of Monterrey, Mexico, as a specialized store with everything musicians could need, from instruments to synthesizers and accessories. Guitar Gear gathers the best brands that were impossible to find in Mexico. It is a place for musicians – amateur and professional – in Mexico that in words of their own clients “offers comfort and speed to the musician.” It was conceived as a different kind of business because first the online store was born and then it jumped to the offline world in Monterrey city, in Mexico City and then in Guadalajara city. Even though they have three offline stores, they sell nationwide.

Guitar Gear’s story with PayPal began when its founders began buying goods online in the United States. Although PayPal wasn’t their first paying option, they soon realized it was easy to use, but above anything else, reliable. When they opened the store, they wanted everything to be online: you browse products online, you order online and you pay online.

“PayPal gave us the confidence and support to receive online payments. PayPal represents 25% of our sales. We use it for our online stores and implemented it as a payment method in the offline stores. Among other benefits from using PayPal, it allows us to receive payment with debit and credit cards, which gives us the opportunity to offer more choices to our customers,” added Anibel.

Guitar Gear offers other payment options such as bank deposit, but on their website there is a whole section dedicated to how to pay with PayPal.

PayPal has allowed them also to sell in monthly payments free of interest. This is very important in Mexico as most items are bought this way.

“As a merchant, PayPal is also easy and safe to use. You can do everything directly from your account without leaving a safe website. PayPal has given us confidence and above all, support,” says Anibal.



Anibal Resendez

Guitar Gear gathers the best brands that were impossible to find in Mexico. It is a place for musicians – amateur and professional – in Mexico that in words of their own clients “offers comfort and speed to the musician.”

NEW ZEALAND

“ PayPal was chosen as a payments solution for GVN because it is a recognized and trusted brand ”



Colin Salisbury

The Global Volunteer Network (GVN) was launched in December 2000 by Colin Salisbury, its Founder and Executive Director, after spending time volunteering in Ghana, West Africa.

While he was there he saw the tremendous difference volunteers could make in helping local organizations achieve their goals. Upon returning to New Zealand he spent some time researching the different volunteer organizations around the world and was amazed at how expensive and limiting many programs were in terms of volunteer opportunities. On April 14, 2011 GVN became a New Zealand registered charity (non-profit) – the GVN Charitable Trust.

GVN's vision is to connect people with communities in need, with a particular focus on vulnerable women and children. They do this by supporting the work of local community organizations in countries through the placement of international volunteers.

GVN has a team who are dedicated to helping facilitate the placement of volunteers and to support the work of its partner organization in meeting their goals. GVN operates from its office in Wellington, New Zealand, and has 21 partner organisations in South America, Africa and Asia. Since 2001, around 20,000 volunteers have been involved in GVN projects.

GVN's global network of volunteers makes cross border trade an integral part of daily business operations accounting for 95% of payments received to facilitate the volunteer projects.

PayPal was chosen as a payments solution for GVN because it is a recognized and trusted brand. It was also easy to migrate to the website. PayPal accounts for around 70% of total payments.

GVN's vision is to connect people with communities in need, with a particular focus on vulnerable women and children.

PERU

“Through PayPal clients feel safe about their monetary transactions and in turn trust our company”

Eduardo Becerra was born and raised in Cusco, and attended the Andina University of Cusco. Growing up in the region instilled in him a love of Peruvian culture, communities, and natural wonders. The love of his country drove Eduardo into the tourism and hospitality industry. That's when he started working as an adventure travel tour guide.

Soon he discovered that his clients were not just interested in sights and adventures, but in Peruvian culture, and traditions of the local communities. Eduardo saw this as a good niche in which to start a business, launching Cultural Immersion in 2005. Through Cultural Immersion clients from all over the world can now enjoy the monuments and natural wonders of Peru, Ecuador, and Bolivia, while also experiencing undiscovered areas, and most importantly the culture of the local people.

Cultural Immersion is operating with the goal of benefiting the local communities and people of Peru. They contribute to the local economy by encouraging their clients to buy local crafts, clothes and products. Cultural Immersion also donates a portion of their profit to the communities they visit. Additionally, in order to benefit as many local people as possible, they choose different communities and regions for each of their tours. Last year Cultural Immersion hosted a choir, organizing a cultural exchange that included a tour of concerts at local churches. During this time the

clients were able to enjoy musical performances from local Peruvian children. Throughout the year Eduardo asks clients to bring school supplies along with them on their tours. Cultural Immersion stocks up on these items and gives them to the children at Christmas.

