

## Marketing Your Jewelry

By Janice Parsons



This is exciting! Are you are thinking about turning your hobby into a business? Are you ready to take the next step, and all the steps after that? My goal, as your guide, is to help you on your journey into the fun and challenging world of business ownership, marketing strategy and creative individuality. - Janice Parsons, CEO The Bead Shop.



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## 1.0 Where, Oh Where Do I Begin?

When first embarking on making jewelry a business, the thing we all freeze on is “Where do I begin? How do I start?” More than likely you have been mulling this over for a while and either you have begun the process or are still thinking about it. You may have been making jewelry for profit for sometime but are discovering owning and running a business is way more than just stringing beads and you’re not sure you’re prepared to “go the distance” or have the necessary skills to handle the growth.

What I love about this business is that it’s not rigid. Unlike a swimming pool, it doesn’t have sides or a bottom. It can grow and contract in all directions. Running a business is more like going into outer space! Like infinity, you can go as far as you want in any direction, turn around in circles, get dizzy and then go in another direction.

In fact, that’s also what I hate about business! It doesn’t conform and it certainly doesn’t take orders! Most of the time there’s so much to do and learn it can feel like you’re standing on a flatbed car of a moving train.... what in the world are you going to hold on to? And, why can’t everything slow down for just a minute? It doesn’t slow down because the marketplace is a living, breathing organism. It’s not waiting for you to be discovered. No one has stopped the clock while you figure out what’s going to sell or where to find a source. The marketplace is just that- a market, people are buying and selling and it’s open globally 24/7. The market is everything from department stores and galleries to websites and home parties. The list of selling channels is enormous! Hopefully, after today you will get closer to choosing the channel that’s right for you.

Your greatest challenges are going to be finding your own voice and making your way in this marketplace *and* still having fun with your business. It’s all possible. You realize you have to do more than “hope” that your business concept is a success. You have to plan, strategize, investigate, learn, improve, evaluate, implement, sustain, perfect, manage, organize, sell and string beads too! So, let’s get started.



### The Extra Touches

This is an example by jewelry designer, Alana Leigh. In part, she is so successful because she has created her look down to the smallest detail. Notice how she wire wraps her beads. One end is wire wrapped more heavily than the other. This is a special touch that has become her “signature”. What will yours be?

## 2.0 Learning the Lingo

Industry categories:

Knowing what words and phrases are used in the industry is key to understanding the language of the business. Let’s begin with the terms used in the industry for categories of jewelry. In recent years, the lines between these categories have blurred. More and more, the industry is seeing designers mix metals, pricing up and creating confusion for buyers as to what “department” the jewelry belongs in.

- **Better to Bridge:** The category of jewelry using semi-precious stones, gold-filled, vermeil, sterling and gemstones. Examples would be Alana Leigh and Liz Palacios. The Sundance Catalog and The Boston Museum of Fine Arts Catalog are examples of this category.
- **Designer:** The category of jewelry that would be considered one-of-a-kind or using vintage and/or art glass beads. Designs in this class are not easily replicated in quantities. Masha Archer is an example of a designer who is more artist than manufacturer. She may use bone, wood and shell, but each design is unique and expensive. Alana Leigh could also fit in this group. Saks Fifth Avenue in San Francisco has a wonderful array of designer jewelry. The more unique and unusual a design is, the easier it is to put a higher price tag on it.
- **Fashion:** The category of jewelry considered “costume”. Usually made from base metal, plated brass, rhinestone, copper, glass or lucite. The sell-through is usually the fastest in this category. Buyers can be ordering as much as a year ahead of delivery. This category is seen in stores like Target, Claire’s, Macy’s and other department stores. Examples would be Monet and Carolee. Catalogs would be Chico’s and Coldwater Creek.
- **Luxury:** Only precious metals are used in this group. 18K gold, gemstones, diamonds and cultured pearls are staples in the luxury category. Cathy Waterman is an example of a luxury designer. Paloma Picasso at Tiffany’s is another.

