

Called To Both Episode 99

Joy Michelle

Today's topic is all about how to plan for a maternity leave in your small business. Now planning for an extended leave like a maternity leave or even a sabbatical is something I absolutely love to talk about. Because as entrepreneurs, we experience a lot of beauty and flexibility of working for ourselves. But we also experienced some of the drawbacks like how open ended and scary it can feel to plan for your own maternity leave or time away. Because we don't have PTO or company policies in place to guide this decision or even protect that job. We will be covering a few topics in today's episode from business finance, content, planning, and having team members in place to support you and or today I am joined by four incredible business women to share in their respective areas of expertise on this topic. Each of them brings something unique to this conversation and all of them have walked through or stumbled through a maternity leave as a self employed business owner. So if you are hoping to grow your family one day, or just take some well deserved time away from your business without feeling like the whole thing might come crumbling down. This episode is for you. Be sure to take a peek at the description in the show notes to see where you can hear more from each of today's guests. Okay, are you ready,

Joy Michelle

we are about to play the advice from the experts now. And I'm going to come back at the end to wrap this up with some of my own thoughts and next steps for you. Hello, and welcome to the call to both podcast. I'm your host Joy Michelle, and you're in the right place if you're ready to grow your business while also being the intentional and present mom you want to be. This show will leave you feeling inspired, equipped with tangible tips and encouraged to go after your own version of being called to bow. Let's dive in. The sponsor of today's episode is Riverside FM. Riverside allows you to record studio quality audio and video either by yourself or with remote guests. It's what I have used to record all of my guest episodes here on the show from the very beginning. And there are so many reasons why I personally chose Riverside to create my podcast. But let me just share a few. The first one is the audio quality and ease of use, I can just send a link to my guests and they can join me in the studio. I love that Riverside allows me to chat with my guests from anywhere in the world. Even when our internet connection is a little iffy. It records everything locally to the computer, so we don't miss a beat, no more glitchy interviews, which I love. Another great feature is the video editor. And they have an AI powered clip creation tool for quick creation of social media sized clips. So this is making it so much easier for me to create those vertical clips that I need for social media. And it helps me to pick the best moments from the show, click on the link in the description and head over to Riverside to start for free. And be sure to use the code joy for 15% off.

Val Duvick

Hey, I'm Val, host of the creative income career podcast. And my advice for you if you want to take a maternity leave or an extended leave, is to start paying yourself monthly to have it be a set amount that is the same every month. And so if you have not been paying yourself at all before, this is a big step. And it's very important in general. But if you have been paying yourself that maybe more irregularly and it feels frustrating and inconsistent than having a set amount every month is going to bring you a new level of just consistency and confidence in your business and in your income. And it's going to make it really clear for you what you can and cannot afford in a maternity leave. So the way that I would

