

The couples inc.

couplepreneurs special

meet six couples who came up with an idea, tapped into their savings, and worked overtime to get their side businesses up and running... while holding down full-time jobs. What's your excuse? By Tara Bruno

amanda + chris

married 2 years
hometown Madison, NJ
business Precious Plum



Amanda and Chris Plummer own Precious Plum (preciousplum.com), a boutique in Summit, New Jersey. Amanda culled her fashion industry knowledge as an account executive for Nine West apparel. Chris is a video game analyst who moonlights as the store's finance and IT guy.

inspiration "I always wanted to own a boutique. We brainstormed the idea on our honeymoon."

getting started "We met with our family's financial adviser, then gathered pricing information for inventory, rent, monthly bills, and advertising. Once we found our suppliers, we got business credit cards with decent limits for our transactions."

double duty "I work in the store five days a week, while Chris puts in at least five hours a week updating our computer systems and handling the financials with our accountant."

cash outlay "We got a bank loan and then made a significant down payment, just like buying a house. The cost of the site alone was a few thousand dollars, which doesn't include the professional photographer's fee or the time spent doing monthly updates."

profits "We've had a good first year."

balancing act "I tend to be the worrywart, while Chris reminds me of the big picture and often puts it all in perspective for me."



ALL IMAGES COURTESY OF COUPLES

mary + corey

married 1 year
hometown Marietta, GA
business theapronstrings.com

Mary Schuman works full-time as a business development manager at a publishing company. She also runs her vintage-chic apron business out of a spare bedroom in her house. Her husband, Corey, is a software developer at an ad agency and built Mary's website.

inspiration "I wanted to give aprons as holiday gifts and couldn't find cute ones that were also affordable. I researched aprons and sketched designs for my own creations."

getting started "I contacted a local manufacturing company, but since I had a small inventory, the owner put me in touch with an alterations shop. I signed a contract with them and gave them my drawings and fabrics. They made 250 aprons to start."

double duty "Depending on the time of year, I can spend from one to three hours daily getting orders, packaging them, and shipping them off."

cash outlay "\$6,000 to cover start-up costs."

profits "This is the first year, and we've broken even. Sales have been good, and we hope to grow."

balancing act "If I have to pull an all-nighter, we'll grab some wine, go into the spare room, and start packaging orders. It's fun."



workin' it

9.1 million marrieds who work full-time are also self-employed

patricia + alex

married 2 years
hometown Winter Park, FL
business paperworksbypatty.com

By night, Patricia Klier crafts doggy silhouettes in old-style cameos and sells them to die-hard animal lovers. By day, she's a PR rep, and her husband, Alex, works in auto insurance claims.

inspiration "Our dogs Charlie and Daisy...and *The Nest Magazine!* A year ago, I saw an article featuring the home of a couple who had an abstract painting of two dogs over their mantle, and I knew as soon as I saw it that I wanted to offer something similar—unique and affordable artwork for the home that also showed our love for our pets."

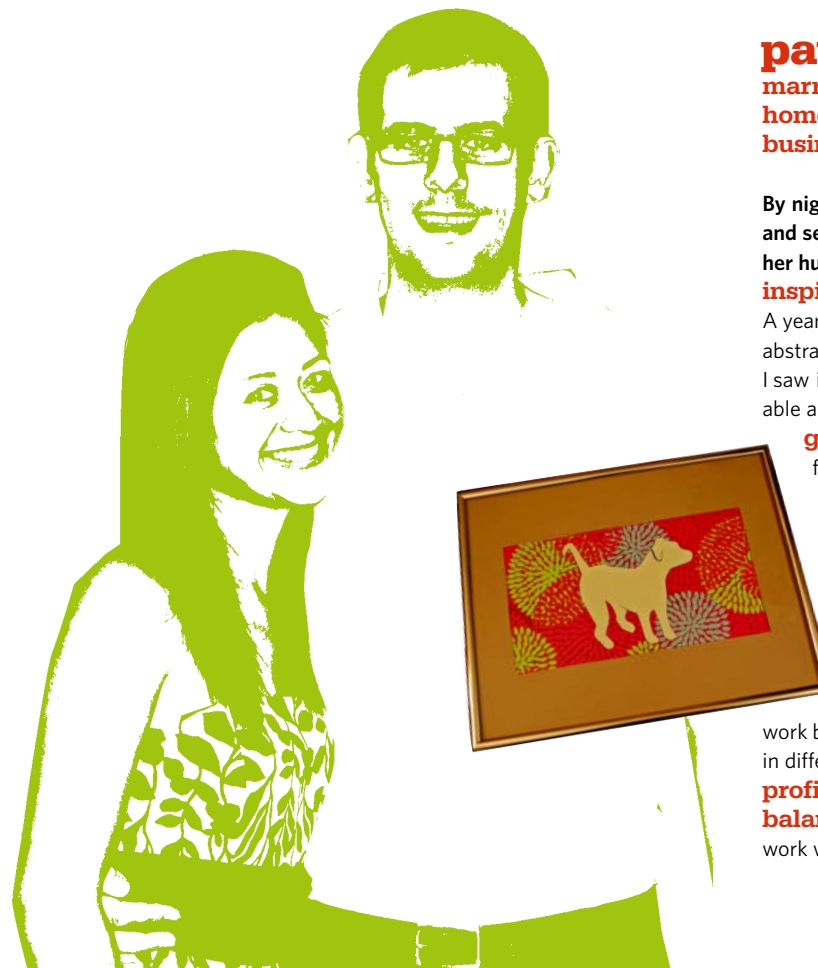
getting started "I bought heavy cardstock paper and picture frames at the store, then I used pics of Charlie's and Daisy's profiles to make framed silhouettes. Nine months ago, I gave my first completed batch of silhouettes away as gifts to our friends and family. This got the ball rolling. I started getting so much positive feedback that the product practically launched itself."

