



# 4-H Business Startup Guide

## Working With Fine Arts

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### Entrepreneur profile



In the heat of the 2007 Missouri State Fair, 4-H unveiled a new opportunity for young entrepreneurs called "Show-Me 4-H Wares." Kaleena Logan, from Benton County, used the event to display and sell her crocheted dishcloths. Kaleena has been crocheting for two years under the tutelage of her mother, Sharon, a 4-H volunteer who inspired her to learn the craft.

[<read more>](#)

### About this guide...

**K**aleena Logan is a craft lover who is involved in 4-H and has put her 4-H project experiences to work earning an income. Kaleena could be called a "Clover-preneur" — a budding entrepreneur through 4-H! (Read more of Kaleena's story on page 8.)

Are you also a young person who loves arts and crafts and is curious about what it would take to earn some money, and possibly even make a living, doing what you love? Do you have an idea for starting a business involving arts and crafts, but are unsure if you have what it takes? Are you wondering what resources are available to you to help put your idea into action?

If you answered yes to any of these questions, then this guide is for you! You may be an aspiring entrepreneur, a person with a dream to work for yourself and own your own business! At this point, your dream may be only that — a dream. Nevertheless, this guide will help you further explore your dream and determine how you can move it toward reality!

**This resource guide is designed for use with the 4-H Entrepreneurship project literature, called *Be the E*, but you can also use it alone.**

*Be the E* is a 4-H project for helping young people "Love It! Plan It! Do It!"

You already know what you love to do. Now you may be interested in making a plan to turn what you love into a job or career.

This is where this guide will help. Do you like to surf the Web? Great! This guide will point you to useful Web sites and reliable information as you consider your business options. Then, the doing part is up to you.

**Good luck!**

**Steve Hennessy, Extension Associate**  
**Adam Loftin, Entrepreneurship Curriculum Specialist**  
 (AmeriCorps\*VISTA)  
 Missouri 4-H Center for Youth Development



To learn how you can get started with the 4-H *Be the E* Entrepreneurship project, talk to your county 4-H staff person or visit the Missouri 4-H Center for Youth Development at: [mo4h.missouri.edu/projects](http://mo4h.missouri.edu/projects).

### Suggested project areas for starting a arts business:

- Arts and crafts
- Clothing
- Communications
- Crochet
- Knitting
- Photography
- Quilting
- Scrapbooking

### Entrepreneurship

Check out the 4-H *Be the E* Entrepreneurship project online at:

[4-hcurriculum.org/projects/entrepreneur](http://4-hcurriculum.org/projects/entrepreneur)



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## Getting started

So you love working with your hands and making arts and crafts? That's super! One of the first things entrepreneurs will tell you is that they are in business because they love what they do! They are willing to work hard and often long hours to manage and operate their business because they enjoy what their business is about. Kaleena enjoys crocheting and says she would create new crochet pieces even if she couldn't sell them!

So how do you get started in a business involving the arts and crafts that you love? Here are several Web sites where you can go to find help in starting a business around your artistic interests:

The U.S. Small Business Administration (SBA) is the federal agency that provides financing and assistance to new business owners and maintains a Web site geared especially for teens.

[sba.gov/teens](http://sba.gov/teens)

You may also find the SBA's small business planner tool useful.

[sba.gov/smallbusinessplanner](http://sba.gov/smallbusinessplanner)

The U.S. government also provides a complete list of links for small business owners and aspiring entrepreneurs.

[business.gov](http://business.gov)

The Missouri Business Development Program is a program of MU Extension, like 4-H, and offers excellent information for planning and starting a business.

[missouribusiness.net/startup](http://missouribusiness.net/startup)

The Missouri Department of Economic Development is the state agency that provides assistance to people starting businesses right here in the Show-Me State. At this site, you can research business statistics, discover business associations and explore what start-up services are available.

[missouridevelopment.org](http://missouridevelopment.org)

The state of Missouri provides an easy-to-use Web site for understanding what is involved in small business development and entrepreneurship in the Show-Me State.