Terms to know:

- **Charge Back:** A department store returns something because it didn't sell or broke and they want credit against what they owe.
- **Channel:** The decision a designer or manufacturer makes about where her/his products will be offered. I also refer to this as the "revenue stream". Some examples of channels of distribution would be: Department Stores, Internet, Art Fairs, Home Parties, Galleries, Catalogs.
- **COD:** Cash on Delivery. You, or your buyer, are expected to pay in either cash or certified check when the goods are delivered.
- **COG:** Cost of Goods. What you actually pay for the beads, components and all the stringing supplies that go into making a piece.
- **EDI:** Electronic Data Interchange. The system required by jewelry designers if they want to sell to most department stores. In effect, the prerequisite of having to have electronic scanning tags, high volume data capture, UPC symbols, etc. is virtually squeezing out the small designers from selling into department stores. The cost of the equipment is prohibitive.
- **FOB:** Free on Board. An old freight/manufacturing term for where the responsibility ends for the seller and the buyer then owns it. Example: XYZ Findings Company in Providence, Rhode Island ships an order to you in Santa Monica, California. The invoice states FOB: Providence, RI. That means, once it leaves the factory, the responsibility is on the buyer to track it, collect from the freight company if there are damages or loss on its way to California.
- **Gross:** The total income you bring in before deductions.
- **Lead time:** How much time is needed to receive product from sources and/or produce the finished product and ship it.
- **Keystone:** This term refers to the 100% price mark-up from wholesale to retail. Example: An item wholesales for \$22. Your tag on the jewelry says \$22. The retailer asks you if the normal mark-up is "keystone". You have found most stores are reselling your designs for \$44, so you would say, "Yes, the price is keystone."
- **Net:** Money remaining after all deductions of expenses have been taken. It is the profit you make after you pay all the bills!
- **Net 30:** Payment is due in 30 days. You may sell your jewelry to a store that says their "terms" are Net 30. That means they don't want to pay you until 30 days has past after receiving the goods. This is fairly common with established businesses once you have determined they pay on time and you have built a relationship with them. However make sure Net 30 begins from the date you ship, not when it is received.
- **Overhead:** The operating expenses of a business, including rent, utilities, taxes, shipping, advertising, etc. It does not include materials ("COG" Cost of Goods) or labor.
- **Proforma:** When you must pre-pay for goods before they are shipped from the manufacturer. This is fairly common with overseas bead manufacturers. Before your order will be made in the factory, the company expects payment to insure you want the beads. Often your order will not be produced until you send a check. Proforma can mean a wire transfer from your bank to theirs or a certified check.
- **Sell-Through:** How quickly an item sells or "moves" off the shelf. How soon it has to be reordered.
- **Wholesale:** The sale of goods for resale to a retailer. This term has also been co-opted to refer to the discount afforded a designer buying from a manufacturer and, distributor, with the understanding that the price is lower than retail because it is going to be resold again to an end user. The designer must present paperwork to prove she is authorized to purchase "inside" the industry. This usually means appropriate tax identification. The end user (consumer) will pay the tax. In some cases, tax is collected by the vendor: wholesalers are required to collect the sales tax if they feel their products are really not going to be resold. An example of a product a designer might buy (not meant for resale) could be tools or display boards. Tax you pay to wholesalers can be submitted on your state resale tax forms for credit. Make sure you include receipts showing you paid tax on something you resold. You should check with the State Board of Equalization for all rules and regulations applying in California regarding sales tax. [www.boe.ca.gov/sutax/faqresale.htm](http://www.boe.ca.gov/sutax/faqresale.htm) if you are in California. For all other states, please check with your state office.



### **3.0 What is your Sustainable Idea?**

At the core of every successful business is a good idea, a unique product or service. There's a famous line from the movie *Gypsy*, which stars Natalie Wood as a vaudeville stripper. Her mother says to her, "You gotta have a gimmick!" To be successful, she had to have an act that would make her stand out in the crowd, so to speak! What is your gimmick going to be?

