THE INDEPENDENT MUSICIAN'S BUSINESS GUIDE

Build it. Own it. Protect it. Improve it.

MOBILE EDITION

Designed for comfortable reading on phones and small tablets.

KEY WEST RADIO SHOW (KWRS)

Music Resources | Version 2.0 | September 2026

Contents

- Part I - Start With the Musician
- Part II - Establish and Own the Foundation
- Part III - Learn How to Research Any Purchase
- Part IV - Protect What You Build
- Part V - Money, Gigs and Working With Other Musicians
- Part VI - Build and Keep an Audience
- Part VII - Become Easy to Hire
- Part VIII - Stress Test Everything
- Part IX - Use AI as a Business Tool
- Part X - Action Plans and Worksheets
- Professional Boundaries
- Version and Update Log

Use your PDF reader's search and outline/bookmarks to jump to specific numbered sections.

MOBILE EDITION

This edition preserves the guide's content but reformats wide tables into vertical cards so the text remains readable without horizontal scrolling or constant pinch-to-zoom.

How to Use This Guide

This is not only a website guide. It is a practical operating manual for an independent musician or band: how to establish a professional identity, build systems, work with venues and other musicians, protect assets, develop an audience, research purchases and use AI without surrendering judgment.

Use the guide in order when starting from scratch. Established performers can jump directly to the chapter that solves the immediate problem, then use the worksheets to audit the rest of the operation.

Part I - Start With the Musician

1. Where Are You Now?

Before buying software, forming a company or rebuilding a website, define the operation you actually have.

Beginner

Typical need: Identity, basic web presence, booking contact, simple records and safe backups.

Working musician

Typical need: Reliable schedule, payment records, professional assets, repeatable promotion and protection.

Professional musician

Typical need: Continuity, contracts, insurance, scalable systems, data ownership and delegation.

Solo artist

Typical need: Clear identity, direct booking path and control of all core accounts.

Bandleader

Typical need: Clear authority, hired-player systems, money flow, ownership and performance obligations.

Band/act

Typical need: Member roles, ownership, shared assets, agreements and continuity.

Touring performer

Typical need: Travel, production, insurance, temporary personnel, regional promotion and recovery plans.

2. Define the Goal

- More local work or better local venues.
- Private events, weddings or corporate work.
- Regional work or touring.
- Original music, releases and audience growth.
- Recording, licensing or collaboration.
- Full-time music income or a sustainable part-time business.

A system is useful only if it supports the goal. A performer seeking three local residencies needs a different operating system from an original act trying to route a regional tour.

3. Study Other Performers

Study three concentric markets: local performers you can observe repeatedly; comparable performers in similar markets; and established professionals whose budgets may be different but whose systems reveal useful principles.

In Key West, performers such as Kari and Jack Wolf can serve as a local observational case study. The method itself

is worldwide: a musician can study public websites, calendars, ticketing, merchandise, newsletters, video, social activity and booking paths from artists in any market.

Performer Observation Checklist

- Performance quality, stage presence, set flow and audience interaction.
- Punctuality, breaks, load-in/load-out and treatment of venue staff.
- Signage, QR codes, tipping, merchandise and email capture.
- Website accuracy, show calendar, booking information and mobile usability.
- Promotion before the show and follow-up afterward.
- Consistency of name, photos, biography and contact information across platforms.
- What appears successful - and what evidence actually supports that conclusion.

Part II - Establish and Own the Foundation

4. Establish a Canonical Professional Identity

- Official artist/act name and legal/business name where appropriate.
- Home base and markets served.
- Short, medium and full biography.
- Genre and current configuration/lineup.
- Booking contact and public contact.
- Official website and social/streaming profiles.
- Approved photos, logos and artwork.
- One authoritative record from which other profiles are updated.

Inconsistent identities create friction. A venue, fan or agent should not have to guess whether two spellings, old photos or different booking emails refer to the same act.

