

Jewellery Maker

Business Opportunity Profile

BOP008 · August 2024

Introduction

Jewellery makers design and produce original handmade pieces of contemporary jewellery such as necklaces, bracelets, earrings and brooches. Jewellery making is a skilled craft and many makers develop their hobby into a part-time business. Generally, makers sell via online marketplaces such as Etsy and Folksy, and at local markets and craft fairs.

This profile provides information about starting up as a jewellery maker. It describes the training available, the current market trends and the key trading issues.

Training and skills

Suitable courses for anyone starting up as a jewellery maker include:

- Starting a Jewellery Business, which is a free three-part video course provided by the Jewellers Academy. The course covers business planning, pricing and strategy. The academy also runs online courses covering Instagram for Jewellers, Online Marketing and Pinterest for Jewellers. Go to <https://learn.jewellersacademy.com/p/starting-a-jewellery-business> and www.jewellersacademy.com for further details.
- The Jewellery Business Bootcamp, which is an eight-week online course run by the Jewellers Academy. The course requires around five hours' study each week and covers topics such as building a brand, online marketing and sales forecasting. Go to www.jewellersacademy.com/bootcamp for more information.
- A range of online jewellery-making courses provided by the Jewellers Academy, including classes and workshops in silver jewellery, stone setting, enamelling, working with gold, beading and jewellery design. Go to www.jewellersacademy.com/jewellery-making for the full range of courses.
- A range of free beginner, intermediate and professional tutorials provided by the Jewellery Maker online TV channel. The courses cover a range of techniques and designs. Go to www.jewellerymaker.com/en-gb/how-to for more information.

There are various online resources, journals and events to help retail jewellery makers develop their knowledge and skills, including:

- 'The Jeweller' (www.naj.co.uk/jeweller-magazine), which is a trade journal for the jewellery industry, published four times a year by the National Association of Jewellers (NAJ).

- 'Findings' (<https://acj.org.uk/index.php/findings-magazine>), which is a trade journal for the contemporary jewellery sector that is published twice a year by the Association for Contemporary Jewellery.
- 'The Journal of Gemmology' and 'Gems & Jewellery', which are both published by the Gemmological Association of Great Britain. Go to <https://gem-a.com/publications/the-journal-of-gemmology> and <https://gem-a.com/publications/gems-and-jewellery> for details.
- Desire Jewellery & Silversmithing Fairs (www.desirefair.com), which are three-day trade events for jewellery makers and silversmiths held in Oxfordshire and Surrey each July and November respectively.
- Jewellery & Watch (www.autumnfair.com/show-sectors/jewellery-watch), which is a four-day trade event held twice annually at the NEC, Birmingham, at the Autumn Fair in September and the Spring Fair in February.

Key market issues and trends

Current market issues affecting established and start-up jewellery makers include the following:

- Lab-grown or manufactured gemstones, such as diamonds, rubies, sapphires and emeralds, have increased in popularity. In 2024, lab-grown diamonds were 60% to 80% cheaper than natural diamonds and continued to dominate the market, accounting for nearly 80% of Queensmith's diamond engagement rings sold in 2023 (www.county.wedding/wedding-news/26886/lab-grown-diamonds-dominating-the-market-in-2024).
- In 2024, Etsy updated its listings policy to clarify whether a seller has made, designed, sourced or handpicked an item. The change was in response to an increase in items listed which were designed using generative artificial intelligence (<https://techcrunch.com/2024/07/09/etsy-new-seller-policy-2024-generative-ai>).
- Over half of traders (63%) in the craft sector have annual earnings of less than £10,000. This is according to a 2023 report by the Crafts Council, which also revealed that 5% of craft makers have had to look for employment due to the negative effects of the cost-of-living crisis (www.craftscouncil.org.uk/insight-and-advocacy/policy-brief/january-2023).
- The handmade jewellery market is dominated by independent makers and artisans. For example, Etsy has over 1.5 million listings for handmade jewellery. Not On The High Street has 53,000 products listed, Folksy has 33,000 and Amazon Handmade has 40,000.