In order to be successful, your gimmick or concept must be a sustainable idea. There are two key words in that statement. There is the word "**idea**". What are you going to do that is unique? How are you planning on differentiating yourself in the marketplace? If you plan on just copying what's out there, don't waste your time and money. Most buyers are purchasing for at least 2-4 seasons out and most magazines are planning features for 6 months out, so showing a buyer something you made that's a copy of what is out there already is not a new idea...unless you find a unique market that allows you to sell today what you made yesterday!

#### **Color Paletting**

Don't be afraid to get your color inspiration from photographs, postcards, fabrics, color chips, the great outdoors! This is the best way to begin to think outside the box. And, remember, if you get the color, the design will follow!

The other key word in the question is "**sustainable**". How do you develop an idea, take it to market and reproduce it again and again? This is a more complex question and the less sexy of the two words. After all, this is the business side of it. It's much more fun to go out and buy beads and create jewelry than it is to keep the books, call the bank, package and ship orders. It involves strong vendor relationships to guarantee delivery of supplies on reorders, it means managing cash flow problems to get you through the lean times. It refers to all the parts of the business that go beyond "idea". We are going to look at these two concepts and use them to learn about designing and marketing.

Here are some frequently asked questions about how I develop design ideas:

#### **3.1 Where do you get your ideas for color combinations, designs, shape, etc?**

I love to use art, fabric, nature, photographs, shells, etc. to inspire me. I have concluded that nature has done a much better job of putting colors together than I ever could. My theory is that if you get the color, the design will follow. I recommend my DVD/Video *Tricks of the Trade* to learn more about designing to a color palette. <http://www.beadshop.com/vid4.html>

#### **3.2 Do you believe that an artist needs some sort of "differentiator or "value-added" component that sets her work apart from the rest?**

Absolutely. The truth is there is nothing new under the sun. It's all about how you, the artist, interprets and works with the materials and gifts God gave you. To find your "voice" is a large part of defining your difference. However, don't stop short of thinking your voice is just about creativity and beading. It's also about craftsmanship, business integrity and unique marketing. It's the whole picture. Example: your style of jewelry may change over time (and more than likely it will), but who you are, how you value your customers, the way you do business is more likely to stay a core value that evolves slowly and matures with experience.

#### **3.3 Assuming each artist has a unique "eye" or "voice"—how did you find yours and what can you recommend in terms of discovering my individual "voice"?**

We all have our own style and way of seeing the world. Every day we make choices and decisions based on our view of life. I am still finding my voice. My advice is to worry less and trust your instincts more. Your spirit will help you find your path. Think of each part of the process like a crumb in the forest. You will find your way!

A good demonstration of your "voice" is how you buy beads. Aren't there beads that just scream out to you to be touched and coveted? We can all understand the beads one person is passionate about may turn another off. There's your voice telling you what to buy! The same voice tells you how to design and string. Just trust it. It will develop with time.

### **3.4 How do you deal with design blocks?**

My best advice is to go around them. When you get stuck somewhere, stop trying to push through the stall. Begin working on another section of the necklace or start another project and leave that one. Just let go of it. More than likely, you will come back to it and find resolution. Often times we bang our heads against the brick wall and fail to notice the door to our right or left!

When a painter starts a canvas, do you think she knows exactly what all sections are going to look like within the first few brush strokes? The painter works through the canvas as a process. Filling in as she goes. The finished product is a culmination of all those instantaneous decisions. When you are working on a multiple strand design and you just find yourself "stuck", stop working on that strand and begin another. More often than you can imagine, by the time you have done a bit of stringing on the second or third strand, the answer for first strand comes naturally. Believe in the process.

## **4.0 Finding the Idea**

Let's explore the comments you have gotten from friends....

**4.1 What type of jewelry do you like to make? Describe particular pieces you have made that caused the most "buzz".**

**4.2 What adjectives do you like to use, when describing your designs?**

- |    |    |
|----|----|
| A. | D. |
| B. | E. |
| C. | F. |

**4.3 What jewelry and clothing designer(s) do you admire and why?**

## **5.0 Defining your Image**

Selling a silver bracelet is one thing, presenting it in a blue box with a white ribbon is another! Tiffany's has refined the art of the image. How you merchandise your idea is critical. Your business cards, your jewelry tags, the clothes you wear to show a buyer should all reflect the image of your idea. What can you say about the image you want to project of yourself and your jewelry?