recommend starting this, if you are not paying yourself at all, I would take all of your income from a year look at last year, look at how much you made total. And divide that by two. So take 50% of what you made last year as a starting point. And then take that amount and divide it not by 12 for 12 months, but actually by 15 for 15 months. Because then that amount, what you come out with that number is what you can pay yourself monthly and build up a three month leave with that money. So when I said 50% I said take 50% of your total income and that's what you can pay yourself, you know, divided by the months. So with that, that is because I am using a percentage system and I use profit first. If you haven't heard of it, I highly recommend either reading it listening to it, listen to my podcast to learn more about it. But the idea is that you separate all your income Come into percentages so that you have really clear guardrails for what you can spend your money on. And this can be such a game changer in taking a leave, because we can feel really anxious about what what we're going to do to pay ourselves during that time, especially if you are relying on this income. Or even if you just have goals for your income, it can feel wrong, to not bring any money in during those three months. But speaking from someone who, in my experience, I actually started profit first. And then within three years of starting profit, first, I had to maternity leaves two years in a row, because we had a surprise second baby. And I was able to do that and pay myself through those maternity leaves the full amount, I did not take a pay cut. And I still have not taken a pay cut for six, almost seven years now, since I started doing Profit First, because I had a system and I knew what I could and could not pay myself. So as you're thinking about taking a leave, figure out what you can pay yourself monthly. Use that formula to break down what it would take to save up for three months. And if you're too far along to start there, like if you're already pregnant, and trying to, you know, figure out how to take maternity leave, I would just recommend you take a detailed look at your income and your expenses that are coming up between now and your maternity leave and figure out how much of that money you can actually pay yourself. So you're going to take the income minus the expenses. And I would look ahead at like things that are projected to come in like you have actual invoices with due dates in three months from now, include that income and include expenses that are going to happen three months from now like annual expenses, things you know, that only happen once in a while or that happen every single month. Figure out what your actual cash situation is. And let that guide you in what you are able to set aside to pay yourself during your maternity leave. So even if you're starting in the middle of a pregnancy, or if you are still a couple of years out from wanting to do that, you can still get to a place of clarity and confidence with your money. It just takes a little bit of time sitting down working out the numbers. And I promise it is going to give you so much peace of mind in your maternity leave. And that peace of mind is what is going to allow you to just be there be present, especially if it's a maternity leave, and there's a new baby, you you want to not be worried about the money. It's it's one of those things that can just hang over your head. So I highly recommend you take a deep dive into your numbers, don't be scared of them. If numbers intimidate you, just hear me say that you really are capable of this, this is something that you can figure out. That doesn't mean it's going to be fun. You know, you may have to put in a little bit of time. And it may not be the most enjoyable time. But it makes it so that you can have the most enjoyable time on your leave. And give you the ability to be present and focused and just not worrying about what's going to happen. So you can do this, I promise.

Cait Howard

Hey, y'all, I'm Kate Howard. And I'm excited to be here today to share one piece of advice that I would give a business owner who's becoming a mom who is planning her maternity leave, what advice I would give about taking time away from her business. And I think it's important to give a little context, my journey. So I have three babies. I have a four year old, a two year old and a one year old. And I had different maternity leave experiences with each of those. So with my four year old, I was actually still

working in corporate and was building my business. With my two year old I had just left corporate a few months prior and then had her but I was full time into the business. And with my third I had been full time in my business for over a year at that point when she was born. And so my maternity leaves looked different for each baby and each pregnancy. With my first I had a more traditional maternity leave through a corporation. And when you think about in my case, a lot of times you companies are getting better about this now but I had good take PTO I had a short term disability that I could take and then I was protected by FMLA for up to 12 weeks, but only a portion of that was paid fully and that's my PTO and then short term disability was only paid at like 60%. And then there was no pay for the remaining remainder of my maternity leave. And so that was a struggle for sure. And when that was happening, I was honest Please, so grateful for my business because it helped me fill in some of those gaps during my maternity leave from corporate at the time, my business was smaller. And so it really didn't take up much of my time at you know, so not being on maternity leave for my corporate job allowed me to be able to spend that time on the business and not feel like too much with a newborn baby as a first time mom. And so really, in that, you know, I had that full maternity leave for my corporate job, but I was still kind of doing my day to day and the business again, because it felt good to do that. And it was a comfort to have that revenue from my business in the midst of not being paid during that time from my corporate job. So and then with my second, I had left my corporate job, so I was full time in the business. So the business was taking up definitely a lot more time. And that was a little bit of a different journey. And then with my third, I learned a lot from maternity leave with my second as a full time business owner that I implemented. And I'll say that my number one piece of advice is to be okay with your maternity leave, looking different as an entrepreneur, and creating it in a way that fits your need as a family and as a business owner. And that means like, if you do want to completely take off from your business for 12 weeks, 16 weeks, six months, whatever that looks like, you want to give yourself that full maternity leave from your business, do that, if you want to know that, hey, I want to give myself some wiggle room here. I'm a first time mom, I'm not sure what this is going to look like. But I don't think I want to be completely out of my business for that long, then allow yourself the wiggle room. And in that case, I would say you really kind of determined what are the bare essentials that have to happen for my business or run on a day to day basis, that's really what you're going to want to get your arms around. So that if that is the decision that, hey, I want to tiptoe back into my business, and I you know, maybe I want to take a couple of weeks off, like I know, I'm gonna want that time to acclimate. But I also don't want to completely shut things down, then make sure you have a really good understanding of when I do tiptoe back in what are the bare essentials so that you don't get overwhelmed, you don't get lost and like the to do's that really aren't important. I would also say for you know, if you are planning to totally take off from your business, then you just want to make sure you look at like what does that look like savings wise financially. And I think it's very, it's powerful to be an entrepreneur, I think sometimes we can be scared of maternity leave as entrepreneurs or extended leave just because again, what that means for our business, but I honestly think it's such a powerful place to be as an entrepreneur in planning that because again, we can set up the way we want to we're not at like the mercy of what our company is telling us, they're going to provide us. So again, if financials are a concern, then what do we need to do to make sure that if I'm taking completely off and I know no revenue is coming in, then what does that look like to be able to save up for that and to save up for that time off, I will say, based on my experiences, I would have your maternity leave plan, whatever that is ready to go four weeks before. So with my second one biggest learnings was that I ended up giving birth four weeks early, I did the same with my first but my OB was very adamant like date, the second one says no longer, you'll go probably to full term. And so I was very much set on like I'm gonna go to my due date. And I planned everything that way. And that was not the case. So I had some things in place like with my clients and with the work I was doing, to be able to have, you know, a

