

# STARTING YOUR OWN BUSINESS

The Jewellery Council of South Africa





# INTRODUCTION

When you have completed all the modules in the series, you will have the beginnings of a good business plan.

Welcome to the second instalment of the *Starting Your Own Business* series. Remember, this series focuses on the business side of conducting a jewellery business – not on the technical side of designing and manufacturing jewellery. Last month, we dealt with the choice of starting your own business. Going into it with open eyes. The series (to be published in *SA Jewellery News* over the next 10 months) will include:

- **What can I do? How big is this business thing?** The jewellery value chain is a lot more complex than most realise and this section looks at parts of the chain that may have been overlooked by potential small business owners. This link in the series is vital to the potential business person to recognise where their business fits within the bigger picture.

- **But hasn't a vehicle got four wheels?** The legal structures and issues of compliance of business, along with the advantages and disadvantages of the different legal vehicles.

- **Where can I go? There is so much I don't know.** There are many places where a potential business owner can look for assistance. This chapter will highlight some of these places and will offer guidance in the type of questions that should be asked.

- **I got the goods, now what?** Is skill the main component of a business? A graduate may be incredibly skilled, but appalling at business. This module draws the line between the two aspects of business and suggests possibilities to balance both within a business venture.

- **A lot for a little or a little for a lot?** In an area like jewellery design and manufacture, there are a few options that open themselves to a new entrant. The two extremes are to manufacture for the mass market or to seek a niche market.

- **Show me the money.** The all important issue of costing, pricing, discounting as well as internal and external credit control.

- **Now where did I put that receipt?** Tying in closely with the previous month and with the issue of compliance, record keeping and monitoring within a business is essential but a practice that is rarely perfected.

- **This little piggy...** Without a market, a business is dead in the water, however, market needs, desires and wants are constantly changing. This section looks at the basics of market research, marketing and selling and how the three relate to one another.

- **A little fish in a big pond.** This module

examines how to access potential export markets and the incentives that Government departments provide for businesses willing to invest time and effort.

- **Reflections.** Write a business plan and reflect on how far the business has come. In many cases, a plan is promoted as a first step, but in this series, it is suggested as a stepping stone to bigger things. At the end of each month, there will be questions as well as an exercise for you to complete. When you have completed all the modules in the series, you will have the beginnings of a good business plan.

The series is loosely based on the New Venture Creation Qualification. This particular qualification has over 160 minimum credits. Your well researched answers will give you a head start towards achieving this qualification.

If you have a specific question, please email it – as well as your comments (both the good and bad) and suggestions – to [articles@spi.org.za](mailto:articles@spi.org.za).

Gordon Freer has worked in the field of small business development for the last 10 years and has a slightly irreverent yet realistic view of the field. He currently manages the SEDA Platinum Incubator ([www.spi.org.za](http://www.spi.org.za)), an initiative of the Platinum Trust, supported by the SEDA Technology Programme. ■



# THE LAW OF BRAAI AND BEER

Our unique abilities, skills and talents are, in fact, what keeps our economy going.

Each one of us has different skills, talents and aptitudes. This is a good thing. If we had the same talents, we would all be able to jump Olympic long jumps or analyse multi-variable calculations in our head or, perhaps, make the world's best braai. While you may wish to be able to do something as well as the next person, it's a good thing that each one of us performs differently.

Our unique abilities, skills and talents are, in fact, what keeps our economy going. If you're interested in learning more about this, economist Adam Smith explains this in *The Wealth of Nations* (except he uses the examples of guns and butter). Personally, I prefer braai and beer.

The basic principle behind braai and beer is that, while you may be good at making a fantastic braai and reasonable at making your own beer, it makes more economic sense to do what you're very good at and buy the things you are not so good at. If you can

braai very well and are reasonable at making your own beer, then spend your time making a braai and get someone else to make beer for you. In economic terms, it is called the law of competitive advantage. In real life, it's the reason why people, countries and companies trade with one another.

But what has all of this got to do with running your own business?

Last month, we looked at the possibility of opening your own business and you could have decided it was a good idea. However, at the moment, the idea of "your own business" is likely to be a big, amorphous blob. You may have no idea of what's involved and how to get started.