Your favorite colors:

Your favorite historical or cultural influences:

Your hobbies or interests:

Your fashion style or sense:

Your type of music:



**5.1 Create a statement about your jewelry using the words you have written above. My jewelry is....**

You will want to translate this image into a logo, press releases, business cards, stationery, jewelry displays and tags and any collateral materials you produce. Sketch out some ideas. Don't worry if it looks silly! Get that "voice" singing!!!

### Designing with Caps

A quick and easy way to make a bead look special and/or to synthesize various styles of beads together into one design is to use caps. Works like magic!



**5.2. Target Audience**

Sometimes your target audience can help refine your idea. Example: I had a student who loved vintage glass and wanted to make each necklace unique. An ideal venue for her was Museum Stores. Her buyer is prowling for old, unique and artistic after spending an afternoon looking at art and antiques.

Think about your hobbies, your interests, your social group(s); is there an audience there you can market to? How would you describe the end users you want to target?

Ethnic Background:

Cultural Background:

Age:

Religious Beliefs:

Income:

Food Preferences:

Sex:

Recreation and Hobbies:

Location:

Entertainment:

Occupation:

Travel:

Number of People/Family:

Media Habits:

Children's Ages:

Music and Art:



Multiple-strand Closures

Cones are fine, but they are not as unique as using beads. Select beads with holes large enough to hide the finishing knot/crimps. Choose a bead to fit after the large-holed bead to make it look polished. If you are using a toggle clasp, make sure the toggle bar can turn 45° to insert itself into the circle portion. If you are going to use cones or caps, make sure they are suited to the design and compliment the clasp.

**5.3 Channel Surfing**

When everyone starts out thinking about their business, they have grandiose plans of being in lots of boutiques, having a website, doing art fairs and home parties. I call this "channel surfing".

Since we are working on our target audience, let's spend a few minutes brainstorming where and how they shop. Does your target audience read catalogs? Are they busy at work and have no time to read? Do they go online? Circle the channels you think apply to your target audience:

- Department Stores    Specialty Stores    Boutiques    Galleries    Museum Shop
- Beauty Salons    Art/Street Fairs    Trade Shows    Conferences    Home Parties
- Direct Mail    Catalog    eBay    Internet    Holiday Boutiques    Women's Club
- Church Group    School Auctions    Other \_\_\_\_\_

Does any concept begin to rise to the surface? Are you seeing a picture here of where your target audience might find your jewelry for sale? Is your "idea" more crystallized as to what your target audience might be interested in purchasing? You want them "pre-disposed" to your jewelry before they even see it!

## 6.0 Sustainability

For most of us, this is the big unknown. The best way to take on the operations side of the business is to begin tackling it in baby steps. Yes, the market won't stop for you, but that doesn't mean to start out you have to take on three distribution channels and also build a website and tour the country doing art fairs. Begin with one revenue stream, one channel of distribution. Make your choice. Maybe not here and now, but sometime soon! You have to ask yourself how much money you have to invest, how expensive is the channel you are choosing to distribute through, how much time you are going to devote to your business and a myriad of other critical issues that will have to be addressed. I recommend a Marketing Plan.

### 6.1 Marketing Plan

A business plan is the blueprint for taking your idea and turning it into a viable business. The marketing portion of the business plan addresses four main topics:

- **Product:** What kind of jewelry will you be offering? How is it better and different from anything else in the market place?
- **Price:** How much can you charge? What are your labor costs? How do you recoup your labor costs? How do you charge enough for your products so that during the lean times you have earned enough from previous sales to sustain you?
- **Promotion:** How are you going to position your jewelry in the marketplace and get the word out? Will your designs be high end and require high-end advertising? How will you package your jewelry to re-enforce the image? Where will you find product funding for all of the necessary things you must do to get your visibility?
- **Place:** Which channel are you going to use? Which channel is the most economical way of reaching your audience? Because each channel of distribution has its own costs and learning curve, I strongly recommend you begin with one and do it well.