double duty "It takes two to three hours for me to create one of my silhouettes, and I spend two to four hours a week working on them and a few hours on the weekend."

cash outlay "Under \$300 for frames and paper since I work based on demand. To advertise, I send silhouettes to my cousins in different parts of the country to spread the word."

profits "It's too early to tell, but I hope to break even or make a profit."

balancing act "It's challenging, but Alex keeps me in check. I can work with him in the same room and always get his feedback." >



jamie+alex

married 2 years
hometown Miami, FL
business pixelpurfect.com

Jamie Monteiro launched a website showcasing her photo print designs for everything from birth announcements to save-the-dates. Her husband, Alex, is a corporate trainer for a payroll company, and she's a full-time manager for a local health plan in Miami.



inspiration "I was a do-it-yourself bride. I created the menus, ceremony programs, and thank-you cards and thought, 'I can do this for other people.' Alex gave me the final push by buying me a new printer."

getting started "I have a web design background, but I spent a few months

teaching myself all the things I hadn't learned in certain design programs. I also researched other print companies online, web hosts, and PayPal, which I decided to use. Then I bought photo paper, business cards, and envelopes from local and low-cost resources."

double duty "I'm taking web design classes now for two hours after work each day and for about five hours on the weekends."

cash outlay "I spend less than \$500 each month."

profits "The site has been up for six months; we're breaking even."

balancing act "I shut down the computer by 9 p.m., which is 'Alex time.' On weekends, I usually work from the morning until about 1 p.m., and Sunday is always dedicated to family."



erica+billy

married 3 years
hometown Queens, NY
business podspa.com



A self-professed makeup junkie, Erica Pennant owns an on-the-go travel spa providing a range of services, from bridal hair to makeup, manis/pedis, massages, and facials on location. Erica is also a full-time graphic designer, and her husband, Billy, is an art director.

inspiration "I've always been obsessed with the beauty industry but studied graphic design in college. After graduating I realized that women who work nine to five are limited as to when they can get to the spa. I saw an opportunity to fill this void by going to them."

getting started "It began with small gigs doing hair and makeup for people I know. I researched online to see if this concept was out there and didn't find many on-the-go spas. I created my own website, designed my branding, and advertised on wedding sites."

double duty "I spend 10 hours weekly answering phone calls and emails and scheduling various appointments. I also work from three to six hours on the weekend. I rotate a staff of about six people who put in about 20 hours total on the weekends."

cash outlay "We bought \$4,000 worth of high quality makeup and hair tools, as well as massage tables and portable facial equipment."

profits "We've been in business for three years now and can bring in anywhere from \$200 to \$2,000 or more on a weekend."

balancing act "I'll take some weekdays off when I need to unwind, which gives us time for ourselves. I juggle six or seven projects at once at my full-time job, so I've learned good time management."



thenest.com



kylie+jon

married 2 years
hometown Houston, TX
business bandelle.com

Kylie Sarley ditched her full-time marketing job to immerse herself in an online jewelry design company. Her husband, Jon, works for a freight transportation company and spends several hours each week maintaining their website and handling the finances.

inspiration "I always want everything to match perfectly. When I couldn't find the right accessories, I thought, 'Wouldn't it be great if I could create my own?' and the idea was born."

getting started "We looked online to see if our idea was original. We found build-your-own sites for diamonds but not fashion jewelry. It took months to find suppliers of quality beads worldwide. I also took a jewelry design class. Jon built our interactive website in 10 months."

double duty "Jon spends 10-15 hours a week on the website and finances. I work 40 hours a week taking orders, making the necklaces myself, and shipping them to customers."

cash outlay "Our start-up costs were around \$6,000. We kept costs low by designing the website and taking photographs ourselves."

profits "We have yet to recuperate the fixed beginning cost, but we do make a marginal profit on each order."

balancing act "We both genuinely enjoy what we do for the company, so it blends together. Sometimes we're perfectly happy chatting while working on our laptops." [n]

click Get tips from the CEO of Buzzmarketing at thenest.com/buzz

tip [Have a brilliant idea? Put it in writing. Go to sba.gov to download a business plan.]



a simple (business) plan

Didn't go to Wharton? All you need are these rules of thumb:

TALK TO EXPERTS

Once you harness your idea, run it by a pro to make sure it's sound. Visit score.org to find retired executives in your area who provide this free service.

get the right type of intellectual property protection. A trademark is a symbol, word, phrase, or design representing a product; a copyright protects an original artistic or literary work; and a patent safeguards an invention.

CREATE STRUCTURE

The easiest and least expensive form of ownership is a sole proprietorship, where one person or a married couple owns all assets and profits from the business. However, an LLC gives you the same liability protection as a corporation (in case you take a hit). Learn more at legalzoom.com.

MANAGE CASH FLOW

Have money upfront for start-up expenses, as well as working capital. Use your home equity or get loans from an investor (family members do count) or a bank. Loans that are backed by the Small Business Administration (sba.gov) tend to be easier to get.

PROTECT YOUR IDEAS

Make sure you check out martindale.com for local attorneys who can help you

Nestpert: CHARLES DYE, chair of the Bergen County New Jersey chapter of SCORE, Counselors to America's Small Business