Cultural Immersion accepts 60% of their payments through the PayPal platform. “At the beginning it was difficult to charge the clients traveling from all over the world and it was hard to accept money transfers. We started to try different payment systems that process credit cards but fees are very expensive. Then we found out about PayPal. We are happy that the commission is so small. Through PayPal clients feel safe about their monetary transactions and in turn trust our company.”

Cultural Immersion operates out of a historic house near the city center of Cusco. However, most of their clients find them on the Internet when planning their trips to South America.

“We started by doing tours only in Cusco and then decided to expand all over Peru because of clients' demand. Then, clients began requesting tours in different countries so we started expanding into surrounding countries such as Ecuador and Bolivia. We now have a desire to expand options for tours locally in Peru as well as South America.”



**Eduardo
Becerra**

Throughout the year Eduardo asks clients to bring school supplies along with them on their tours. Cultural Immersion stocks up on these items and gives them to the children at Christmas.

PHILIPPINES

“ The most positive thing about my ability to export is that I can help my country, our people, and my family with just a laptop and an Internet connection ”



Emmanuel Antig

Emmanuel Antig was born and raised in the small mountain village of Ormac City, Leyte, Philippines in 1962. Raised in a typical lower income Filipino family, Emmanuel was still able to get a partial degree in mathematics. He then entered the business world under unfortunate circumstances in 1985 when his brother died, and he was left to continue the small hollow block production business. Most of the assets of the enterprise were tied to debt and when the Asian Financial Crisis hit in 1997, Emmanuel found himself bankrupt.

In 2003, he was at his lowest point, with barely enough money to live, and bills piling higher every day. One day, his nephew showed him how to use the Internet, with which he had no previous knowledge or experience. The first word that Emmanuel decided to google was ‘seashell’, and after several more searches, he began buying some shells from local fishermen. He borrowed a camera from a friend and listed the items on eBay. Emmanuel’s business instinct told him that this would be his savior.

From there the business has grown into a major success, employing as many as a dozen individuals along the way. Emmanuel’s business also helps the community by cutting out the middle man in all transactions. Before the business started, the fisherman would get a shell from the sea; sell that shell to a village buyer who in turn would sell it to a city buyer. The city buyer would then sell to an exporter, and the product would again go to an importer. The shell would then go from a distributor to a retailer and finally to the customer. Emmanuel’s business helps avoid inflation and helps make the local fisherman a higher profit while still saving the customer money. This process helps the local economy, and provides higher profits for the poor. Emmanuel, who knows first-hand what it is like to be low on money, donates as much as he can directly to the poor in his community. Even though most of his sales are international, all of the products come from the Philippines, and all of the profits stay in the Philippines.

“The most positive thing about my ability to export is that I can help my country, our people, and my family with just a laptop and an Internet connection,” said Emmanuel.

Emmanuel’s business helps avoid inflation and helps make the local fisherman a higher profit while still saving the customer money.

SINGAPORE

“ PayPal was very popular and widely recognised by millions of savvy online shoppers, so it offered the right competitive advantage to the business ”

Modern motherhood brings with it many opportunities but looking stylish whilst breastfeeding is not always one of them. With PayPal, Sharon Ho-Norton, Founder of Mothers En Vogue, has brought in trendy maternity and nursing wear for modern moms.

Necessity is the mother of invention. When Sharon welcomed her first child into the world in 2002, she was surprised how difficult it was to find comfortable, elegant and well designed clothing that allowed her to breastfeed easily and discreetly.

Available labels from the United States and Europe were expensive, offering a limited range of sizes, fits and fabrics that were inappropriate for Asian women and for tropical climates. Sharon also discovered the very notion of having to lift a top to breastfeed in public was daunting for many women.

With such a clear market gap waiting to be filled, Sharon left her full time job as a marketing professional and established a line of ecofriendly maternity wear. She started with a limited direct retail presence and went on to build an international label through franchisors, distributors, wholesalers and online retailers.

Recognising that of e-Commerce was only going to grow, Mothers En Vogue launched its online sales presence using local payment gateway services, which suited the needs of the business as it established its local operations. However it was not too long before Sharon's master strategy kicked in and supply, distribution and purchasing agreements were secured for Mothers En Vogue all over the world.