What we do this month is take that big, amorphous blob and start applying some boundaries. Where does your business begin? Hopefully, at the end of this mondule, you will be able to decide what "your business" will be. ■

# TRAINING PROVIDERS

## HET TRAINING INSTITUTIONS

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Diploma – 3 years, B-Tech Degree – 4 years

### DURBAN INSTITUTE OF TECHNOLOGY

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Diploma – 3 years, B-Tech Degree – 4 years

### HARMONY JEWELLERY SCHOOL – CENTRAL UNIVERSITY OF TECHNOLOGY DIPLOMA COURSE

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Diploma – 3 years, Computer Aided Design Level 1 & 2

### TSHWANE UNIVERSITY OF TECHNOLOGY

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## FET COLLEGES

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### ORBIT FET COLLEGE

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#### HARMONY JEWELLERY SCHOOL PROJECT – LEARNERSHIP

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#### PNEUMA JEWELLERS CC

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and Training, Level 3 & 4 Learnerships, also offer training for both Jewellery Manufacture & Diamond Setting

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**Courses offered:** Train-the-trainer, Assessor course – ETDP Seta, Moderator course – ETDP Seta, SMME Development / Entrepreneurship Computer Skills, RPL, ABET, Life Skills, Administration Skills (customer care, office skills, etc.), Rapid Prototyping, Jewellery Design & Manufacture in a Production Environment

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#### WORLD OF PLATINUM T/A SEDA PLATINUM INCUBATOR

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Although making a sandwich is a relatively simple act, it involves a variety of people doing different jobs.

I know that you're not involved in the business of making sandwiches, but bear with me. Think of all the steps that go into making a sandwich. Firstly, there's identifying the ingredients. Mmm, what do you want on your sandwich?

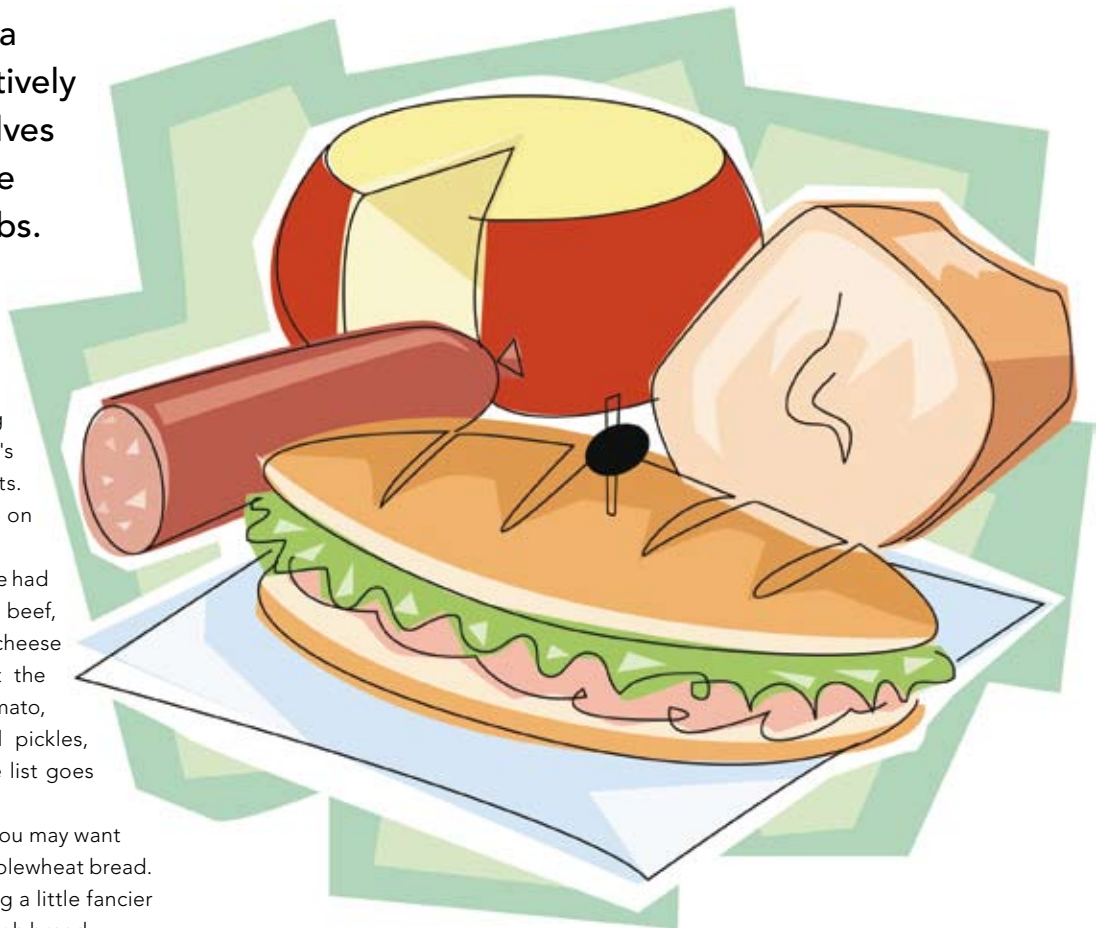
Some of the things that I've had included meat (ham, salami, beef, turkey – you get the idea); cheese (cheddar, gouda – you get the idea again); vegetables (tomato, onion, lettuce...); relish and pickles, jams, syrups and honey. The list goes on and on.

