A MONTHLY SYSTEM FOR HANDMADE SELLERS

Handmade Profit Planner

Know what you earn.

Not just what you sell.



PROFIT YOU CAN ACTUALLY USE

A practical monthly workbook for tracking revenue, valuing your time, finding hidden costs, and choosing your next profitable move.

01 **RECORD**
Sales, materials & selling costs

02 **COMPARE**
Product and monthly earnings

03 **IMPROVE**
One measurable next action

BUSINESS / STUDIO

MONTH / YEAR

YOUR MONTHLY GUIDE

Make profit a practice.



Track what comes in, record what goes out, value your time, and choose one useful change at a time.

01 **RECORD**
Sales and all costs

02 **COMPARE**
Product and monthly results

03 **IMPROVE**
Small, measured actions

THE 13 SECTIONS / YOUR PAGE MAP

01 Understanding handmade profit 03
02 Revenue worksheet 04
03 Cost breakdown 05
04 Profit per product 06
05 Monthly profit worksheet 07
06 Bestseller analysis 08
07 Hidden cost audit 09
08 Profit improvement plan 10
09 Common profit mistakes 11
10 Quick wins 12
11 Monthly profit tracker 13
12 Profit confidence checklist 14
13 Final action plan 15

BEFORE YOU START

Gather recent order reports, payout fees, postage costs, material purchases and the time spent creating products. Print extra tracker copies whenever you need more rows.

01 / UNDERSTAND HANDMADE PROFIT

What remains after the sale.



Revenue is what buyers paid. A cost-aware remainder is what survives the expenses and allowances you choose to include.

THREE NUMBERS WORTH KNOWING

REVENUE

Money in

Buyer-paid sales, excluding pass-through tax.

RECORDED COSTS

Money out

Materials, platform charges and actual expenses.

LABOR ALLOWANCE

Your time

Valued making time not already counted as wages.

ONE $30 ITEM / TWO HONEST VIEWS

WHAT IS LEFT	HOW IT IS CALCULATED	AMOUNT
Before valuing labor	30 - 7 materials - 4 fees - 2 packing	$17
Planning remainder	**17 - 10 valued maker labor**	**$7**

KEEP LABOR DISTINCT

A planning allowance for your own time is useful for pricing, but an owner draw is not automatically a business expense. Do not deduct wages or any cost twice.

This workbook focuses on practical decision-making. For formal financial or tax reporting, follow the correct accounting treatment for your business.

02 / TRACK WHAT CAME IN

Start with the sale.

Use gross buyer-paid order amounts before platform fees. Exclude sales tax you collect only to remit, and track refunds separately.

MONTH / YEAR

CHANNEL / STORE

ILLUSTRATIVE REVENUE / ONE MONTH

SOURCE	EXAMPLE	YOUR AMOUNT $
Product sales	$900	
Buyer-paid shipping	$120	
Custom / commission work	$80	
Other earned income	$0	
TOTAL SALES	**$1,100**	

YOUR REVENUE NOTE

SALES REFUNDS / CANCELLATIONS (SUBTRACT ONCE)

$

NET SALES AFTER REFUNDS

$

Example assumes no refunds. Payout deposits are not automatically revenue: reconstruct sales before platform deductions.

03 / RECORD ALL COSTS

See what the money supports.



Group each cost once. Keep a clear distinction between payments the business made and an estimated value for your own making time.

A MONTHLY COST RECORD

CATEGORY	WHAT COUNTS	YOUR AMOUNT $
Materials / production	Ingredients, blanks, supplies	
Valued maker labor	Hours x chosen hourly value	
Platform & selling fees	Order, payment and listing fees	
Shipping & packaging	Postage, boxes, labels, mailers	
Operating overhead	Subscriptions, tools, rent allocation	
Marketing	Ads, promotions, samples	
TOTAL COST ALLOWANCE	**Sum these amounts once**	

THE COST I MAY HAVE OVERLOOKED

ACCOUNTING VS. PLANNING

For pricing, record the value of your own time. When calculating formal business profit, do not automatically expense an owner draw or subtract already-paid wages twice.

04 / PROFIT PER PRODUCT

See what one product *really earns.*



Use one consistent per-sale basis. Subtract the costs you actually incur and give your labor a realistic planning value.