5. Own Your Digital Property

The artist or business should control the domain account, hosting account, recovery email, payment method, website administrator account, mailing-list account and core social/streaming accounts. A designer or manager may be granted access without becoming the owner.

6. Build the Website

- Home - immediately identify the artist and current activity.
- About - accurate biography and professional context.
- Shows - structured, current performance information.

- Music/Video - representative work, not an uncontrolled archive.
- Photos/Press - approved assets and press information.
- Booking/Contact - a clear path to do business.
- Professional additions - EPK, technical documents, merch, mailing list and separate booking/press contacts.

AI can help organize copy, structure pages, draft metadata, format schedules, compare services and troubleshoot. It should not fabricate accomplishments, press, venues, streaming numbers or collaborations.

7. Build a Proper Shows System

Do not rely only on a monthly image. Store shows as structured information: date, year, start time, venue, city/state, admission or ticket information when known, and a useful venue/ticket link.

Part III - Learn How to Research Any Purchase

8. The Product and Service Research Method

- Define the problem before shopping.
- Separate must-have requirements from nice-to-have features.
- Compare at least three or four legitimate alternatives.
- Calculate setup, monthly/annual, renewal, add-on and exit costs.
- Determine who owns the data, domain, files or account.
- Determine portability: can the business export and leave?
- Identify provider failure points and user failure points.
- Evaluate support and recovery options.
- Read restrictions, exclusions and cancellation terms.
- Establish backup/recovery before depending on the service.
- Verify current facts from primary sources before buying.

9. Information Freshness

Evergreen principles
Typical review approach: Review annually; change only when the principle itself no longer holds.

Processes/frameworks
Typical review approach: Review at least annually and

after major technology changes.

Products/features/prices

Typical review approach: Verify current information before purchase; scheduled review quarterly is sensible for a public guide.

Legal/tax/insurance

Typical review approach: Verify for the applicable jurisdiction and current date before relying on it.

Public comparisons should display a last-verified date. The online guide should be the living master; downloadable PDFs should identify their edition, publication date and last review date.

Part IV - Protect What You Build

10. Storage, Redundancy and Recovery

Use a simplified 3-2-1 approach: keep at least three copies of important data, on at least two different types or locations, with at least one copy off-site.

- Working computer or production drive.
- Local external SSD/HDD or other independent copy.
- Cloud/off-site backup or another geographically separate copy.
- Keep website backups outside the web server.
- Test restoration. A backup that cannot be restored is not a recovery plan.

Sync services are useful but are not automatically independent backups: synchronized deletion or corruption can propagate.

Protect the Irreplaceable

- Masters, multitracks and unreleased work.
- RAW/original photographs and video.
- Artwork, logos and source files.
- Contracts, releases, invoices and business records.
- Mailing-list exports and contact records.
- Account recovery information stored securely.

11. Security and Account Ownership

- Use unique passwords and a reputable password manager.
- Enable multi-factor authentication where available.
- Keep recovery codes and current recovery contacts.

- Limit administrator access.
- Maintain an account inventory.
- Plan for loss of the phone or 2FA device.
- Recognize fake bookings, overpayment scams, phishing, fake copyright/domain notices, playlist scams and impersonation.

12. Insurance and Risk

Insurance needs depend on the musician's actual work, location, equipment, travel and contracts. Areas to investigate can include instrument/equipment coverage, general liability, event liability, business property, business-use auto issues, cyber coverage, workers' compensation where applicable, disability/income protection and touring/travel risks.

- What property is covered and where?
- Replacement cost or actual cash value?
- Deductible and policy limits?
- Vehicle theft, water/flood/wind and travel?
- Borrowed or rented equipment?
- Certificates of insurance and turnaround time?
- Major exclusions and claim documentation?

13. Intellectual Property and Rights Inventory

- Artist/band name and trademarks where applicable.
- Compositions and songwriting interests.
- Masters and recording ownership.
- Artwork, logos, photographs and video.
- Website copy, domains and merchandise designs.

- Licenses and permissions for material created by others.