Trading, commercial and legal issues

Start-up and established jewellery makers face the following trading, commercial and legal issues:

Trade bodies

Membership of a trade body can provide a wide range of individual and business benefits. Relevant bodies include:

- The Guild of Jewellery Designers (<https://guildofjewellerydesigners.co.uk>), which represents jewellery designers and makers in the UK. Membership benefits include design protection, networking opportunities and supplier discounts. 'Silver' (basic) membership is free.
- The National Association of Jewellers (NAJ, www.naj.co.uk), which represents the UK jewellery sector. Designer-maker members benefit from copyright and design protection, access to solicitors specialising in intellectual property law, and discounts on exhibition space and training opportunities. The annual membership fee for a designer-maker is £224 and a one-off application fee of £100 is also payable (prices excluding VAT).
- The Association for Contemporary Jewellery (ACJ, <https://acj.org.uk>), which represents contemporary jewellery designers and makers in the UK. Membership benefits include a subscription to 'Findings' and discounts from trade suppliers and event organisers. The annual membership fee is £50.

Workshop premises

Most start-up jewellery makers operate from a home-based workshop while others rent space in local creative arts centres and other managed workspaces.

Jewellery makers must ensure that they use extraction units to protect themselves from dust fumes and install appropriate lighting, both of which are available from suppliers such as:

- Vodex (www.vodex.co.uk/product-category/artisan/jewellery-manufacturing).
- HS Walsh (www.hswalsh.com/product/portable-ventilator-fume-extractor-te2).
- Metal Clay (www.metalclay.co.uk/foredom-benchtopy-filter-extractor-hood-with-led-light).
- Cooksongold (www.cooksongold.com/Jewellery-Tools/-Range=Lighting/-Size=0/-Type=0/-Brand=0/-Font=0/&prdsearch=y&show=N).

Jewellery-making equipment

Examples of specialist equipment and supplies used by jewellery makers (and prices including VAT) are as follows:

- Soldering irons (from £40 to £65) and solder (from £10 for a 300mm strip of silver solder to £100 for a 2g sheet of 22-carat gold solder).
- Polishing machines (from £60 to £500).
- Drills (from £10 to £20 each for hand drills).

- Planishing hammers, used to move/change the shape of metal (from £20 to £75 each, depending on head size) and planishing blocks and stakes (from £20 to £60 each).
- Bench vices (from £10 to £150 each, depending on vice material and fitting type).
- Pliers, cutters and shears (from £5 each or £30 for a set of six tools).
- Hand files (from £5 to £50 each or £120 for a set of six).
- Tribbles and mandrels, for making rings and bangles (from £25 to £50).
- Semi-precious stones, such as amethyst, zirconia and aquamarine (from around £1 to £30 each). Precious gemstones, such as sapphire, emerald and diamond (from around £30 to £500 each).
- Findings such as clasps, spacers and jump rings, and brooch and ring bases (from £2 to £10 for a pack of ten).
- Beading thread (from around £4 per 500 metres).

Specialist suppliers of beads, gemstones and jewellery-making equipment include Palmer Metals (<https://palmermetals.co.uk>), Bellore Rashbel (www.bellorerashbel.co.uk) and Cooksongold (www.cooksongold.com).

The National Association of Jewellers (NAJ) publishes a members' directory of suppliers of beads, gemstones and diamonds at www.naj.co.uk/find-a-jeweller.

Design protection

Jewellery makers are protected by 'unregistered design right', which automatically protects the 3D design of any jewellery produced for sale. Go to www.gov.uk/unregistered-designs for more information about design right.

Many jewellery makers take the precaution of photographing and cataloguing every piece of jewellery they produce, so that they can provide evidence of the date on which they created it in the event of a design right dispute.

The National Association of Jewellers provides a Copywatch Design Deposit for maker members to ensure their designs are protected. For more information, go to www.naj.co.uk/membership-types/designer-membership.

Hallmarking

Under the Hallmarking Act 1973, jewellery makers must ensure that items made from precious metals, other than exempt items, have been independently tested and hallmarked by an assay office before making them available for sale. Examples of items exempt from hallmarking requirements include:

- Silver items consisting entirely of filigree.

- Items made of a single precious metal, which is of minimum fineness, that weigh up to: 1 gram for gold, 7.78 grams for silver, 0.5 gram for platinum and 1 gram for palladium.

There are four assay offices in the UK:

- Birmingham Assay Office (www.theassayoffice.co.uk).
- Edinburgh Assay Office (www.edinburghassayoffice.co.uk).
- The Goldsmiths' Company Assay Office (usually referred to as the London Assay Office, www.assayofficelondon.co.uk).
- Sheffield Assay Office (www.assayoffice.co.uk).

The Act requires jewellery makers to display the British Hallmarking Council's Dealer's Notice prominently at their premises and on their website. An electronic copy of the Dealer's Notice for use on websites can be downloaded free of charge from one of the four UK assay office websites or a hard copy is available for £10.