PRODUCT / SKU _____

REVIEW MONTH _____

YOUR PRODUCT COST RECORD

Selling price	$ _____
Materials / supplies	$ _____
Labor time value	$ _____
Selling fees	$ _____
Packaging / shipping	$ _____
Other allocated cost	$ _____

YOUR REMAINDER $ _____

ONE $30 SALE / EXAMPLE

Price received	**$30.00**
Materials	**– $7.00**
Valued labor	**– $10.00**
Selling fees	**– $4.00**
Packaging / other	**– $2.00**

REMAINDER **$7.00**

WHAT THE NUMBER MEANS

$7 is 23.3% of the $30 price after listed costs and valued labor, before any still-unallocated costs. This is a planning result, not necessarily accounting net profit.

05 / THE MONTHLY RESULT

What did the month leave?

Bring sales and costs together on the same basis. A valued labor allowance is helpful for decisions, but it can differ from accounting expenses.

ILLUSTRATIVE MONTH / CARRY FORWARD YOUR TOTALS

LINE ITEM	EXAMPLE	YOUR MONTH $
Net sales (page 4)	$1,100	
Less: all monthly cost allowances (page 5)	$850	
MONTHLY PLANNING REMAINDER	**$250**	
Planning remainder / net sales	**22.7%**	

YOUR ACCOUNTING VIEW

Actual recognized revenue - actual recognized business expenses = accounting profit (or loss). If the cost allowance above includes hypothetical unpaid owner labor, it is a pricing tool rather than the same accounting measure.

ONE MEANINGFUL CHANGE FROM LAST MONTH

The example $250 / $1,100 = 22.7%, rounded to 23%. A negative result is valid. If sales are zero, do not calculate a percentage margin.

06 / BESTSELLER ANALYSIS

Find your true earners.



Popularity and contribution are different. Compare products using the same cost basis, including the maker-time allowance where appropriate.

REVIEW MONTH

MAIN SELLING CHANNEL

COMPARE YOUR LEADING PRODUCTS

PRODUCT	PRICE $	REMAINDER $	UNITS	TOTAL $

Total planning contribution = remainder per item x units sold. Per-item planning margin = remainder / price x 100 (if price is positive). Do not treat it as accounting net profit.

MY STRONGEST ITEM / WHY IT MATTERS

07 / MAKE THE INVISIBLE VISIBLE

Notice the costs between sales.



Small repeated charges can quietly change a product's economics. Tick what you need to check against real statements and receipts.

THE USUAL SUSPECTS

- ☐ Selling-platform and payment fees
- ☐ Boxes, tissue, tape and labels
- ☐ Postage the buyer did not cover
- ☐ Scraps and materials wasted
- ☐ Returns, refunds and replacements
- ☐ Samples, gifts and seconds
- ☐ Currency or conversion charges
- ☐ Tools that wear out or need replacing
- ☐ Non-making admin and photography time
- ☐ Subscriptions or forgotten apps

MAKE ONE COST VISIBLE THIS WEEK

HIDDEN COST / WHERE IT APPEARS

REAL AMOUNT / HOW OFTEN IT OCCURS

COUNTING ONCE MATTERS

Before adding a hidden expense to the worksheet, check whether it is already included in materials, fees, packaging or overhead.

08 / PROFIT IMPROVEMENT

Choose one profit change *worth testing.*



Use the product and cost figures you recorded. Pick a change, measure what actually happens, and decide what to keep.

MONTH / YEAR	PRODUCT / COST TO REVIEW	CURRENT $ / ITEM

CHOOSE ONE LEVER TO TEST

- ☐ Test a price change
- ☐ Reduce a cost
- ☐ Feature a stronger item

MY PRACTICAL TEST

WHAT I WILL CHANGE

HOW I WILL MEASURE IT

DATE I WILL REVIEW

WHAT RESULT WOULD COUNT AS USEFUL?

WHAT I LEARNED / KEEP OR ADJUST

A price change is a test, not a promise. Recheck sales volume, costs and what remains.

09 / A PRACTICAL SELF-AUDIT

Spot the patterns worth changing.