Check out [www.toolkit.cch.com](http://www.toolkit.cch.com). It is a great source for developing a marketing plan and operating a business. I used some of their material in this handout.



#### Enhancers

A wonderful way to make your designs value added. Your customer will probably like the idea of removing the pendant for a different look. This is not for all your designs, but it can look wonderful with some. It also can work as a transition theme in a grouping or collection. Layering necklaces is another way. You can put the pendant on a single strand and wear it with a separate multiple strand. This is called "stacking".

### 6.2 Assessing the Marketplace

Get out and find out what's going on. Learn as much as you can about the environment you are going to compete in. Identify your competitors and analyze their strengths and weaknesses. Sam Walton, the founder of Walmart said, "Don't look at your competition and find out what they are doing wrong. Look at them and find out what they are doing right." Take time to just learn as much as you can about the industry. Trade publications and magazines, trade shows and websites are all extremely helpful.

I highly recommend the following:

- [www.wwd.com](http://www.wwd.com): Women's Wear Daily is a great daily newspaper and also a large format magazine for the fashion industry. There's lots of info online and also available in a daily paper and large format newspaper magazine with gorgeous pix. Subscriptions are expensive.
- [www.beadandbutton.com](http://www.beadandbutton.com): Just go there, if you haven't already! They also have a show every year worth attending to for classes and vendor sources.
- [www.craftsreport.com](http://www.craftsreport.com): A great resource for women artists and small businesses. You'll learn about craft shows, etc. Other very worthwhile magazines for sources, industry chat and information are: *Ornament, Beadwork and BeadStyle*.

Also, don't be afraid to conduct focus groups. Not only can they be fun, they are also an opportunity for you to practice telling your company "story" to a group. Invite some friends and co-workers over for coffee and show them your designs. Come prepared with questions for them to answer. You can make it controlled with written evaluations or you can keep it fun and spontaneous. Either way, you want to test your company name, your price points, the lengths of your designs, etc. You will get valuable feedback for just the cost of the coffee and Danish. Make sure you collect email addresses so you can market to your friends later. Let them help spread the buzz! And, don't forget to bring a mirror and a receipt book; you may end up selling things.

### 6.3 Assessing your Overhead

Overhead is that nasty word we all hate! What does it include? Almost everything is considered overhead except the cost of the beads and supplies (COG) and labor. It can take several years to completely know what your overhead expenses are, but once you do, you need to track it carefully and also add a percentage of it into the cost of each piece. The industry standard has an average which is approximately \$2.50 (and up). This amount should be added to the cost of each piece to cover your overhead until you can determine the correct cost for your work. Your overhead cost factor can vary based on your start-up costs, the number of items you make and the cost for delivering your products to market. Here is a partial list of overhead costs you can have with your business:

Advertising	Computer/Printer	Displays	Education & Seminars
Electricity	Insurance	Legal Fees	Magazine Subscriptions
Office Supplies	Permits	Photography	Postage
Rent	Telephone	Travel & Entertainment	Travel Ins. For Products



#### Tassel Ends and Spacer Bar Closures

The tails of your tassel should look finished. I recommend using head pins and wire wrapping a few beads for each end. This gives your tassel weight and makes the finishing portion more inclusive in the design. Using bullion to cover the exposed wire is a nice touch. You can make your own multi-strand closures using head pins and spacer bars. So, when using them in your design, you can finish with them, too. Adding a chain extender to almost any design makes it value added.

### 6.4 Pricing your Products

If you are reselling your jewelry to a company who is going to sell to the end user, you will be wholesaling. This means you are going to sell it below retail price because the store or catalog marks it up and sells to the end user, the consumer. Usually, retailers will keystone it or keystone plus a bit more. Sometimes the retailer may mark it up 3x or higher. When I sold my jewelry, the department store, marked it up 6 times! But, I was selling in the designer category, so who was going to argue with the price for "art"? The buyer either felt it was worth the price or not.