few weeks off and to just like have some slower weeks during that time period. And was not the case because she came four weeks early. And I didn't have those things in place yet. So I would prepare to have that ready to go. And if it if you don't have to execute on it amazing, but it's there if you need it as far as like having that buffer that time buffer. And then with my third, what really changed between my second and my third is I put in systems to make sure and so I was about four my second was four months old when I was pregnant with my third so it was a quick turnaround. It was not planned. But as soon as I knew I was pregnant with my third I knew I'm doing this differently because with my second I mean I'm pretty much jumped back into work right away. And for me, that was okay, but I definitely wish I had had more space and I feel like because it was our second baby. I knew the ropes a little bit more like I wasn't learning breastfeeding for the first time and dealing with like babies sleep for the first time. I'd kind of already had that down from my first. And so I wasn't I feel like I had a little more capacity balancing my second and my business, but I knew going into my third I was like, Okay, I need to have some more space. So, in that sense, I did what I, you know, I mentioned I wrote down, okay, what has to happen for my business to run on a day to day basis. And then I made sure that that was going to be delegated and be able to be taken care of by someone else, so that I could be in the business as much as I wanted to. But I could take the time off that I needed. And that's really what I mean, you know, when I say my number one piece of advice is to just create your your maternity leave in a way that fits you and your needs and to be flexible with with what it might look like and for again, to be okay that it might not look like everyone else is it for you. Taking 12 weeks completely off doesn't feel good, because for me, like that doesn't feel good. I love my business. And I know I need space for being a mom. But I knew that I would be bored to tears if I took 12 weeks off my business. And so I set up my maternity leave plan and what that looks like to again, be able to give myself the space, especially in the beginning. But to be able to tiptoe in back into my business as early as I felt comfortable, and to take back in tasks that I wanted to do. And honestly set my business up really to sustain as I became a mom, because maternity leave is one thing, but then becoming a mom and having children as a business owner becomes different than when you don't have children, right? So you start to have to be able to plan around sick days or daycare being closed or childcare inconsistencies, right. And so the things I really put into my business in place in my business to prepare for becoming a mom have also served me as I am a mom. And I think that is really important too. So yes, so that is my biggest piece of advice be okay with it looking different as an entrepreneur create it in a way that fits your needs. And plan a little bit further ahead than you think you might need to just to allow yourself that space.