With strong growth forecast for Europe and North America, a solution was needed to facilitate an increasing number of merchants and consumer transactions from those markets. Sharon decided to implement the well-recognised and trusted PayPal solution.

“PayPal was very popular and widely recognised by millions of savvy online shoppers, so it offered the right competitive advantage to the business,” says Sharon.

Mothers En Vogue actively trades through a network of physical and digital shop fronts in Singapore, Europe, North and South America, Asia Pacific and Africa. Cross-border transactions using PayPal have increased, with the system now facilitating up to 30% of all online transactions every year.



**Sharon
Ho-Norton**

Cross-border transactions using PayPal have increased, with the system now facilitating up to 30% of all online transactions every year.

TAIWAN

“ We as traders do not make products by ourselves, but we help manufacturers sell their products all over the world via e-Commerce ”



Kevin

At first sight, Kevin appears to be a man of composure. Ranked as one of the top-rated eBay sellers in Taiwan, he is engaged in a most promising industry that calls for daring and innovation – cross-border e-Commerce. Reviving from a first startup failure, Kevin now has 30 people working for him and is growing an online business that earns him tens of millions of dollars in annual sales volume.

Kevin was born and raised in Taiwan. In college, he majored in international trade. After graduation, Kevin decided to start his own business via electronic commerce as he believes firmly that it is the key to transforming traditional trade patterns.

Success did not favor him on his first attempt. He started up his business by putting the ready-made garments produced by his uncle’s factory for online auction and expected a hot sale. Yet the sluggish sales performance in the following months left him feeling confused.

Recognizing eBay as a global commerce platform and its tremendous customer base, Kevin decided to make a second try. This time, he aimed at selling equipment which would be easy to standardize.

Shortly after, he got his first order from a buyer in Spain. From order placement to delivery, the whole smooth handling process still amazes him today. Now this client has become Kevin’s wholesaler in Spain.

Kevin recognized that selling car audio equipment alone might not give him lasting success, as this category involves limited technological skills and has way too many manufacturers.

Kevin began paying more attention to online information and became a frequent visitor of trade fairs. After careful study, he decided to sell solar converters, a category that holds broad market potential. A change in market position requires huge investment in time, energy and capital. From finding new suppliers to store design, product listings, order handling, delivery and receiving payment, each section needed further improvement and deliberation. In retrospect, that period of time was what Kevin called one of “blood, toil, tears and sweat”.

All his endeavors paid off. Kevin has been receiving massive numbers of new orders from every corner of the world – the U.S., Australia, Western Europe and even Nigeria. In two years, his sales volume topped tens of millions of dollars.

“We as traders do not make products by ourselves, but we help manufacturers sell their products all over the world via e-Commerce,” Kevin said, “so in this sense, we are playing the role of marketing channels in the e-Commerce industry”.

Kevin recognized that selling car audio equipment alone might not give him lasting success, as this category involves limited technological skills and has way too many manufacturers.

THAILAND

Wuttinum Sangon founded Tuff, based in Bangkok, in 2003. When he first started the business he only had one employee, and now the business employs over 40 individuals. Wuttinum produces and exports MuayThai products including shorts, gloves and protective gear. The products that they sell are unique to Thailand and thus very difficult to find anywhere else in the world. This facilitates customers coming to their eBay store. eBay allows Wuttinum to cut out the middle-man, making his products cheaper for customers.

Owning an eBay business gives Wuttinum the ability and flexibility to work from home, spending time with his wife and two daughters. PayPal has also given the business a trusted and secure payment method for customers. "eBay gives strength to a small business to compete with a larger company on the global market."



Wuttinum Sangon

UNITED STATES

“ The success of mainstream big box retailers forced the family to adapt ”



