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Personal Finance

— ADVERTISEMENT —

Money-making moms

Low-cost businesses for stay-at-home mothers.

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Les Christie, CNN/Money contributing writer



NEW YORK (CNN/Money) - You've opted to stay home to care for the kids. But you wouldn't mind making some extra income during those hours between sending your charges off to school and picking them up again.

You're certainly not alone. Women own more than 6 million small businesses and 5 million women with children under 18 worked part-time in 2003, according to the Bureau of Labor Statistics.

Here's how some people are going about making some extra money.

Shopping: Going undercover

If you love to shop, why not get paid for it?

That's the idea behind mystery shopping. Companies hire shoppers to go to their stores, restaurants, amusement parks and other retail operations and then submit a report about their experiences. The purpose of commissioning such reports is to assess how their businesses are treating customers.

Successful mystery shoppers combine intelligence and objectivity with an eye for details and good writing skills, said Lorri Kern of Kern's Scheduling Service (www.kernscheduling.com), which finds mystery shoppers jobs. "It's not enough to write about a store saleswoman, 'She was nice,'" said Kern. "You have to explain what she did, and in what way she was helpful."

Kern's biggest supply of labor comes from stay-at-home moms. "It's a great way to earn extra income," she said.

Some jobs can be combined with ordinary household chores. A trip to ShopRite or Ace Hardware can be written up and the shopper can collect a quick \$15 or so. A meal with your husband at Ruth's Chris Steakhouse might pay \$15 or \$20 plus the price of the meal. The more complicated the job and detailed the report required, the better the pay.

The average shopper that Kern schedules earns between \$500 and \$1,000 a month, but some really motivated shoppers can pull in \$3,000 or more. She gets thousands of applicants a month and welcomes more. Right now, she has a shortage of shoppers in many rural and some suburban areas.

All told, Kern schedules about 35,000 shopping assignments a month for 65 market research clients. There are perhaps 500 market researcher companies that use mystery shoppers nationwide.

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SPECIAL OFFER

Cooking up a new career

Many members of two-breadwinner families have neither the time nor inclination to make home-cooked meals every night. That's where the personal chef comes in, often providing a week's worth of meals that can be frozen.

Many personal chefs are mothers who can get their jobs done before the kids return from school, according to Wendy Perry, co-founder of the Personal Chefs Network (www.personalchefsnetwork.com).

In Raleigh, N.C., where Perry is based, chefs can earn about \$250 a day, plus food costs. For that, the chef will cook a total of 20 dinners, a work-week's worth for a family of four. In some markets, says Perry, clients pay as much as \$500.

The PCN has about 600 members and charges \$650 for 15 months, initially, and \$145 a year to renew. For that, the members get marketing advice, online forums, a free Web page, a quarterly newsletter (*The Garlic Press*) and up to 10 press releases. PCN refers new clients that visit its Web site to members.

Jane Cherry of See Jane Cook (www.seejanecook.com) in Tucson went into the business four years ago when her son was four-and-a-half. She cooks for eight or nine clients, which keeps her busy "eight to 14 days a month" during most of the year, she says. During Arizona's sizzling summers, many of her clients depart for cooler climes and she works less.

Making a case for gift baskets

Shirley Frazier, of Patterson, N.J., had an 11-year-old daughter in 1990 when she began making gift baskets filled with preserves, candies, and cheeses, or lotions and other toiletries.

After a slow start, her business took off; now she spends most of her time giving advice to others looking to start a gift-basket business. She's written the book "How to Start a Home-Based Gift Basket Business" (Globe Pequot).



"I would say perhaps 25,000 women are making gift baskets," says Frazier. "You can make a living as long as you market yourself aggressively."

She reports that many moms market their baskets through PTAs and at craft fairs. Word-of-mouth referrals through friends and relatives is sometimes enough to get a business going, but

many gift basket entrepreneurs also buy small ads in local newspapers, yellow pages, or penny-saver-type publications.

Frazier says children often are very helpful. "When I made gift baskets for children my daughter would critique the gifts and taste-test the foods," says Frazier. "Children like to be a part of what you're doing."

She reports that a part-time gift basket business can gross \$30,000 or more a year at 30 percent to 50 percent profit.

Weaving threads

As small commercial embroidery machines have fallen in price, home embroidery businesses have blossomed, according to Margaret Batterton, a Waco, Texas-area mom who started Auntie M's Embroidery (www.auntym.com) in 1999.

She says nearly 60 percent of all embroidery businesses are home-based,

most run by WAHMs. A third of them work part-time. The part-timers average about \$26,000 in revenue, most of it profit, according to Batterton.

Sometimes the business grows out a hobby. "Many women start out making gifts for their friends and relatives," says Batterton. "Often these people start asking the embroiderers to make things and the embroiderers start charging for the work."

The erstwhile schoolteacher started her business after she couldn't find anyone local to take on the job of embroidering some shirts for a girl's club at her school.

A simple embroidery machine costs \$2,000 or more, according to Batterton. But a commercial machine, much more efficient because it can hold six, 12, even 15 different color threads at once instead of just one, costs at least \$8,000.

Julie Whiteman, of Embroidery Express in Sarasota (www.embroideryexpressinc.com), says she charges \$5 to \$12 to embroider logos, names, or designs on team shirts, and she can knock off a dozen or more in less than an hour. "I get a lot of sports clubs, cheerleaders, banks, and dealership work," she says. ■

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