[business.mo.gov](http://business.mo.gov)



Check out these *Be the E* project activities! Level 1, p. 12-13; 24-25

## Arts and crafts

This site provides advice for starting craft businesses of all kinds.

[homebusinesscenter.com/crafts.html](http://homebusinesscenter.com/crafts.html)

This site has information for home-based craft businesses.

[allworkathomeideas.com/IdeasCrafty.htm](http://allworkathomeideas.com/IdeasCrafty.htm)

The Missouri Business Development Program provides information that is specific for entrepreneurs considering arts and crafts production.

[missouribusiness.net/iag](http://missouribusiness.net/iag)

This site features a collection of artist-entrepreneur interviews, as well as lessons learned from painters, photographers, musicians, storytellers and more!

[www.umsl.edu/%7eeconed/artist/index.html](http://www.umsl.edu/%7eeconed/artist/index.html)

## Communications

This site provides advice for starting an entertainment business.

[homebusinesscenter.com/how\\_to\\_start/entertainment.html](http://homebusinesscenter.com/how_to_start/entertainment.html)

This site has recommendations for songwriting.

[robinfrederick.com/write.html](http://robinfrederick.com/write.html)

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## Clothing, crocheting, knitting and quilting

This site offers information on home-based clothing and fashion businesses.

[allworkathomeideas.com/IdeasFashion.htm](http://allworkathomeideas.com/IdeasFashion.htm)

This site provides an extensive list of crochet project patterns and instructions.

[myhq.com/public/c/r/crochetpoet](http://myhq.com/public/c/r/crochetpoet)

These sites provide instructions on knitting and crocheting, ideas for projects and links to other resources.

[craftyarncouncil.com](http://craftyarncouncil.com)

[learntoknit.com/home.html](http://learntoknit.com/home.html)

This site explores quilting as a cottage industry that has persisted through time and gives ways you can earn an income from quilting.

[womenfolk.com/frugal\\_quilting/quilt\\_business.htm](http://womenfolk.com/frugal_quilting/quilt_business.htm)

## Photography

This site offers instruction on starting a professional photography business.

[homebusinesscenter.com/how\\_to\\_start/photography.html](http://homebusinesscenter.com/how_to_start/photography.html)

## Scrapbooking

These sites provide resources for getting started in a scrapbooking business.

[homebusinesscenter.com/how\\_to\\_start/scrapbook\\_business.html](http://homebusinesscenter.com/how_to_start/scrapbook_business.html)

[allworkathomeideas.com/Scrapbooking.htm](http://allworkathomeideas.com/Scrapbooking.htm)

Learning as much as you can about your art or craft will allow you to provide a quality product or service to your customers. For example, Kaleena has practiced

crocheting various items to learn what customers like and what they don't. 4-H projects are a great way of gaining valuable experience with arts and crafts. Gaining and applying knowledge about your product or service before you start your business will only increase your chances for success!

If your business dream involves any of the 4-H arts or craft project areas, you will find a wealth of valuable information at the following Web sites:

[mo4h.missouri.edu/projects](http://mo4h.missouri.edu/projects)

[4-hcurriculum.org/projectsonline.aspx](http://4-hcurriculum.org/projectsonline.aspx)

## Leadership and networking

Entrepreneurs are recognized as leaders in their communities. By starting and operating their own businesses (and often creating jobs for themselves and others), entrepreneurs have chosen a path that is full of risks and rewards. For that reason, entrepreneurs have plenty of opportunity to develop and apply leadership skills. Kaleena, for example, found she could practice the leadership skill of public speaking by interacting with customers.

You too may have leadership abilities that will come in handy as you venture out on your dream. Or you may not yet consider yourself to be a leader. You may wonder if you really have what it takes to be an entrepreneur. Being involved in 4-H can help you acquire and build leadership skills to be successful in business, but more importantly, to be successful in life!



Check out these *Be the E* project activities! Level 1, p. 10-11, 18-21, 28-29

## Leadership

The 4-H Leadership project offers learning experiences and resources that will make you a better leader as you work with others to improve your club, your community, your country and your world!