Go to www.gov.uk/government/publications/hallmarking-guidance-notes and www.gov.uk/government/news/new-hallmarking-dealers-notice-available for further information.

Product safety

Under the REACH Enforcement Regulations 2008, jewellery makers must ensure that any items they make that will come into direct and prolonged contact with the skin contain no more than a threshold amount of toxic metal. Threshold amounts depend on item and metal type. For example, earring posts must release less than 0.2 micrograms of nickel per square centimetre, per week, and clip-on earrings must release no more than 0.5 micrograms of nickel per square centimetre, per week.

The Chartered Trading Standards Institute and the Department for Business and Trade have published guidance on jewellery product safety under the REACH Regulations, which is available at www.businesscompanion.info/en/quick-guides/product-safety/jewellery-safety-metal-content.

Online marketplaces

Many jewellery makers trade via online craft marketplaces such as:

- Etsy (www.etsy.com), which charges listing fees of 16p per item, a 6.5% transaction fee per sale and a 4% plus 20p fee for payment processing. Go to www.etsy.com/uk/sell for more details.
- Folksy (<https://folksy.com>), which charges a listing fee of 18p per item and sales commission of 6% plus VAT on its Basic account.
- Amazon Handmade (<https://sell.amazon.co.uk/programmes/handmade>), which charges a 12.24% referral fee with no up-front listing fees.

- Not On The High Street, which charges a one-off joining fee. Go to www.notonthehighstreet.com/pages/why-sell-with-us for more information.

Odissa Handmade is an online craft marketplace set up by the Guild of Jewellery Designers. Guild members are eligible for an account free of charge as a benefit of membership, with no subscription or listing fees and a 7% plus VAT commission on sales. Go to <https://odissa.co.uk/pages/whysell.html> and https://odissa.co.uk/index.php?p=signup_vendor for further details.

Jewellery makers with a Facebook or Instagram page can add a shop section to it, where customers can browse and buy items (www.shopify.com/uk/facebook-instagram).

Market stalls and craft fairs

Many jewellery makers sell at craft fairs, which are held around the UK. The maker will be required to pay a stall or exhibitor fee. Stallfinder (www.stallfinder.com) is a directory of stalls available at events around the UK. A list of craft fairs in the UK is available at www.ukcraftfairs.com.

Jewellery makers intending to trade from local authority run markets generally need to hold a market trader's licence from their local authority. To check local requirements, they should contact the licensing department of the local authority in the area where the market is located.

Consumer and business protection regulations

Under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 (CCRs), jewellery makers selling online must provide consumers with certain pre-contract information, such as their pricing, payment and cancellation terms.

Under the Consumer Rights Act 2015, items produced and supplied by the jewellery maker must be of satisfactory quality, as described and fit for purpose.

The Business Protection from Misleading Marketing Regulations 2008 make it an offence for jewellery makers to make unfair comparisons with other jewellery makers, designers or retailers.

Pricing and VAT

The Guild of Jewellery Designers has published a guide to pricing handmade jewellery. Go to <https://guildofjewellerydesigners.co.uk/resources/tool-for-pricing-jewellery-and-craft-maker-products> for further information.

Jewellery and delivery charges are standard-rated for VAT. Jewellery makers must register for VAT once their turnover reaches the mandatory threshold. Go to www.gov.uk/guidance/rates-of-vat-on-different-goods-and-services for more information about VAT rates and the current VAT registration threshold.

Workplace health and safety

Jewellery makers face health and safety risks from injuries caused by the use of equipment such as drills and polishing machines, solder burns, and respiratory problems caused by metal dust. Cooksongold

provides health and safety guidance for jewellery makers at www.cooksongold.com/blog/business-advice/tips-on-health-and-safety-in-a-jewellery-workshop.

The Health and Safety Executive also provides guidance on some of the main health and safety issues applicable to jewellery makers which includes:

- Identifying and assessing work-related risks (www.hse.gov.uk/simple-health-safety/risk/index.htm).
- The safe use and maintenance of work equipment (www.hse.gov.uk/work-equipment-machinery/power.htm).
- The use of PPE (personal protective equipment) (www.hse.gov.uk/ppe/index.htm).