Then there is the bread. You may want standard white, brown or wholewheat bread. Or you may go for something a little fancier such as rye, raisin or sourdough bread.

Because the choices are so wide and tastes are so varied, I have decided to be quite dictatorial in its exercise. We're going to have turkey with tomato, onion and lettuce and a smear of cottage cheese on rye bread.

Now, while putting the sandwich together, consider where each of these ingredients have come from (no, this is not going to be a lecture on the carbon footprint of sourcing your food). What you need to think about is the different processes that each one of these ingredients has gone through to reach your kitchen. Let's take the cottage cheese as an example.

We know that cottage cheese originally comes from milk and that the milk comes from cows. Somewhere, there is a farmer who is responsible for raising a cow and milking her so that you can have cottage cheese. But it wasn't the farmer who sold you the cottage cheese. The farmer sold the milk to a dairy company who turned it into cottage cheese. But you didn't buy your cottage cheese from the dairy company, either. Before they'd even made the cottage cheese, the dairy company had negotiated its sale to a food wholesaler. That wholesaler then sold it to a retail chain. The retail chain distributed the boxes of the cottage cheese to various outlets. And you went to your local supermarket to



# THE SANDWICH CHAIN

pick up a tub of cottage cheese.

This is a simple illustration of what is known as a value chain. But there are other components to this chain as well.

Look at what you bought. Did you buy cottage cheese? No, you bought a tub of cottage cheese. So where did the tub come from? The process that I've outlined above traces the movement of your cottage cheese from the cow to your fridge. Nowhere is there a mention of a tub nor of the cardboard box that 144 of the tubs were packed into to ship from the dairy company to the food wholesaler to the retail chain to the shelf of the shop where you bought it. The tub has its own value chain from the production of plastic through to the final product packed with

cottage cheese. The cardboard box also has its own value chain from the sourcing of the raw materials to manufacture of the cardboard through to its recycling after it has safely delivered its load.

The intricate mix of all of these processes create a web of value chains which, through co-operation of different players, ensure that the milk from the cow which becomes cottage cheese ends up in your fridge. This web of value chains exist for all the ingredients that you're putting on your sandwich. Put them together and you get the value chain for the sandwich.

So, although making a sandwich is a relatively simple act, it involves a variety of people doing different jobs. Imagine how complex this value chain is for a piece of jewellery. ■

# THE JEWELLERY VALUE CHAIN

**This is not to illustrate how a piece is made, but rather to identify the steps in the manufacturing process.**

Close your eyes and visualise a chain. It can be any type of chain: silver or gold and in any type of design that your heart desires.

Take this imaginary chain and identify its characteristics. Whether it is light or heavy, hand or machine made, a jewellery or an anchor chain, it will have one characteristic common to all chains. It is made up of links.

Imagine the jewellery value chain – not one that you wear around your neck but one that is similar to the sandwich chain. What are the various steps involved in making a piece of jewellery? For the experienced jeweller, this may seem like *Jewellery Making for Dummies 101*. But remember, this is not to illustrate how a piece is made, but rather to identify the steps in the manufacturing process.

The first step is identifying the main materials. What could be used for a piece of jewellery? Let's choose a diamond solitaire ring. Only two types of raw materials here, a diamond and metal. Because I know a little bit about platinum, I'll use this as an example.

Where is the source of the platinum? Well, for the jeweller, it's not the mine but the refinery. You cannot be 100% sure that the metal you get came from the mine in North-west or Limpopo or if it was previously used in another piece of jewellery; whether it was sweepings from another workshop or part of a recycled catalytic converter. And that is the joy of the metal. It doesn't matter what it was previously used for, after it has gone through the refining process, it's as good as it ever was.

So, you have some platinum grain sitting in your safe. What is the next step in the chain? The ring you decide to make may be a specially designed piece for a specific customer or it may be one of a hundred identical pieces sold in stores nationwide. In either case, there is the design process. I have seen design processes that vary from

the exacting measurement of micrometres to whether the widget should be this way or that or whether their should be a widget at all. I have seen a design process begin with a rough description given over a static-filled telephone line and end with a rough diagram made in red crayon on the stained serviette of a pizza delivery company (well, not really, but you understand what I am trying to say). I am not here to comment on the pros and cons of the design process, but in either case, time is spent on designing the piece.