[mo4h.missouri.edu/projects](http://mo4h.missouri.edu/projects)



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You can also discover and enhance your entrepreneurial abilities by spending some time “off-roading” with activities at the All-Terrain Brain Web site.

[allterrainbrain.org](http://allterrainbrain.org)

Mentors, Ventures and Plans (MVP) offers an online assessment to test yourself for entrepreneurial characteristics.

[mvp.cfee.org/en](http://mvp.cfee.org/en)

## Networking

How many friends do you have in your network? In a generation of cell phones, instant messaging and social network Web sites, social networking is virtually limitless. Technology offers entrepreneurs some amazing tools for conducting business and maintaining business connections.

Successful entrepreneurs will tell you they owe a great deal of their business success to networking. They rely on networking to gain and share information with others and to solve problems. Your business network is made up of more than those in your cell phone directory. It includes everyone that you know — your friends, family members, classmates, coaches, 4-H volunteers, etc. Kaleena’s business network includes her parents, her 4-H club leader, her fellow club members and even the helpers at the Missouri State Fair.

As you start down the road to planning your business, you will make new connections and see your network grow. The key is being aware of who is in your network, how they can assist you and what you can offer them in return. For instance, you may hire friends to handle certain business tasks. You might interact with other young entrepreneurs to trade ideas or form alliances. You may even establish partnership agreements with businesses that become your suppliers or customers. As you can see, being an entrepreneur is as much about “who you know” as it is about “what you know.”

Check out the NS Teens Web site to learn about social networking that is both safe and effective.

[nsteens.org](http://nsteens.org)

Visit the Youth Venture Web site to meet young social entrepreneurs from around the globe who are following their vision to change the world.

[genv.net](http://genv.net)

Youth Venture also offers some networking basics and specific tools for mapping your business network.

[genv.net/en-us/do\\_it/networking](http://genv.net/en-us/do_it/networking)

Entrepreneur U. highlights entrepreneurship networking opportunities that may be available to you through high school and college.

[entrepreneuru.org/student](http://entrepreneuru.org/student)

The Professional Photographers of America is a resource for networking with others with similar interests.

[ppa.com](http://ppa.com)

The Crochet Guild of America is a membership organization dedicated to preserving and advancing the art of crochet.

[crochet.org](http://crochet.org)

The National Craft Association is the art and craft enthusiast’s community for information and resources.

[craftassoc.com](http://craftassoc.com)

The Craft Yarn Council of America connects knitters and crocheters to a network of others.

[craftyarncouncil.com](http://craftyarncouncil.com)

The National Quilters Association allows you to network with other quilters around the country.

[nqaquilts.org](http://nqaquilts.org)

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The Association of Sewing and Design Professionals is one example of an association aspiring entrepreneurs can choose from for networking.

[paccprofessionals.org](http://paccprofessionals.org)

If music is your art, you can network with young music composers here.

[youngcomposers.com](http://youngcomposers.com)

WeScrap is an international scrapbooking community full of resources and people.

[wescrap.com](http://wescrap.com)

## Mentoring

Entrepreneurs have more success when they seek advice and help from others who have wisdom, skills and experience. Many entrepreneurs are quick to tell you they would not be where they are if it were not for their mentors, those who voluntarily coached them along the way.

As you consider starting a business, think about who you know who has encouraged you. Who do you know who could coach you through the process? A business mentor may be someone who is already a big part of your life — a parent, older sibling, relative, 4-H volunteer or another caring adult who takes a special interest in you and your business. In Kaleena’s case, her mentors were her mother, teachers and assistants in 4-H.

Mentors, Ventures and Plans (MVP) is a Web site that can help you identify a mentor who is right for you.

[mvp.cfee.org/en](http://mvp.cfee.org/en)

SCORE is a voluntary organization that specializes in mentoring entrepreneurs on all aspects of business start-up and operation. See the “How-to” section for free online counseling and advice.

[score.org/learning\\_center.html](http://score.org/learning_center.html)

The Idea Café Web site includes a “Cyberschmooz” section where you can get some free mentoring and advice online.