Steve Douge

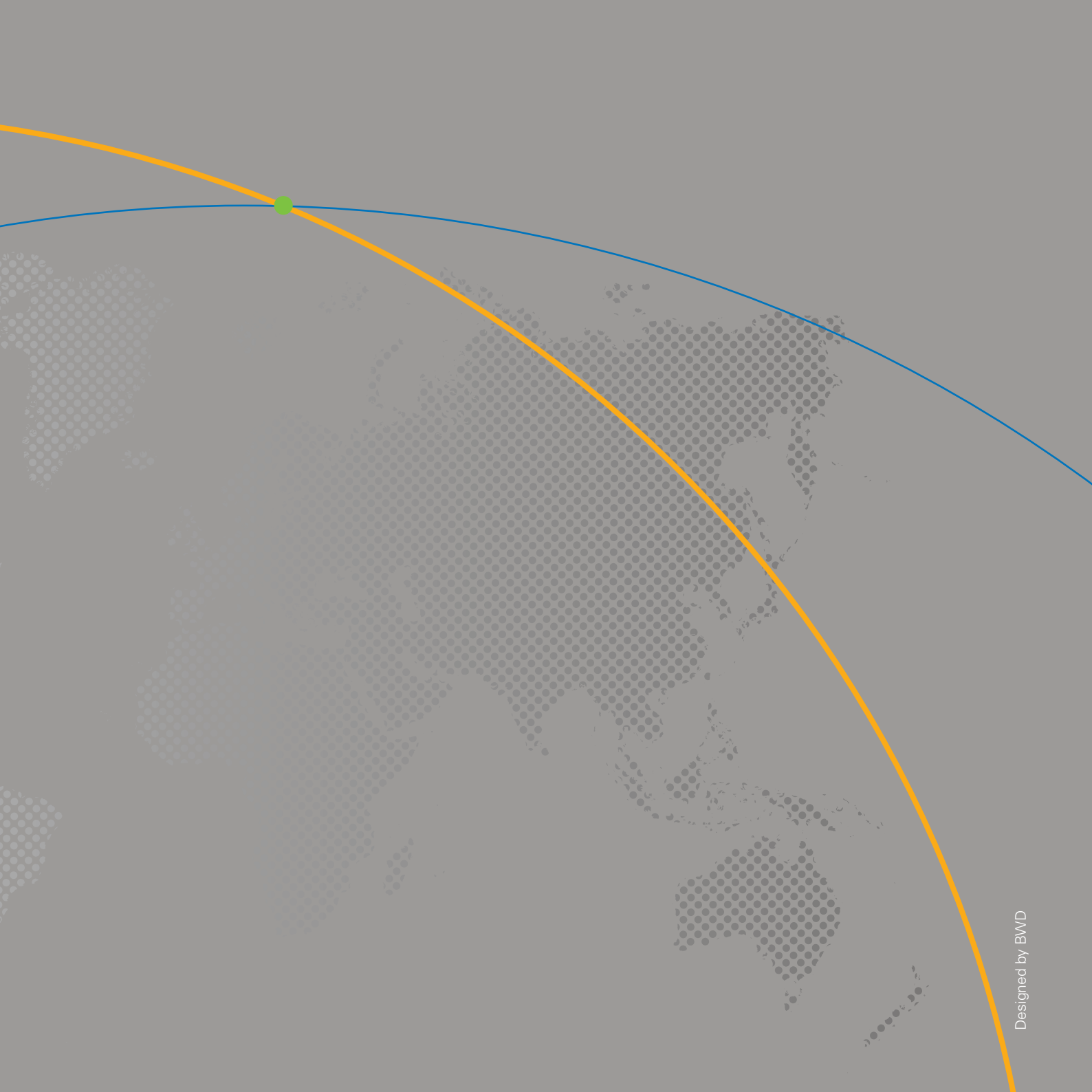
The McClellan family started Hardware Sales, formerly Powder Sales, in 1962, specializing in sales of dynamite to loggers, miners, and road builders. In 1971, the owners expanded the business and moved across the street, changing the name to Hardware Sales. This family-owned and operated business became an integral part of its small Washington state community as a one-stop hardware store.

Through the years, the business grew, gaining recognition by providing personalized customer service and fair prices. However, in 2007, the success of mainstream big box retailers forced the family to adapt to the changing retail landscape by opening a Hardware Sales Internet division. That's when they brought in Steve Douge, who had experience in online sales, to run their Internet division. What started as an eBay only operation has now expanded to its own website.

The company regularly gives back to the community through its work with the local Boys and Girls Clubs, as well as by donating tools and equipment to organizations such as Habitat for Humanity and other non-profit building projects.

Hardware Sales exports around 25% of its products.

Through the years, the business grew, gaining recognition by providing personalized customer service and fair prices



INDONESIA
SINGAPORE
TAIWAN
NEW ZEALAND

CHILE
MEXICO