Promoting the business

Opportunities for a jewellery maker to promote their business include:

- Listing in craft councils' directories, which are available at www.craftscouncil.org.uk/directory (UK-wide), www.craftscotland.org/craft-directory (Scotland) and <https://craftni.org/directory> (Northern Ireland).
- Uploading images of new jewellery designs to photo-sharing websites such as Instagram (www.instagram.com) and Pinterest (www.pinterest.co.uk).
- Creating a Facebook business page. Facebook pages can be customised with the jewellery maker's name, logo and photos. Go to www.facebook.com/jessicamccormackdiamonds and www.facebook.com/HarrietKelsall for examples of other jewellery makers doing this. Go to www.facebook.com/business for further information about how to use Facebook for business promotion.
- Creating short videos about making jewellery and sharing it on YouTube or TikTok.
- Using Google's Business Profile (www.google.com/business) to edit and update the information about their business that appears in Google search results and Google Maps.
- Using Apple Business Connect, which enables jewellery makers to manage information about their business that is used within Apple Maps, Apple Wallet and Siri. Go to <https://businessconnect.apple.com> for more information.

Insurance

A jewellery maker requires several types of insurance cover, including:

- Public and product liability insurance, which covers the jewellery maker against claims for compensation from customers, suppliers and members of the public injured or adversely affected as a result of their business activities.

- Professional indemnity insurance, which covers a jewellery maker against claims of design right infringement.
- Legal expenses insurance, which provides cover for defending disputes with suppliers, customers, local authorities, regulators and online marketplaces.
- Stock and contents insurance, which provides cover against accidental damage, loss or theft.

Specialist insurance for jewellery makers is available from insurers and brokers such as T.H. March (www.thmarch.co.uk/commercial/jewellery-designer-makers) and Blackfriars Group (<https://blackfriarsgroup.com/self-employed-jewellery-makers-and-retailers-liability-insurance>).

Legislation

This section provides an at-a-glance alphabetical list of the key legislation that jewellery makers must comply with.

- The Business Protection from Misleading Marketing Regulations 2008 make it an offence for jewellery makers to make unfair comparisons with other jewellery makers, designers or retailers who supply similar products.
- Under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 (CCRs), jewellery makers who accept orders online must provide customers with specific pre-contract information, such as their pricing, payment and cancellation terms.
- Under the Consumer Rights Act 2015, consumers can claim a full refund within 30 days of purchase if a product they buy from a jewellery maker is not of satisfactory quality, not as described or not fit for purpose.
- Under the Copyright, Designs and Patents Act 1988, jewellery makers automatically own design right for their jewellery.
- The Hallmarking Act 1973 sets out requirements for jewellery and other items made from precious metals (gold, silver, platinum and palladium) that are sold in the UK.
- Street trading licences and consents are granted by local authorities in England and Wales under the Local Government (Miscellaneous Provisions) Act 1982, in Scotland under the Civic Government (Scotland) Act 1982 and in London under the London Local Authorities Act 1990. In Northern Ireland, provision for street trading is made by local authorities under the Street Trading (Northern Ireland) Act 2001.
- The Management of Health and Safety at Work Regulations 1999 require employers, and those who are self-employed, to identify and assess any workplace risks. In Northern Ireland, the Management of Health and Safety at Work Regulations (Northern Ireland) 2000 apply.
- The Personal Protective Equipment at Work Regulations 1992 and equivalent legislation in Northern Ireland set out requirements regarding the use and maintenance of protective clothing, such as

aprons, overalls and heat-resistant gloves.

- The Provision and Use of Work Equipment Regulations 1998 (PUWER) and equivalent legislation in Northern Ireland require jewellery makers to ensure that soldering irons, polishing machines and other equipment is suitable for its intended use and properly maintained and operated.
- The REACH Enforcement Regulations 2008 regulate the use of chemicals, including nickel, cadmium, lead and other toxic metals, in consumer products, including jewellery.
- Under the Registered Designs Act 1949, jewellery makers in the UK can register their original designs with the Intellectual Property Office (IPO) as a registered design.

Related factsheets

SEC019 Art, Craft and Design - Sector Update

SYN014 Creative Industries - Industry Snapshot

BOP106 Retail Jeweller

MBP435 Horologist

DISCLAIMER While all reasonable efforts have been made, the publisher makes no warranties that this information is accurate and up-to-date and will not be responsible for any errors or omissions in the information nor any consequences of any errors or omissions. Professional advice should be sought where appropriate.

Cobweb Information Ltd, YBN, 7 & 8 Delta Bank Road, Metro Riverside Park, Gateshead, NE11 9DJ.
Tel: 0191 461 8000 Website: www.cobwebinfo.com