[businessownersideacafe.com/cyberschmooz](http://businessownersideacafe.com/cyberschmooz)

## Marketing

Marketing involves how you present yourself and your business to potential customers and to the community in general. You may have a wonderful product or service, but unless you plan how to market, it will be difficult for you to earn an income. Kaleena was able to appear, speak and demonstrate how she makes her dishcloths in front of an audience at the Missouri State Fair.



Check out these *Be the E* project activities!  
Level 2, p. 46-47, 50-57; Level 3, p. 76-77, 82-83

MU Extension offers this article on marketing basics for home-based businesses.

[extension.missouri.edu/xplor/miscpubs/mp0596.htm](http://extension.missouri.edu/xplor/miscpubs/mp0596.htm)

The U.S. Small Business Administration provides free tools to market your business.

[sba.gov/tools/resourcelibrary/publications](http://sba.gov/tools/resourcelibrary/publications)

The Idea Café provides marketing ideas and resources for entrepreneurs.

[businessownersideacafe.com/business/marketing.php](http://businessownersideacafe.com/business/marketing.php)

The Youth Venture Web site assists youth with marketing the ventures they have started.

[genv.net/en-us/doit/marketingcommunication](http://genv.net/en-us/doit/marketingcommunication)



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Frugal Fun offers some affordable ideas for getting your business name out there.

[frugalfun.com/22waysmarketing.html](http://frugalfun.com/22waysmarketing.html)

## Financing and money management

Financing and money management is about how you initially get the funding you need to start your business and then how you manage your money once it is up and running. This topic is perhaps the most critical to how well your business will perform.

First, to make wise financing choices, entrepreneurs need to understand all the options available to them. Financing your business may require getting a bank loan, depending on the start-up costs associated with your business. Another option is investing your own money or waiting and saving up enough money to start it on your own. Borrowing money from a parent or family member is another common way young people get started.

Money management involves the flow of money into and out of your business. How you manage your money depends a lot on your knowledge, values and assumptions. Successful entrepreneurs do not spend all of their profits on themselves. They reinvest some of the money they make back into their business to keep it healthy and growing.



Check out these *Be the E* project activities! Level 2, p. 64-65; Level 3, p. 84-89

The Mentors, Ventures and Plans (MVP) Web site contains a "Start-Up Money" section on financing options.

[mvp.cfee.org/en](http://mvp.cfee.org/en)

The Idea Café Web site contains basic information on business financing options and what to consider with each.

[businessownersideacafe.com](http://businessownersideacafe.com)

Teen Consumer Scrapbook is a Web site developed by teens for teens about personal financial literacy and consumer issues.

[atg.wa.gov/teenconsumer](http://atg.wa.gov/teenconsumer)

Want to put your money smarts to the test? Money Smart is an online learning tool available from the Federal Deposit Insurance Corporation (FDIC).

[fdic.gov/consumers/consumer/moneysmart/mscbi/mscbi.html](http://fdic.gov/consumers/consumer/moneysmart/mscbi/mscbi.html)

Entrepreneur U. lists some youth financial awards and programs you may wish to consider in getting started.

[entrepreneuru.org/student/financialhelp.php](http://entrepreneuru.org/student/financialhelp.php)

## Writing a business plan

Entrepreneurs who are serious about seeing their dream become reality know that a solid business plan is essential. A business plan serves as the blueprint for your business, much like a blueprint tells a contractor how to build a house. Once your business is up and running, the business plan serves as the DNA to guide your decision-making and operation of the business. If your business startup will require applying for a bank loan or receiving financial support from others, a business plan is a must.



Check out these *Be the E* project activities! Level 2, p. 40-41; Level 3, p. 104-113

The Mentors, Ventures and Plans (MVP) Web site has a "Venture Planning" section that contains a simple description of what goes into a business plan.

[mvp.cfee.org/en](http://mvp.cfee.org/en)

The U.S. Small Business Administration (SBA) Web site for teens provides an excellent example of what a finished business plan looks like.