Jillian Dolberry

Hey, friend, Jillian Dolberry, here from the gracefield CEO, podcast and owner of Jillian Dolberry, OBM and team strategist. So I have actually worked with women who are prepping for maternity leave, ran their business while they're on maternity leave, or some type of sabbatical Extended Period away from their business. First of all, if that's something you're considering, kudos to you, I am like on the other end of this voice note, just cheering you on and so excited for you. Because sometimes it's exactly what we need. But there are things that we've got to put in place to protect us during that time. Because we love our businesses, we love what we do, we wouldn't be doing it if we didn't love it, right. So even though it's something that we love, creating boundaries around that thing is still a good idea. So let's talk about one boundary that you can set that is going to really change the way that you approach spending time in your business while you are on this extended leave. Whether your clients have access to you or your team has access to you, we need to be able to set that boundary, create a buffer or let's call it a waiting room for your business of people who need things from you that they can sit in a little waiting room until it is needed and necessary to be addressed by you. This can take form in a couple of different ways. So let's talk about that. If you have a team, then you might have a virtual assistant, you

might have somebody who is already in your inbox or who's already helping you serve your clients well. And that person needs to be a trusted person in your business, who you can say, hey, I need you to be the buffer for me. And I'm going to give you access to me so that you know when to escalate something to me, but this person is also able to know what is urgent and what is important and the difference between the two. So something that I also recommend doing with this is making sure that you have one channel of communication that only one person this special designated person has access to you through. Now, I highly recommend this channel not be your project management tool, and it's not slack. But if it's something like Voxer and I don't always recommend texting, but if text is what works best for you, one channel for that person to get in touch with you. If something is urgent. What this is going to do is it's going to cut down on the noise it's going to quiet All the other channels that are typically really, really loud and distracting and quite frankly, kind of stressful. And it's going to create space for you to be present in whatever you need to be present in, in this season, in this sabbatical, in this leave, maybe you even set up a rhythm with this person, where you have a once a week, check in or once every other week, check in whatever makes you feel most comfortable. And another thing that you're going to need to do is provide this person with some guidelines, what is considered urgent to you, what would you want to be brought to you immediately when it happens, versus what's something that's important that you want them to try to troubleshoot themselves before they bring to you, or something that maybe feels urgent to the client feels urgent to the person emailing you, but maybe isn't actually urgent, give the person on your team, the tools to troubleshoot that themselves, whether it be email scripts, whether it be helping them talk through these particular situations with a client that may pop up, do whatever you can to establish those things before you go on your leave. And that is going to empower your team members build trust between you and the person that you're working with, in addition to giving you some confidence that your team can handle this without you. Now, when you return after your leave, and this team member has actually executed this properly, or they've done a really good job and impressed you, you are now going to feel like you can take a bigger step forward in your business because you've built this trust and this process and you know that it's possible to take time off, which is just going to refuel you, in all the right ways to continue to build a sustainable business. Now, I know that not all of us have teams. So I want to address that piece of this too. If you are a solopreneur, and you don't have a VA or you don't really have anyone on your team to be that buffer for you, then there's still a way to do this and execute this well. And what that looks like is you've got to create your own buffer, whether that means turning off notifications, putting strict boundaries and parameters around the time that you are in your inbox or engaging with your business. These are all things that you're going to have to set up for yourself, and it's going to require a higher level of accountability for you because you are going to be the buffer for yourself in your business, before you get a little bit uncomfortable, and you're like, oh, I don't know if I can do that I already feel like I'm like breaching on an unhealthy version of being too engaged or too into all the communication of my business, I want to encourage you in something, I know that you can do this, I know that you can do this. In order to wrap your head around all of this together, what I want you to do is think about how you would serve someone else in their business. Think about what you would do to protect their time, think about what you would want to provide for them. And then I want you to think about how you're going to use that for yourself because you are still worthy of a sabbatical of time off of margin. And we need to give ourselves permission to accept it. Another tip for the solopreneurs approach to this is making sure that you make it as clear and black and white as possible when you check in with communication or with the tasks in your business during this time off. And that means that you've got to have a very specific list of items that you're going to check every single time, make it consistent, make it black and white, make it to where anytime you check into it, you can do it emotionless because the minute that you start to feel like you're not doing enough or that you should check something else or that this person needs you in this way. You are