The rule of thumb in the industry if you are going to sell your jewelry wholesale, is to mark up your cost of goods 2.5 times. Now, that's just a rule! Remember, you also want to give yourself a margin to carry you through the lean times. My mother's motto in her antique store was, "Buy low and sell high". So, if you have the eye to find great beads at fabulous prices with plenty of curb appeal (they look good before you even get out of the car!), then why not mark it up to whatever you think market will bear? That's what I call business acumen!

If, on the other hand, you are going to sell directly to the end user, you can price your jewelry 2-2.5 times higher than wholesale. You will be collecting the tax and also making the largest profit because you are cutting out the middle person. In either case,

you have to keep accurate records of the cost of goods and be able to retrieve information for reordering quickly. I would recommend you investigate: <http://jewelrydesignermanager.com>. Jewelry Design Manager is a program for jewelry designers to track and manage inventory. It also manages sourcing and components in each design. Remember, your goal is to create a sustainable business. If you can keep track of all your sources and how to reorder and the codes you need, you are so much ahead of the pack. Yes, there is work on the front end because you have to enter all the vendor numbers and codes and what quantity you used in the design, but it may very well be worth the time and cost.

## 6.5 Paying Yourself

Even if you don't really get paid at first, you need to "pay yourself" when you price your jewelry. In the San Francisco Bay Area, it would almost be impossible to hire a high school student to put the jewelry together for you for less than \$12/hour. Figuring you are going to have to add taxes to this phantom employee's wages, puts the cost at \$16/hour. That's a ratio of 30% for employee costs which include taxes, social security, disability, worker's comp, etc. At the very minimum, you must factor in the cost of making your jewelry, paying yourself \$16 per hour. If each one of your designs is an original and will never be replicated, the hourly rate can go as high as \$50/hour.

The formula for setting a wholesale price is not fixed in stone. But this is a good guideline to start with:

Wholesale Price = Cost of Goods x 2.5 + \$2.50 for Overhead + \$16.00 per hour for assembly time.

Retail Price = Wholesale Price x 2 or 2.5

## 6.6 Keeping the Books

Yes, you are going to have to do it and do it to the penny! I recommend QuickBooks Pro for managing checking and credit card expenses and invoicing. And, don't forget, be sure to reserve money you collect in sales tax for when it has to be turned in! For every hour you spend making jewelry per month, you need to allocate 15 minutes for bookkeeping, operations and administration. A 20 hour week of designing is going to need 5 hours (or more) for billing, phone calls, etc. Be prepared!

## 6.7 Lump it and Dump it!

How much you buy and how long you hold the inventory is a true measure of how much you can see into the future sometimes. You don't want to be left holding inventory and kicking yourself for spending \$1,000 on turquoise and then only getting one order for it. What do you do?

**A.** Develop relationships with vendors that understand designers' needs. You may only want a small quantity at first until the orders are placed by stores, etc. Make sure they can repeat the product and meet your lead times. In many respects, your suppliers are your business partners. Treat them with respect and warmth. It is some of the best advice I can give you!

**B.** And, when you have made a mistake, "lump it and dump it". Get rid of it. Sell it on eBay, or however you can to recoup some of your money.

## 6.8 Selling your Wares

The most common mistake I see new designers make is feeling they need to have a website. Unless the web is going to be your channel of distribution, you don't need a website when you start your business. Why don't you think of selling your jewelry on someone else's website instead? Think of their website as a catalogue.

It happens so often, someone sees you wearing your jewelry and says, "Oh, I love it! Do you have a website?" That's just an informational question. It's what I call "small talk". You are better off getting her information and marketing to her and staying in control of the sale. You can offer to send her a postcard for your next trunk show or home party. Don't end up being a passive seller waiting for someone to find your website! Get out and sell your line.