[sba.gov/teens/myplan.html](http://sba.gov/teens/myplan.html)

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The SBA small business planner Web site features a series of tools to assist the entrepreneur in preparing and writing a business plan.

[sba.gov/smallbusinessplanner/plan/writebusinessplan](http://sba.gov/smallbusinessplanner/plan/writebusinessplan)

The Idea Café Web site includes sample business plans for a variety of business types.

[businessownersideacafe.com/starting\\_business/sample\\_plans.php](http://businessownersideacafe.com/starting_business/sample_plans.php)



The 4-H *Be the E* Entrepreneurship project activities are designed to help you prepare a plan for your business. Once you have completed the three levels of the 4-H project, you will nearly have a draft business plan in place!

## Laws and licensing

Anyone who is considering starting a business should be aware of certain rules that are in place to protect both the business owner and the customer. Entrepreneurs should investigate the responsibilities they have by law. Keeping your business activities legal and in good standing with the government ensures you stay on the road to success! Below are a few of the stops you should make to explore the legal responsibilities that go along with starting your business.



Check out these *Be the E* project activities! Be the E: Level 2, p. 60-61, 66-67; Level 3, p. 90-91

The U.S. Copyright Office and the U.S. Patent and Trademark Office Web sites maintain information for new businesses.

[copyright.gov](http://copyright.gov)  
[uspto.gov](http://uspto.gov)

The Federal Trade Commission (FTC) Web site on consumer protection is a good resource for new entrepreneurs.

[ftc.gov/bcp](http://ftc.gov/bcp)

The Internal Revenue Service Web site includes resources for students and new businesses and information about paying taxes to Uncle Sam.

[irs.gov/students](http://irs.gov/students)  
[irs.gov/businesses](http://irs.gov/businesses)

The Missouri Secretary of State's Office Web site contains information on obtaining a business license in Missouri.

[sos.mo.gov/business/corporations/startBusiness.asp](http://sos.mo.gov/business/corporations/startBusiness.asp)

The Missouri Department of Revenue Web site is the source for information about filing and paying state taxes in Missouri.

[dor.mo.gov](http://dor.mo.gov)



Most youths starting a business and earning an income will be considered "self-employed" for federal and state tax purposes. However, you should consult with an accountant or tax preparer about your obligations.



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## A fair start

In the heat of the 2007 Missouri State Fair, 4-H unveiled a new opportunity for young entrepreneurs called "Show-Me 4-H Wares." The event invited youth giving working demonstrations at the fair to display their items in the Mizzou Central building, where fairgoers could place orders to buy their products. One success story came from a young entrepreneur from Benton County named Kaleena Logan. At the time, Kaleena was a fifth-grader in her second year of 4-H. She had been crocheting for two years under the tutelage of her mother, Sharon, a 4-H volunteer, who inspired her to learn the craft.

Kaleena had to practice for quite a while to refine her new skill. But so far she has learned how to make a poncho, a headband, flip-flops, a pot holder, a hair scrunchie, slippers and dishcloths. Kaleena's mother saw the "Show-Me Wares" announcement in a county 4-H newsletter and encouraged Kaleena to try selling some of her projects.

Kaleena was nervous the day she presented her crochet demonstration at the fair, but she credits the experience for helping her practice being comfortable in front of people. She decided to make dishcloths for her sales display because she was confident of their durability. At the end of the fair, Kaleena had received orders for 14 dishcloths. She saved the money she made and is considering selling her items again in the future.

Kaleena credits her parents, especially her mother, Sharon, as well as Debbie Dieckman, her club leader, and the Show-Me 4-H Wares organizers for giving



**Kaleena shows off one of her crocheted dishcloths, similar to the 14 she sold at the state fair. Kaleena credits her mother, Sharon, for getting her started on the craft.**

her the opportunity to showcase and sell her crafts at the fair. The experience also resulted in a surprise for Kaleena at the county 4-H recognition banquet: Serenna Wright, 4-H Youth Program Assistant for Benton County, presented Kaleena with a Junior Entrepreneur award.