Possessing a file does not necessarily mean owning the rights to use it. Keep records showing who created an asset, what rights were granted and what restrictions apply.

14. Business Continuity

Stress-test the operation against laptop theft, phone loss, account lockout, website compromise, host failure, hurricane/fire/water damage, illness, disability and death. Decide who can recover critical accounts and where essential records are stored.

Part V - Money, Gigs and Working With Other Musicians

15. Money and Records

- Keep reliable income and expense records.
- Document deposits, final payments, refunds and reimbursements.
- Retain receipts, invoices and performance records.
- Understand applicable tax and reporting obligations.
- Separate business records from casual personal notes.
- Build reserves appropriate to the operation.

16. Three Different Contractual Relationships

Band/Artist <-> Venue or Promoter

What it governs: The performance engagement: what the buyer hires the act to deliver and what the buyer provides/pays.

Band/Artist <-> Hired Musician

What it governs: The player's work for a gig, run or recurring engagement and the compensation/conditions.

Band Member <-> Band

What it governs: The continuing ownership/business relationship: authority, money, assets, name, recordings, departure and breakup.

17. Band/Artist to Venue or Promoter

A performance engagement should address the parties, date and location, load-in/soundcheck, performance times and set expectations, compensation, deposit, final payment, tips/merchandise where relevant, production/backline, travel/hospitality where applicable, promotion obligations, insurance requirements, recording/streaming permissions, cancellation/postponement/weather, force majeure, changes, settlement and signatures.

Failure Questions

- What happens if weather cancels an outdoor performance?
- What happens if the buyer changes the hours or number of sets?
- When exactly is final payment due and by what method?
- Who has authority to change the agreement?
- What happens to nonrefundable travel expenses?
- What production was promised and who supplies it?

18. Band/Artist to an Individual Musician

The documentation should match the relationship rather than forcing every player into the same category.

One-gig / substitute musician

Typical use: A player fills in for one show.

Documentation approach: Short gig confirmation or one-gig musician agreement.

Temporary / short-run musician

Typical use: Several shows or a short tour segment.

Documentation approach: Short-term musician agreement.

Recurring hired musician / sideman

Typical use: Regular player without assumed ownership.

Documentation approach: Continuing musician agreement.

Band member / owner

Typical use: Ongoing ownership/business role.

Documentation approach: Band/operating agreement plus applicable business documents.

One-Gig or Emergency Substitute

A same-day substitute may need a concise written confirmation rather than a long agreement. At minimum confirm the act, musician, role, date/venue, call time, performance time, pay, payment timing/method, rehearsal if any, equipment, travel/parking, dress, tips if relevant, substitution rule and any special requirement.

Do not assume that calling someone a contractor, sideman or temporary musician determines legal worker classification. Actual facts and applicable law matter.

19. Forming and Operating a Band

A band can be a creative collaboration and a business relationship at the same time. Before meaningful money or assets accumulate, identify what kind of relationship exists: solo artist with hired players, bandleader with recurring sidemen, equal-member band, formal business entity or project/collaboration.

Questions to Resolve

- Who owns the band name, domain, logo, website and social accounts?
- Who owns recordings, songs, photos, mailing list and merchandise?
- Who owns equipment purchased with band money?
- Who signs contracts and who receives money?
- How are expenses approved and paid?
- Who can add/remove members or hire substitutes?
- What happens when a member leaves, becomes disabled, dies or the band breaks up?
- How are debts, future bookings and old recordings handled?

Songwriting splits and business ownership are separate issues. A frequent performer is not automatically a co-owner.

20. When to Bring in an Entertainment Attorney

The goal of the worksheets is to make professional advice more efficient: arrive knowing the relationship, the business facts, the questions and the desired outcome.

Part VI - Build and Keep an Audience

21. The Fan's Point of View

A fan should be able to answer quickly: Who are you? Where are you playing? When? Can I hear or watch you? Can I follow you? Can I buy something? How do I see you again?

