

CRAFTS BUSINESS MANAGEMENT TIPS

A collection of tip articles by Barbara Brabec,
republished from her HandmadeForProfit.com blog (now closed).

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Tips for Working Around Children

An excerpt from *Homemade Money—Starting Smart* © 2003 by Barbara Brabec.



Many moms have told me that the trick in successfully working at home with kids underfoot lies in being flexible. “I won’t postpone my creative instincts until my children are adults,” says one mother. “I’ve simply changed my perception of work, altered my view of distractions and interruptions, and adjusted my work schedule to accommodate the needs of my children. This means, of course, that clients must be chosen carefully. We think about the kinds of jobs we can handle and those we can’t.”

Here are some practical tips shared by other moms in my home-business network:

- **If your children could ruin** the business illusion you are trying to create, a separate business phone should be considered. And don’t let children answer your business line until they’re educated in the proper way to do it. The last thing you want is a child yelling into the ear of a prospective client, “It’s for you, Mommy!”
- **Develop a series of hand signals** you can use to communicate with young children when you’re on the telephone with a client. One mom told me that her girls grew up knowing that a ringing telephone meant that the TV or stereo or most recent fight over a toy or article of clothing went off immediately, and they learned hand signals early on. One signal indicated business (when they were expected to disappear into another part of the house); another indicated they could play nearby quietly.
- **To get extra uninterrupted time** for your work, hire a baby-sitter or mother’s helper for a certain period each week. Except for emergencies, give the sitter the authority to handle whatever comes up. If your child will be at home under someone else’s care during your uninterrupted time, choose for your workspace an area of the house where you aren’t in sight. At the appointed hour, close the door and try not to listen. (This gets easier with practice, I’ve been told.)
- **To ease stress, take a nap.** The smartest thing she ever did, says one mom, was to start making the whole family take a nap every day. “Every afternoon we turn off all the phones and whoever is home has to lie down and at least rest so mom can nap,” she says. “This is a real mind-rester for me, and it gives the kids some relaxation time, too.”
- **Lighten your load** by making your children responsible for their own laundry duties. Years ago when her children were very young, a mother of five accomplished this by giving each child a personal basket for carrying dirty linens to the laundry room and carrying them back when removed from the dryer. She put shoe boxes into drawers for her youngest children to hold their unfolded underwear and encouraged them to make a game of matching socks. Today, this home-business mom says she folds no laundry

except for her husband's T-shirts and their bathroom towels, and irons only a few special shirts and dresses.

- **Consider giving your son or daughter** a tiny corner of your office or workroom so they can “play with mother” all day long. One mother told me she gave her daughter her own little desk, toy typewriter, an old, defunct telephone, and lots of blank paper, pens, pencils, crayons, paints and colored markers. “Because she was free to touch and play with everything she could reach—except the papers on my desk—she learned to respect this at a very young age,” she says. “By the time she was four, she was extremely bright and artistic, confident, and secure, owing greatly, I feel, to the fact that I was always with her during her formative years.”

- **If you need to see clients** on a regular basis with no children around, consider using an incubator facility. I'll never forget the mother I met at a home business conference who explained how she handled client meetings. At that time she was renting an office in an incubator facility one hour at a time as needed. And she had this interesting little box that contained a couple of pictures for the wall, a calendar, and desk accessories—all those little office touches a client would expect to see. She set everything in place just before the client walked in the door and, at the end of her meeting, she packed her little box and went home.

Her phone setup was also amusing. In order to legally advertise her phone number, she had all her calls forwarded through the incubator facility. The only problem was, after fifteen minutes there was an automatic disconnect—which meant that every time her phone rang, she had to start a fifteen-minute timer, and if a call happened to run long, she had to get inventive and come up with a good reason to hang up so she could call back.

- **Set time aside** for children's activities so they don't become resentful of the homebased business. To avoid missing anything important, keep a calendar for each child showing all ball games, practices, meetings and other appointments so the whole family has a clear view of what's happening each day.

- **As your children grow** along with your business, try to get them involved in it by giving them certain responsibilities and paying them accordingly. In addition to the tax advantages of hiring your children, this will give them a greater respect for what you're doing, and may even spark entrepreneurial efforts of their own.

Don't take advantage of a good thing, however. Sue, the owner of a sewing business, once told me about her youngest child, Jason, then five, who had been brought into the business as a “runner.” Her business was spread all over the house, on different levels from the garage to the attic, and Jason's job was to carry work in progress from one location to another or “gofer” things other family members needed as they worked. One day when I was speaking to Sue, she told me Jason wasn't happy at the moment. On that particular day, he had literally stomped his foot and said he was tired of doing all this “home business stuff,” tired of running all those errands! Hiding her amusement, Sue simply gave her youngest some time off—plus a special reward for being such a big help to the business.

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How to Find More Time for Everything

To get a complete picture of all your activities, start recording how you presently spend every hour of each day and do this for at least a month. (This will take discipline, but the effort will be worth it.) You'll need a notebook that allows for making several entries a day. After a few days' time, you'll be able to devise categories for how you normally spend your time. Then, at the end of each day, summarize the hours you've spent in each of these categories so you can easily tally the totals for each category at month's end.