These habits can obscure what a handmade business really earns. Mark the ones that apply, then pick a single improvement.

NUMBERS AND MISSED COSTS

- ☐ Track sales without calculating costs
- ☐ Leave making time out of prices
- ☐ Miss fees, packaging, waste or returns
- ☐ Charge too little for shipping
- ☐ Forget fees taken before payout
- ☐ Skip profit-per-product calculations
- ☐ Set prices once and never revise them
- ☐ Underprice because of fear or habit
- ☐ Promote items with weak contribution
- ☐ Assume popular means most profitable
- ☐ Keep weak products with no review
- ☐ Ignore cost rises when setting prices

CHOOSE ONE HABIT TO ADDRESS

WHAT WILL I CHECK THIS WEEK?

ONE CLEAR IMPROVEMENT

Consider the biggest gap first, test a change, then return to the cost and sales records to see whether it made a difference.

10 / START WITH ONE PRACTICAL MOVE

Make one useful change.



A small completed action is easier to evaluate than several changes made at the same time. Pick an experiment, not a promised result.

EIGHT CHOICES / CHOOSE JUST ONE

01 **Calculate one product's remainder**

Use real fees and other per-item costs.

02 **Value your time**

Track the making minutes and choose a rate.

03 **Find a hidden expense**

Check statements, postage and packaging.

04 **Test a price adjustment**

Watch units sold and what remains per sale.

05 **Review a low-contribution item**

Improve, reprice or consider retiring it.

06 **Feature a stronger product**

Measure the response to better visibility.

07 **Recheck marketplace fees**

Confirm charges in your seller account.

08 **Review a recurring subscription**

Assess whether it earns its cost.

MY ONE ACTION / CHECK DATE

THE CHANGE I WILL TEST

REVIEW ON

11 / A YEAR OF USEFUL NUMBERS

Let the months tell a story.



Fill in one row after each month. Use the same definition of profit or planning remainder each time so comparisons are meaningful.

TRACKING YEAR

HOW I DEFINE THE RESULT COLUMN

TWELVE MONTHLY CHECKPOINTS

MONTH	SALES $	COSTS $	RESULT $	%	BEST EARNER
January					
February					
March					
April					
May					
June					
July					
August					
September					
October					
November					
December					

When calculating the annual rate, use total annual result / annual net sales, not an unweighted average of the twelve monthly percentages. If sales are zero, leave the rate N/A.

12 / A CHECKLIST FOR CLARITY

Know the numbers you can trust.



This is a practical record of what you have checked, not a score. Use the blank lines to flag what still needs attention.

I UNDERSTAND MY MONEY

- [ ] I know my monthly sales total
- [ ] I grouped expenses without double counting
- [ ] I can explain my monthly result and margin

I UNDERSTAND MY PRODUCTS

- [ ] I costed my important products
- [ ] I know which item contributes most in total
- [ ] I identified products with negative remainder

I CAN RECOGNIZE HIDDEN COSTS

- [ ] I checked fees, shipping and materials
- [ ] I assigned a realistic planning value to my time
- [ ] I checked whether prices cover the full cost basis

I KNOW WHAT TO DO NEXT

- [ ] I selected one change worth testing
- [ ] I scheduled a date to review real results

THE MISSING PIECE I WILL REVISIT

13 / TURN YOUR REVIEW INTO ACTION

Your next profitable move.



Choose a product, one hidden cost and one realistic monthly target. Keep the plan close to the reports you use.

TODAY / CHECK ONE PRODUCT

FIRST PRODUCT / SKU TO REVIEW

PER-ITEM PLANNING REMAINDER

$

COST I MAY HAVE OMITTED

THIS WEEK / ADDRESS ONE COST

FEE, MATERIAL OR OTHER COST I WILL CHECK

POTENTIAL ACTION / WHAT I WILL MEASURE

THIS MONTH / KEEP THE HABIT

RESULT I WOULD LIKE TO IMPROVE

REVIEW DATE

CONTINUE WITH SIMPLELIFECALC

Handmade Pricing Calculator
Open the free calculator

Etsy Profit Calculator
Open the free calculator

Break-Even Calculator
Open the free calculator

DATE I WILL REVIEW WHAT HAPPENED