What you do need is available photographs to send to buyers, magazines, etc. Most of them want you to send JPEG files of your work. Some galleries still require slides. I am including an addendum from The Bead Shop's Class Director, Mindy Proscia who is a skilled photographer. She answered many of the questions I posed to her about what does a new designer need in order to photograph and store images?

Additionally, I don't recommend printing color brochures or sell sheets. Before you even finish with them, they are outdated. Again, you are better off photographing and using Photoshop to store your designs and putting together individual "Sell Sheets" for prospective clients. It allows you the flexibility of pricing, sorting and gearing the pitch to each individual buyer.

Begin your product line with one look. It is so tempting to enter the market showcasing all your beading talents. Keep in mind buyers want to see a collection; necklaces, earrings and bracelets. A very strong statement is to show the same design in 3-6 color palettes. This offers choices and shows you are sure of yourself. I would recommend up to six designs in your first line. If you are going to have more than one collection, make them different but make them relate to each other. You want to emphasize they are all done by the same designer.

## 6.9 Keep it simple!

This is just the first stage in marketing your jewelry. It's going to be a journey filled with lots of ups and downs. It is so important to keep your focus simple and not to try to be all things to all people. Decide on target market, set your sites on one distribution channel and don't overbuy! Make jewelry that reflects your unique style and attitudes. As you need to, improve your jewelry skills, join trade associations and try to keep your sense of humor. Balance in your personal life is also important.



### Graceful Endings

If you learn only one thing today, it is I want you to go away believing how you end your jewelry needs to be polished and unobtrusive. Clumps of crimp beads or excessive "stuff" at the clasp are really unacceptable. There is always a way to make your finishing look professional.

## 7.0 Resources

- **California State Board of Equalization:** Required in the state of California for buying wholesale and reselling. You must register your business with the State Board. They will ask you questions about how much you expect to make per year, etc. Do not share your resale license with friends and family! It is a serious offense to purchase wholesale, not pay tax and not resell it.  
[www.boe.ca.gov/sutax/faquesale](http://www.boe.ca.gov/sutax/faquesale).
- **The Small Business Administration:** A wonderful resource for mentoring and loans. <http://www.sba.gov/>.
- **Your bank:** Keep your bank manager in the loop. Build a relationship. Introduce yourself! Don't be afraid to tell her about your business and your vision. Get her on your team!
- **US Department of Treasury:** Employers with employees, business partnerships, and corporations, must obtain an Employer Identification Number from the IRS. Businesses can obtain appropriate Federal Income tax forms from this location.  
The Internal Revenue Service  
55 South Market, San Jose, Ca 95113 (800) 829-1040
- **Tool Craft:** Request a sample package of jewelry tags. Their minimum is 100 gross order. Tags come in raw brass and can be sent to a plater based on your specifications. Providence, Rhode Island (401) 521-9630
- **Micro Stamp:** Metal stamps for jewelry. They can do names, logos, whatever you need. [www.microstampusa.com](http://www.microstampusa.com).
- **Crafting as a Business, by Wendy Rosen:** Great information all in one volume. Wonderful checklists and pricing guidelines are in this book.
- **Tricks of the Trade** by Janice Parsons DVD or Video.