- Make the site work well on mobile.
- Keep tonight's/next show's information obvious and current.
- Make ticket/admission and location information easy to find.
- Provide a direct way to follow or join the mailing list.
- Use accessible text, captions, alt text and usable forms.

22. Social Media, Email and Audience Ownership

Social platforms are valuable discovery channels, but the platform controls the relationship. Use them to lead interested people toward assets the artist controls: the website, mailing list, direct ticket/booking paths and customer records where appropriate.

Email can support show announcements, releases, merchandise and fan retention. Export and back up the list, respect applicable marketing/privacy requirements and avoid treating a platform account as the only copy of the audience.

23. Measure Results, Not Vanity

Useful measurement follows the business path: audience attention -> website visit -> email signup or ticket click ->

show attendance -> merchandise or other purchase -> repeat fan. Followers and likes can provide context but are not the same as bookings, attendance or revenue.

Part VII - Become Easy to Hire

24. The One-Minute Industry Test

A venue buyer, promoter, booking agent, manager, publicist or collaborator should be able to determine quickly who the artist is, what the act sounds/looks like live, where it performs, its configuration, who books it and how to make contact.

25. Professional Materials

- Electronic press kit (EPK).
- Short/medium/full biographies.
- Current approved high-resolution photographs and logos.
- Representative music and live video.
- Stage plot and input list.
- Technical/hospitality information appropriate to the level of work.
- Accurate booking and management contacts.
- Current show schedule.

26. The Performance Business Chain

Discovery -> Evaluation -> Contact -> Negotiation -> Contract -> Deposit -> Advance -> Performance -> Settlement -> Follow-up

At every stage ask: what information is required, who owns the task, where is the record stored, what can fail and what is the backup?

Part VIII - Stress Test Everything

27. Stress Test 1 - Beginner

Can I understand it? Can I afford it? Can I maintain it? Can I recover from a mistake? A beginner should be able to stop after the essentials and still have a useful system.

28. Stress Test 2 - Working Professional

Can it scale? Can I protect it? Can I recover it? Can it make or preserve money? Can the operation continue if a laptop is stolen, a member leaves or a host fails?

29. Stress Test 3 - Music Industry

Can another professional evaluate the act quickly and conduct business without hunting for basic facts? Are the booking path, materials, authority and technical information clear?

30. Stress Test 4 - Independent Failure Audit

- Fan usability and accessibility.
- Copyright, trademark, privacy, email, sales/refund and other legal/compliance triggers.
- IP inventory and documentation.
- Death/disability/succession.
- Financial infrastructure.
- Fraud and impersonation.
- Reputation/crisis response.
- Vendor dependency and concentration risk.
- Data quality and a single source of truth.
- Time cost: the system must not become a second career maintaining software.

31. Stress Test 5 - Is This Still True?

Maintain a guide update log. Major provider changes, acquisitions, pricing changes, legal/regulatory changes, insurance changes or newly discovered failure points should trigger an earlier review rather than waiting for the next scheduled edition.

Part IX - Use AI as a Business Tool

32. AI Fundamentals

AI is most useful when the musician already understands the objective. Use it to research, organize, compare, draft, audit and troubleshoot. Verify important facts and never treat generated legal, tax, insurance or technical assertions as automatically correct.

33. The Prompt Engine

ROLE
Question: Who should the AI act as for this task?

GOAL
Question: What decision or deliverable is needed?

CONTEXT
Question: What does the AI need to know about the music operation?

REQUIREMENTS
Question: What must be included?

CONSTRAINTS
Question: Budget, geography, skill, time, compatibility?

RESEARCH

Question: How many alternatives and which source types?

FAILURE POINTS

Question: What could fail on the provider side or user side?

OUTPUT

Question: Table, checklist, plan, questions, draft?

VERIFICATION

Question: Which facts must be current and sourced?

NEXT STEP

Question: What must happen before spending money or changing the system?

