**A Mom, Writer, and Small Business Owner**

By Farah Ejaz



I am the mother of five children, a housewife, a writer, an amateur poet, and a business owner, and this is my story of survival. It is a story that is still in process.

**Mom Is the Mask Enforcer**

My husband and I have a small restaurant in Ann Arbor called Once Upon A Grill. We had to close it for three months. My whole family was stuck in the house. At times, my house felt like a cage to me, where I was trapped with five kids, a husband, and a mother-in-law. If we went out, then I had to enforce the mask rule! A mother already does so much to keep her children healthy and teach them to do the right thing. This task only grew during the pandemic!

**Keeping the Business Going + More Mask Enforcing!**

In addition, there are the frustrations of being a small business owner during the pandemic. We closed our restaurant during lunchtime because people were working from home. They were scared to go out to eat, and there was no delivery option for us because the cost of delivery is too high. The delivery companies charge 25-35% of the sale. We are staying open during limited hours to bring in enough money to manage overhead and stay in business. We are not sure how we are going to deal with our financial setbacks.

Now that people are eating in restaurants again, we face another problem: scarcity of labor. People are making more money by staying un­employed. It’s hard to find labor because the state and federal government are helping the unem­ployed people. Also, some workers are scared to come back to the restaurant because Covid is still dangerous.

Meanwhile, customers are not always happy to follow the rules. They don’t keep social dis­tance, they come in without masks, or they don’t wear them properly. It is hard for us to manage the customers who don’t want to follow the guidelines. Please, everyone, if you read my article please fol­low the directions; masks protect you, as well as everyone else.

It is hard work being a mom, a writ­er, and a business owner. The pandemic made it even harder. In the end, I am thankful to God and to all those who worked to make our lives easier.

I am thankful to those who gave their day and night in research to make vaccines to get rid of this monster. Because of their efforts, we are now able to fight this virus. I hope we will succeed against it and take back what this pandemic has seized from us.

Farah Ejaz is an ESL student in the Dearborn Public Schools in Dearborn, MI. She is from Pakistan, and she is an Urdu writer. She enjoys reading and writing fiction. She loves to travel and to watch Dhar Mann videos and travel vlogs.

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**enforce**

to make sure people are following a rule

**overhead**

costs in a business for things like rent, electricity, water, insurance, and other things not directly involved in the product

**setbacks**

hardships, losses, difficulties

**scarcity**

not enough of something

## Questions for Discussion

1. What are some of the challenges that Farah Ejaz and her family faced because of the pandemic?
2. Think about the meaning of revenue, cost, and profit (see page 65). How did the pandemic affect the revenue, costs, and profits at Farah Ejaz’ restaurant? Give specific examples from the article.

## Interviews with Small Business Owners

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### Small Business 1:

### Hand-made Leather Goods

*How do you decide on a price for your products? What kind of costs do you have?*

To find the cost, you add up the cost of the materials. Then there is labor. There is no set amount for labor when you are paying yourself. It depends on how skilled the work is, and how much you think you can charge.

For example, if you think of a belt:

* Materials cost about $16.
* The labor is probably half an hour, so that is about $11.
* So the cost for one belt is $27.

Once you have your costs, you multiply by 2. This is your wholesale price. So the wholesale price for the belt would be $54. If you are selling to a retailer (another store), they need to be able to mark it up to make a profit, so you sell it to them at the wholesale price.

If you are selling directly to a customer, you multiply the wholesale price by 2. So the retail price of the belt would be $108. It looks like the profit for the belt would be $81 (retail price of $108 – cost of $27 = $81). But that is not all actually profit, because you have other costs. You have to buy and repair your tools and machines. You may have advertising or rent if you operate your own store. So those overhead costs are covered by part of that $81. Those costs don’t directly affect the price as much, because you can’t raise the price of a belt every time you need new equipment.

**labor**

paying workers (including yourself) for their time and skill

**wholesale price**

the price you charge when you sell to a store

**retail price**

the price you charge when you sell directly to a customer

### Small Business 2: Stationery Store

*How do you decide on a price for your products?*

*What kind of costs do you have?*

I sell cards and notebooks and prints based on my original artwork. For my business, I have to buy at a loss up-front because I have to pay to have the cards printed. Then I have to sell them to make my money back. The nice thing is that once I have the artwork, I can reprint and reprint and reprint. There is really no extra labor to make more prints.

My printing costs are cheaper if I have the cards printed in bulk. The more I print, the cheaper it is per card. At some point your cost per card is almost nothing.

The price is not based as much on the cost but on the market: what people will pay for it. At a store, you pay about $4 for a card, so you charge something in that range.

**up-front costs**

costs you have to pay before you start earning money from your business

**buying in bulk**

buying large amounts

**market price**

what people are used to paying for a certain type of product