## About Photography by Mindy Proscia

- **Background:** A white, non-reflective background works best for most jewelry. A piece of foam core (available at art supply stores) cut to size is an inexpensive background that can be easily stored. Fabrics don't work as well because the texture of the fabric can be visible in the photograph and it will be more likely to attract fuzz bunnies than paper will. If you have jewelry that is mostly or all metal, a black colored background may be more suitable. Black velvet creates the truest black background. Just be aware of lint!
- **Camera:** Digital cameras work best since you won't need to spend time and money on film processing to see your results and you'll have the freedom to experiment with different lighting, angles and backgrounds. Almost any type of digital camera from about two hundred dollars all the way up into the thousands of dollars can produce excellent results. Here are a few things to look for in a camera if you don't already own one or if you're wondering if your current camera will work well:
  1. Close-up setting: Most cameras will have a setting that optimizes the results of close-up photography. It will sometimes be a graphic of a flower. Check your manual to see if your camera has this setting and use it. If you do not have this setting, you will most likely need to use some post-photography software to zoom and crop your photos to best show the jewelry.
  2. An option for manual override: Although not necessary, this will allow you the greatest amount of freedom for this type of photography.
  3. The option to turn off the flash. Most cameras should have this, but double-check to make sure yours does.
  4. Auto white balance. Again, most cameras will have this and it will help prevent unnatural color shifts in your photos and limit the amount of manipulation needed after photography in a software application.
- **Computer:** Adobe Photoshop is the best computer application for cropping and color adjusting your photographs. There are several excellent books made for novice Photoshop users which focus on basic image adjustments; don't be intimidated. Your digital camera will most likely come packaged with some type of software for photo manipulation as well.
- **Exposure:** If your camera has a setting to adjust your exposure, here are a few tips:
  1. If you are photographing on a white background, add exposure (between +0.3 and +2.0. Try experimenting with different settings). This will make a big difference in your photographs. It will make the white really white instead of a murky grey. The larger the amount of background showing in a scene, the more you will need to increase the exposure to make the white "pop."
  2. If you are using a black background, decrease your exposure in a similar manner.
  3. If there is no way to change the exposure setting on your camera, try to have your jewelry take up as much space in the frame as possible.
- **Flash:** Avoid using flash when photographing shiny objects. The flash will create bright white spots in the photographs that may obscure important details in your jewelry. If your camera is telling you to use flash because you do not have enough light otherwise, you can use a tripod to stabilize your camera, allowing for longer exposure times without the use of flash. If you plan on doing a lot of jewelry photography, a tripod is essential. It helps you keep your hands free to make small adjustments to your jewelry and it creates a stable platform for the camera resulting in sharper images.
- **Lighting:** Unless you have access to a professional studio light, natural daylight works best. Regular tungsten or fluorescent lamps will not provide a wide, even source of illumination for your jewelry. Photographing your jewelry indoors near a window on a slightly overcast day will provide a beautiful, soft source of light similar to the quality of light produced by large studio soft boxes (like what we use at beadshop.com). If you absolutely must use artificial light, the wider the beam of illumination, the better. An evenly well-lit room will often provide better light than a single small source pointed directly at your jewelry. Avoid mixing different light sources (tungsten, daylight, fluorescent) because each source produces light of a slightly different color that may create unwanted color shifts in your photographs. Digital cameras are great at balancing light sources back to a neutral white, but they cannot balance multiple sources at once.
- **Point of View:** Photographing your jewelry from directly above usually creates static photographs that don't showcase your jewelry at its best. Necklace and bracelets especially benefit from an angle of photography somewhere between directly above and eye level. Try sitting at a table and placing your jewelry in front of you. This is approximately the angle you'll want. Earrings look best when photographed straight on.

- **Setup:** Most importantly, make sure you are physically comfortable if you plan to photograph several pieces. Working at waist level will be the most comfortable and provide the most options for changing your angle of photography.
- **Shadows:** Slight shadows in a photograph are normal. They prevent the jewelry from "floating" in space and look natural. However, dark shadows can distract from the jewelry and hide details. One easy way to lighten your shadows during photography is to use a small second light source pointing in the opposite direction of your main light source. This is called a "fill light" because it fills in the unwanted shadows. If this is not available, a small piece of cardboard covered in aluminum foil can be used to bounce the main light source back at the shadows, filling them in and making them lighter. Make sure that the cardboard is not visible in the frame of your viewfinder.
- **Other Equipment:** If you have a high-end camera with interchangeable lenses and you plan on doing a lot of this type of photography, invest in a close-up (often called macro) lens.
- **Storage Format:** When sending your images to a magazine or anyone else who is requesting them, it is important to ask them what format and resolution they need. There is a lot of variation between the requirements of a photograph used in a printed article and something used exclusively online. If you are simply sending photographs to show examples of your work, a JPEG file format at approximately 4 by 5 inches at 72 dpi will get the job done.