34. Master Research Prompt

Act as an independent researcher helping a working musician. I need [PRODUCT/SERVICE] because [PROBLEM]. My budget is [BUDGET]. My must-have requirements are [REQUIREMENTS]. My current systems are [CONTEXT]. Find at least four suitable options using current information. Compare initial price, renewal price, contract

term, required add-ons, ownership, portability/export, cancellation, support, security, backup/recovery, major limitations and common failure points. Separate provider claims from independently verified information. State when the information was verified and identify anything you cannot verify. Show the questions I should ask each provider before buying. Stress-test the options from beginner, working-professional, industry-professional and independent-failure-audit perspectives. Identify unanswered questions that could materially change the decision.

35. Performer Study Prompt

I am studying how another working musician presents and operates their business. Analyze only publicly available information about their website, schedule, social presence, booking process, branding, audience engagement and business funnel. Separate observable facts from assumptions. Identify practices worth investigating, apparent failure points and questions requiring further research. Do not recommend copying their creative identity.

Part X - Action Plans and Worksheets

36. 30-Day Starter Plan

Days 1-3

Focus: Define artist identity, goal, booking contact and account ownership.

Days 4-7

Focus: Secure domain/email and create the minimum website structure.

Week 2

Focus: Build structured shows, music/video, photos and booking pages.

Week 3

Focus: Set up backups, security, records and audience capture.

Week 4

Focus: Audit professional readiness, observe comparable performers and fix the highest-risk failure points.

37. Performer Observation Worksheet

What do they do better than I currently do?

Notes: _____

What apparent mistake or friction should I avoid?

Notes: _____

What idea is worth testing in my own way?

Notes: _____

What result appears to support the practice?

Notes: _____

What am I only assuming?

Notes: _____

How will I measure my test?

Notes: _____

38. Product/Service Comparison Worksheet

Initial cost

Option A: _____

Option B: _____

Option C: _____

Option D: _____

Renewal/ongoing cost

Option A: _____

Option B: _____

Option C: _____

Option D: _____

Must-haves met

Option A: _____

Option B: _____

Option C: _____

Option D: _____

Ownership/control

Option A: _____

Option B: _____

Option C: _____

Option D: _____

Export/portability

Option A: _____

Option B: _____

Option C: _____

Option D: _____

Cancellation

Option A: _____

Option B: _____

Option C: _____

Option D: _____

Support/recovery

Option A: _____

Option B: _____

Option C: _____

Option D: _____

Provider failure point

Option A: _____

Option B: _____

Option C: _____

Option D: _____

User failure point

Option A: _____

Option B: _____

Option C: _____

Option D: _____

Last verified

Option A: _____

Option B: _____

Option C: _____

Option D: _____

39. Account Ownership Inventory

Domain

Owner account: _____

Recovery method: _____

MFA: _____

Backup/admin: _____

Last checked: _____

Hosting

Owner account: _____

Recovery method: _____

MFA: _____

Backup/admin: _____

Last checked: _____

Website

Owner account: _____

Recovery method: _____

MFA: _____

Backup/admin: _____

Last checked: _____

Email

Owner account: _____

Recovery method: _____

MFA: _____

Backup/admin: _____

Last checked: _____

Cloud storage

Owner account: _____

Recovery method: _____

MFA: _____

Backup/admin: _____

Last checked: _____

Mailing list

Owner account: _____

Recovery method: _____

MFA: _____

Backup/admin: _____

Last checked: _____

Social accounts

Owner account: _____

Recovery method: _____

MFA: _____

Backup/admin: _____

Last checked: _____

Streaming/distribution

Owner account: _____

Recovery method: _____

MFA: _____

Backup/admin: _____

Last checked: _____

40. Backup and Recovery Worksheet

Music masters

Working copy: _____

Local backup: _____

Off-site copy: _____

Restore tested: _____

Last test: _____

Photos/video

Working copy: _____

Local backup: _____

Off-site copy: _____

Restore tested: _____

Last test: _____

Business records

Working copy: _____

Local backup: _____

Off-site copy: _____

Restore tested: _____

Last test: _____

Website

Working copy: _____

Local backup: _____

Off-site copy: _____

Restore tested: _____

Last test: _____

Mailing list

Working copy: _____

Local backup: _____

Off-site copy: _____

Restore tested: _____

Last test: _____

Contracts/IP records

Working copy: _____

Local backup: _____

Off-site copy: _____

Restore tested: _____

Last test: _____

41. Performance Contract Preparation Worksheet

Use this to organize facts and questions before discussing or signing an engagement. It is not a legal contract.