To find the extra hours you'll need to run a business at home you may need to curtail some of your volunteer work, change your shopping habits, or limit personal coffee klatches, phone calls or emails. If you are not an organized person, read a book or two on how to get organized, which in turn will save you lots of time you can devote to your business activities. Here are some recently published books on time management (on Amazon, or check your library) that you may want to explore:

[Successful Time Management For Dummies](#)

[Do It Tomorrow and Other Secrets of Time Management](#)

[Eat That Frog!: 21 Great Ways to Stop Procrastinating and Get More Done in Less Time](#)

You must master your time rather than becoming a slave to the constant flow of events and demands on your time. And you must organize your life to achieve balance, harmony, and inner peace."

- Brian Tracy, self-help author and speaker

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HOME INSURANCE: What Your Insurance Agent May Never Tell You

The minute you hang out your crafts business shingle, you need to be concerned about your home insurance policy. It's important to tell your insurance agent that you run a business at home because your regular homeowner's or renter's policy will not cover business equipment, supplies, or inventory nor, in all probability, any losses due to fires that may be caused by such things. Note that "goods for sale" are considered business property that must be separately insured, either with an individual policy or a special rider.

A BUSINESS PURSUITS ENDORSEMENT to your homeowner's policy is a good answer for many craft businesses since it offers some liability coverage for people in your home for business purposes as well as materials and products you are storing. If you are storing over \$3,000 of inventory, however, you should probably obtain a separate fire, vandalism, and theft policy. Note that a business rider on your home insurance carries no personal liability coverage for your business.

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An Optional way to Download Email

If you have a POP3 email account, you can go to Mail2Web.com and download your email from any computer anywhere in the world simply by typing in the user name and password for each of your email addresses. You can either delete messages or leave them on the server to download to your computer later.

This is a great email option for when you're traveling, or if your computer or email program crashes, and this very handy service is completely free and very easy to use.

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How to Use Calendars to Manage Time and Money

Calendars are helpful time management and organizing tools we all need for maximum efficiency. Depending on your business, you may need several calendars. Here's how I have always used calendars to help me manage my time, my writing, and my money.

- **Writing Calendar.** To organize my writing work, I make lists of all the various topics and people I might write about, keeping this information in various document files related to each area of my work (website, blog, new books, reports, etc.). In the days when I was writing several columns, working on books, and publishing a print newsletter (always struggling to meet one new deadline after another), my writing calendar was filled with colorful stickers on days when I had to start a particular writing job, deliver a finished manuscript, or get my newsletter to the printer.

- **Book Calendar.** As an author, I've always kept a Book Calendar on which I note each day how many hours I have spent on whatever book I have going at the time and the various jobs related to it. Because I have always recorded every hour spent on research, telephone interviews, writing, rewriting, editing, and proofreading my books, I eventually learned that I could turn out an average of 168 words of finished copy per hour. That may not sound like a lot, but it translates to around 1200 words of finished copy a day, which was about the size of one of my book chapters. Knowing that, I could always closely predict how long it might take me to write a new book or update one already in print. Of course, the real trick here was building in extra time for other work

and “life’s little interruptions.” (If there’s anything I’ve learned from four decades of self-employment, it’s that everything takes longer than expected—sometimes twice as long.)

Special Tip: When you have a deadline looming, you can get ahead by working backwards. For every task with a deadline attached to it, make a plan that starts at the point where you must be finished and work backwards to the beginning. Estimate the amount of time each step will take and plot it to a calendar. As you work on your project, you can see whether you’re still on schedule or running behind and make adjustments accordingly.

• **Bill Paying Calendar.** I am never late in paying a bill because I’ve always kept a Bill-Paying Calendar that, at a glance, gives me a picture of what bills are due in and when they must be paid. As bills dribble in each month, I note on my calendar the Saturday they must be paid to be received in a timely manner, then I tuck the bill in that month’s Bill-Paying Envelope until it’s time to write the check. On this same calendar, I also plot when income is due and how much is expected, which helps me to do cash-flow planning at a glance.

I suggest that, at the start of each New Year you set up a bill-paying calendar of your own by jotting down the mileage on your vehicle for tax purposes and making notes about when to file quarterly tax payments, your sales tax report, when to renew licenses or domain names and pay monthly insurance premiums and other bills that may be payable on a semi-monthly or quarterly basis. (Pay particular attention to when your credit card statements are due, because one late payment will be not only expensive, but harmful to your credit rating.)

• **Outlook Calendar.** My handiest calendar is the one that comes with my Outlook email client, which reminds me of both business and personal things I need to do on a certain day, or at a certain time during the day. As long as I keep my email open, I get a sound whenever a reminder comes due. I prefer physical calendars, however, because I’m very visually-oriented, and, because my life is rather complex, one main calendar anywhere would never work for me. I need to have them at my individual workstations where they relate to work being done in that specific area.

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Barbara Brabec

Visit [Barbara Brabec's World](#) for a wealth of articles and resources on many topics related to home-business startup, management and marketing. Check the Table of Contents for each of Barbara's [home-business books](#) to see which ones might be most helpful to you. All of them include advice from Barbara as well as from many successful business owners and industry pros in her network.

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