going to start to spiral you're going to start to get frustrated, and you're going to feel like why did I even think I could take this break in the first place. I'm letting everyone down? Well, friend, you're not letting anyone down. In fact, you taking this time to be with your family do what you need to do support yourself is going to make you a better person and a better business owner and a better CEO. I wholeheartedly believe you're capable of this. And I'm cheering you on.

Jordan Jones

Hi guys, my name is Jordan Jones. And I am a mom, a printer and a marketing coach. And overall just a really big believer that you don't need to choose between the work that you love and the ones that you love most. And so I'm a huge fan of joy in this podcast. And I'm really excited to share some of my best advice and lessons learned for taking a maternity leave as a small business owner. So as a quick little background for those of you who don't know me, my husband and I have run a few different businesses together. And we've been entrepreneurs since 2015. So we have been running our Business for a few years when we found out that we were pregnant for the first time in 2018. And at that time, we were actually running a successful marketing agency, and doing mostly one on one client work while traveling full time in an RV all across the country. And while it might sound amazing, and it was honestly a dream come true for us. The reality was that our income was super reliant on our time and on looking new clients. And while we had big dreams of diversifying our revenue streams, and building out digital products, and courses and all that stuff, the truth is that up until that point, we had just never prioritize working on our business. Because we were just so busy working in it on client work, we were always in that kind of feast and famine cycle of getting new clients and working on their projects. And we didn't prioritize building courses and things that would help us make more passive income in the future. And for us getting pregnant was really that motivation to finally make that shift happen. Because I knew that I didn't want to be doing as much, because I just knew that once maybe became, I didn't want to be doing as much coaching and one on one work. And I knew that as a self employed entrepreneur, that no one was going to give me a maternity leave or pay me to work if I wanted to take one. So that little positive test, it really started to count down for us to plan on diversifying our income, and really get started on building some of those passive income streams and evergreen funnels and our own business. At the time, we had a really successful group coaching program. And so what we did is we took that content that we were teaching live, and we put it into a DIY course, and we build an evergreen funnel to convert new leads into that program into the course. And if you're not familiar with a funnel, or the term evergreen, I'm just going to give you a quick explanation so that this makes a little bit more sense for you. A funnel is a marketing term for a system for converting new leads in your business into sales. Typically, there are three stages to a funnel. The first is the awareness stage. And that's where you're attracting potential leads and customers. The second is the consideration phase where you're building those know like and trust factors and where you're sharing your offer. And then the third is the conversion which is making that sale or that booking. And when I say evergreen, what I mean is that the funnel itself, that system is running on autopilot at all times. And that term evergreen is taken from evergreen trees that are always in bloom, the ones that aren't losing their leaves. So back to the story, we launched our first evergreen funnel back in early 2019. To sell our DIY course, right before our daughter was born. We didn't have a huge following. And I didn't want to show up a lot on social media or have to rely on that consistently while taking maternity leave. So we chose to utilize Facebook ads to fill our funnel meaning to get new leads to sign up for that freebie, which would then lead them into the sales funnel for our course. And when I tell you that this is the best thing that we did, not just for that first maternity leave, but for our business and our lives moving forward. I truly mean it that first funnel, that evergreen funnel brought in over \$30,000 in revenue in just those first three months that I was taking maternity leave. And it showed us that it was possible to serve our people really well and