Parties and signing authority

What is agreed / question to resolve:

_____

Date / venue / location

What is agreed / question to resolve:

_____

Load-in / soundcheck

What is agreed / question to resolve:

_____

Performance times / sets

What is agreed / question to resolve:

_____

Compensation / guarantee / percentage

What is agreed / question to resolve:

_____

Deposit

What is agreed / question to resolve:

_____

Final payment

What is agreed / question to resolve:

_____

Tips / merchandise

What is agreed / question to resolve:

_____

Production / backline

What is agreed / question to resolve:

_____

Travel / lodging / parking

What is agreed / question to resolve:

_____

Promotion obligations

What is agreed / question to resolve:

_____

Insurance / COI

What is agreed / question to resolve:

_____

Recording / streaming / photography

What is agreed / question to resolve:

_____

Cancellation / postponement / weather

What is agreed / question to resolve:

_____

Force majeure

What is agreed / question to resolve:

_____

Changes after signing

What is agreed / question to resolve:

_____

Settlement / invoice / tax documents

What is agreed / question to resolve:

_____

Attorney questions

What is agreed / question to resolve:

_____

42. One-Gig / Temporary Musician Preparation Worksheet

Use this to confirm the business facts for a substitute, temporary or short-run player. For legal terms or classification questions, consult an attorney familiar with entertainment/music law and the applicable jurisdiction.

Musician / role

Details: _____

Act / bandleader

Details: _____

Date / venue

Details: _____

Call time

Details: _____

Performance time / sets

Details: _____

Pay

Details: _____

Payment timing / method

Details: _____

Rehearsal and rehearsal pay

Details: _____

Equipment supplied by musician

Details: _____

Equipment supplied by act

Details: _____

Travel / parking / lodging

Details: _____

Dress / presentation

Details: _____

Tips / bonuses

Details: _____

Substitution permission

Details: _____

Photo / recording / streaming

Details: _____

Cancellation

Details: _____

Other requirements

Details: _____

Questions for attorney/accountant

Details: _____

43. Band Formation Worksheet

What kind of relationship are we creating?

Decision / discussion: _____

Who owns the band name?

Decision / discussion: _____

Who owns the domain/social accounts?

Decision / discussion: _____

Who owns logos/photos/artwork?

Decision / discussion: _____

Who owns recordings?

Decision / discussion: _____

How are songwriting interests documented?

Decision / discussion: _____

Who signs contracts?

Decision / discussion: _____

Who receives money?

Decision / discussion: _____

How are expenses approved?

Decision / discussion: _____

Who owns equipment?

Decision / discussion: _____

How are new members added?

Decision / discussion: _____

How can a member leave/be removed?

Decision / discussion: _____

What happens to future bookings?

Decision / discussion: _____

What happens on disability/death?

Decision / discussion: _____

What happens if the band breaks up?

Decision / discussion: _____

What needs attorney review?

Decision / discussion: _____

44. Bandleader Show Packet Checklist

For every performance, maintain one show file digitally and keep the most critical documents available offline on a phone/tablet or in a compact paper folder. The goal is to

answer booking, production, musician, insurance and payment questions even when internet access fails.