In sourcing the gem, you need to know the quality of stone you want. So, you need to know about the four C's and have a reliable source that will be able to get the diamond for you.



Once you have the metal, the stone and the design in front of you, the manufacturing process begins. You alloy the metal and then, in all likelihood, cast a bar. The type of piece (bespoke or mass produced) will dictate the manufacturing process that you use. For a once-off piece, you take this bar and begin to manufacture the piece itself. You manipulate and stretch and bend and mould the metal into the desired shape and thickness. For a mass manufactured piece, you first create a master model for casting a wax model. You then press waxes, build a tree, invest it, burn it out, alloy metal and cast again.

In the end, your finished piece will look, more or less, like the same thing – a piece

of metal that has been through a process of manipulation to look like the proposed design. What now?

The finishing process. You file and sandpaper and file some more. You take off all the rough bits – all those that should not be there – as well as all the specks and spots that could detract from its wonder. Now, you need to bed the stone down and set it. You need to ensure the claws hold it adequately; that the stone is held in the most favourable position; and that all the facets are shown to their full capacity.

At last, a diamond solitaire ring. The end. Well, not quite. What do you do now?

You need to get it to your client, whether a chain retailer or an individual store. If it is the latter, you need to make sure the piece is packaged correctly. Although plastic bags and brown envelopes are used extensively within the trade, they are not usually used when dealing with the consumer. Then you need to bill the client. You may have taken a deposit, in which case you need to be able to subtract this from the final amount owing and bill the amount outstanding. You need to deposit the owing monies and pay your suppliers.

If the piece is going to a retailer, there is another set of links in the value chain from stock management to setting up the window displays, to training retail staff to answering questions and selling the piece. (A bit of trivia; did you know that, in Japan, there are specially trained platinum jewellery retail staff? They are trained on the "how, where and what" of platinum to answer questions so that the consumer isn't just buying a piece of metal but jewellery with a story).

Just like the sandwich value chain, there are other value chains leading into each link that we have described above. Too often, we think about the jewellery value chain as being just our little bit of the world. But, there is the chain leading to the stone that forms the centrepiece; the refining; the retail; the marketing; the research and development; and the technology. All these work together to form a complex web that is jewellery design and manufacture. ■



# ARE YOU THE MISSING LINK?



Which link are you in the jewellery chain? The designer? The setter? The retailer? Or all of these things?

Think back to the chain that we talked about at the beginning – the one that was made up of links? Now, imagine the same chain except it only has one link. It's the same length, the same metal and the same amount of metal, but with only one link. How does it change? What characteristics change?

For one thing, it won't be able to bend and alter its shape according to the situation (please remember that I am not a jeweller, so don't come back with some type of fancy design of a chain that is made with one link that can actually bend). A second characteristic is that it is likely to be very uncomfortable to wear. Its lack of flexibility will probably mean that it will, more than likely, break if subjected to stress. Having a number of links actually makes the chain more resilient, flexible and likely to endure.

Which link are you in the jewellery value chain? The designer? The one who alloys the metal? The setter? The finisher and polisher? The retailer? Or are you in the back office and know where to find anyone and everything?

Often, the jewellery businesses I come across are all of these things.

There is nothing wrong with this, as long as you have the expertise to be all of these things. But I sometimes wonder if trying to be the one link that is the chain creates an inflexible, uncomfortable and worse, less resilient business.

Whether already in business or just thinking of starting your own business, the challenge for this month is the same. What is it that you or your business does exceptionally well? Where are your unique strengths? What is it that you enjoy doing? What part of the business do you despise?

Trace the value chain of the jewellery business as you understand it. Take a blank piece of paper and draw each of the steps in the value chain that you know.

When you have finished, take your drawing and highlight (in red) the links that you think you do exceptionally well or that you enjoy. Then, highlight (in blue) the steps that you don't enjoy or that you are not very good at. ■

## CONCLUSION

Think of "The law of braai and beer", as well as all the links in a value chain. Homework for this month is:

1. Complete the value chain exercise that I have described above.
2. Using the red highlights, summarise in a paragraph what your business should be doing. These are the boundaries of the amorphous blob that we spoke about. Give yourself five minutes to think of what you want your business to do. Use your business name that you thought of last month.
3. Using the blue highlights, list the names and contact numbers of people or businesses that you know are good at doing this particular thing.

Next month, we will look at the legal parts of opening a business, so, if you have questions, please email me.