earn good money without having to just trade our time for money. And that wound up changing a lot in our business moving forward and allowing me to be a mostly stay at home mom, and raise my kids and still do the work that I love. So the two biggest tips here that I'd give you have to deal with planning ahead and funnels. The first one is to figure out your plan for your maternity leave, I want you to think about things like how much time do you want to take off? How much money do you want to make? Or do you need to make? Do you just want to take time off? Or do you also want revenue coming in at that time? And if you do want revenue? How can you earn that revenue? If you want to stay offline? Are you going to work at all or check in on clans? Are you going to do it at a reduced capacity or be completely offline? All of these questions are really important to consider, especially as an entrepreneur, because one there's no one right way to do maternity leave. I put rightway in air quotes but you know there's not one prescribed way when you're an entrepreneur. You create your own maternity leave. And two, you're the boss so no one else is gonna decide these things for you. My three maternity leaves have looked Different for all of my kids. But I will say that planning that first one, it made such a big difference. And it really gave us a timeline and a goal for exactly what actions we needed to take, like creating and launching that first course. And that evergreen funnel, you know, within that timeframe of the first few months before my daughter was born. So my first tip here is to think through those questions, think through what your maternity leave what you want it to look like what it needs to look like for your family and create a plan that works for you. The second tip here is to consider how funnels and automations can help you still serve your people well while you're offline, and continue to bring revenue into your business. Even while you're on maternity leave a funnel can be something as simple as an email nurture sequence that leads people to one of your low end offers, or maybe some ready to buy templates or courses. Or it can be a more complicated, you know, Evergreen course funnel. There truly are so many ways to build funnels. But the main thing here is to think through how you can serve your people best with some kind of digital product or offer. If you don't already have one, think through your current offers and services and see if there's a way to productize even a part of them. Maybe it is creating a DIY version of a one on one service or a group program like we did, maybe it's offering a template, or a workbook or a piece of that one on one service. Maybe it's something totally complementary to your current services or offers that would allow you to add more passive revenue now to one on one services. Whatever it is come up with a plan for the type of digital offer that you want to create and the funnel that you're going to create, to support those goals that you set for your own maternity leave. I promise you having a good plan, supported by a really great funnel is going to make an incredible difference, and maybe even change the future of your business like it did for ours. And the last thing I'll share is both something that I've done well and something that I still struggle with, because I really love my work. And I'm gonna guess you do too. And that's that I have never once regretted choosing more time as a mama. It is so cliched to say this. But as long as those days can feel the years are really short. And I do not regret one minute of the time that it took away from the work that I love and my business to spend on the work that I love of being a mama. And so I just pray that you remember that you are called to both, and that your work at home and as a mama is just as important, if not even more important than the incredible work that you do in your business. I hope that my experience and advice can be an encouragement to you to plan for maternity leave in a way that fits you and your family's needs and wishes best. And remember that it doesn't need to look like anyone elses. And just be sure to soak up all of the baby snuggles that you can.

Joy Michelle

Okay, this has been such a jam packed episode full of incredible advice and strategies, tips, and just relatable life stories from women who have walked this journey before you and I hope that some of these tips have helped you to see what's possible for your maternity leave or sabbatical. One final

piece of encouragement that I have for you is to take the length of leave that you really want if you feel in your heart that you want or need 12 weeks, but that doesn't really feel reasonable, be unreasonable, you get to be this is your business and you get to decide the model, and the pay and the structure. All of the contributing guests from today's episode can be found and followed through the shownotes. And you might have noticed each and every one of them also has their own podcast, which actually wasn't planned when I invited these women to be on the show. But it works out really beautifully. And I could not recommend each of their shows to you more. So if you're looking for new podcast to get into and you want some content that feels very aligned to your business, I cannot encourage you more to go check out their shows. Before you go today. If you have a friend in a similar season planning for a maternity leave or an extended time off, I want to invite you to share this episode with that person today. Thank you so much for listening and helping to expand the reach and impact of culture both. Thank you so much for listening to the show. If you enjoyed this episode, please help me get the word out about the call to both podcast by taking a screenshot of this episode right now and sharing it on your social media. I would also appreciate it if you would subscribe and leave me a five star review. Thanks again and I'll see you in the next episode.