Signed performance agreement / booking confirmation

Purpose / status: _____

Deal memo / key terms summary

Purpose / status: _____

Venue/promoter and production contacts

Purpose / status: _____

Day-of-show schedule: load-in, soundcheck, doors, sets, curfew

Purpose / status: _____

Stage plot

Purpose / status: _____

Input list / technical rider

Purpose / status: _____

Hospitality, parking, travel and lodging details when applicable

Purpose / status: _____

Required Certificate of Insurance (COI)

Purpose / status: _____

Correct band/business payment information

Purpose / status: _____

Invoice

Purpose / status: _____

Current W-9 when appropriate

Purpose / status: _____

Deposit/payment record

Purpose / status: _____

Hired-musician confirmations and agreed pay

Purpose / status: _____

Emergency contacts

Purpose / status: _____

Equipment inventory

Purpose / status: _____

Merchandise starting inventory/prices when applicable

Purpose / status: _____

Settlement sheet

Purpose / status: _____

Blank incident report

Purpose / status: _____

Suggested show-folder structure

Create a folder named with the date, act and venue. Suggested subfolders: 01 Booking & Contract; 02 Venue Contacts; 03 Schedule & Advance; 04 Stage Plot & Input List; 05 Insurance; 06 Musicians & Crew; 07 Travel / Parking / Hospitality; 08 Invoice / W-9 / Payment; 09 Merchandise; 10 Settlement; 11 Incident Documentation; 12 Photos / Receipts / Post-Show Records.

Critical offline set

For a normal local engagement, keep the contract/booking confirmation, day-of-show schedule, venue contacts, stage plot/input list, invoice, W-9 when appropriate, required

COI, hired-musician pay information and blank settlement/incident forms available without needing internet access.

45. Show Closeout Report

Complete this immediately after the performance or as soon as practical. It creates a permanent business record of what happened, what was paid, what remains open and what should happen next.

Venue / event / date / buyer

Record: _____

Contracted amount

Record: _____

Deposit received

Record: _____

Balance due

Record: _____

Balance received

Record: _____

Payment method / confirmation

Record: _____

Musicians owed

Record: _____

Musicians paid

Record: _____

Travel / parking / lodging / other expenses

Record: _____

Merchandise sales

Record: _____

Tips / other income

Record: _____

Equipment problems or damage

Record: _____

Incident / safety / security notes

Record: _____

Venue / production notes

Record: _____

Would play here again? Why / why not?

Record: _____

Follow-up required

Record: _____

Next booking/contact date

Record: _____

Receipts / payment records / correspondence attached

Record: _____

Keep the completed closeout with the original show packet. Over time these records become a performance-history database that can reveal profitable venues, recurring problems, payment patterns, equipment issues and follow-up opportunities.

46. Annual Digital Business Audit

- Verify ownership and recovery access for every critical account.
- Test backups and restore procedures.

- Review website, biography, photos, contacts and shows for stale information.
- Export mailing-list and critical business data.
- Review insurance against current equipment/work/travel.
- Review contracts, band relationships and signing authority.
- Inventory IP and licenses.
- Review vendors, prices, renewals and exit paths.
- Review security and MFA.
- Run all five stress tests and record the highest-priority fixes.

Professional Boundaries

This guide is educational and organizational. It does not replace individualized legal, tax, accounting, insurance, cybersecurity or other professional advice. Use it to understand the problem, collect facts, identify failure points and prepare better questions for qualified professionals.

Version and Update Log

Version 2.0 - September 2026. Rebuilt as a comprehensive musician business operating guide. Added worldwide performer study, information-freshness testing, performance relationships, one-gig and temporary-musician distinctions, the entertainment-attorney boundary, expanded stress tests and companion worksheets. Added the Bandleader Show Packet Checklist and Show Closeout Report.

Recommended maintenance: Review time-sensitive comparisons quarterly; review the complete guide at least annually; update earlier when a material product, provider, law, insurance term or failure point changes.

Using This Guide on KWRS

The online Music Resources page should remain the living master. Use this Mobile Edition for phone reading, the Print/Desktop Edition for printing and larger screens, and the standalone worksheets when you need to complete or share a specific task.

Recommended resource-page choices:

- Read Online
- Download Mobile PDF
- Download Print/Desktop PDF
- Download Individual Worksheets
- Download All Worksheets