



INVESTING IN YOUR FUTURE

If I can make one piece of advice that was given to me, it is to consider investing in Inventory! Your small business is based on relationships and sales. The more products that you have on hand the more money you will make. Mary Kay offers some amazing perks for new Consultants who launch their business by investing in inventory. Here are some advantages of investing in Inventory:

The opportunity to make 50% of your sales gives YOU control over your financial situation!

- Convenience for you and your clients. Usually, when they run out of something, they needed it yesterday!
- Cosmetics can often be impulsive; the opportunity to take products home generally increases sales and increases customer loyalty. (you'll sell 3X more)
- The immediate gratification of profits!
- You establish yourself as a professional and not an "order taker".
- Clients know that they can come to you when they need products, so you can build and maintain your customer base.
- You can provide **CUSTOMIZED** customer service – setting up a payment plan with products being delivered upon payments made.
- **Time is Money**, having inventory will save you so much time, that you can then use to sell more and build your team!

Other things to consider with inventory:

- If you decide to have product on hand within 15 days of signing your Agreement, you will receive a free Customized Color Look – just for you – valued at \$130! You can use that product for yourself, you can sell it, you can demo it or you can gift it! The amount of free product you will get with this initial order ranges from \$265 - \$740! The Bonuses are explained in the Ready, Set, Sell Brochure.
- You can start a business for under \$4000, which is incredible. It is certainly an investment, but the potential to create a career that can provide you with financial freedom, is worth every cent!
- If you invest in Inventory to have product on hand, and you decide MK is not for you, you can sell your product back to the Company for 90% of the initial value.
- When you invest in having product on hand and sell that product, you make 50% commission, **DOUBLING YOUR INVESTMENT!**

FINANCING OPTIONS FOR INVENTORY

Mary Kay has done an incredible job of creating an Opportunity where you can start a business for under \$5,000. Many of the costs that would normally be associated with starting a small business are taken on by Mary Kay Corporate, including research and development of product, manufacturing, packaging, storage, shipping, marketing and much more.

While that is an incredible opportunity, it is still a reality that many new Consultants don't have an extra \$5,000 laying around. While you can truly start your business with just the Starter Kit, finding a way to get inventory on hand will jump start your business and set you up for future success. Finding a way to finance your investment may be scary, but 100% worth it! Remember that the risk you take with this investment is minimal, as Mary Kay will buy back your un-opened and un-used inventory at 90% of your initial investment, should you decide this is not for you.

Here are some of the ways you can finance your business:

- Personal Savings – you may have some money saved up and this is an investment in yourself, your future as well as your business!
- Trusted Investor – Talk to family members, relatives or close friends that may be willing to loan you some money.
- Conventional Loan – This type of loan will help you establish credit in your own name, if you don't already have it. You can get this type of loan from a bank or credit union.
- Credit Card – Visa, Mastercard, Discover and American Express are all accepted by MK to order product. US Bank can provide you with a credit card at 0% interest for 6 months (interest and finance charges accumulated on credit cards or loans are tax deductible).
- US Bank Contact: 303-920-4788 – you can talk with any one of the bank staff at US Bank in Thornton, CO, let them know you are a new MK Consultant in Michelle Cahill's Unit and would like to get financing for your inventory. All the staff at US Bank know the importance to rush a card to you, so you won't miss the 15 day Free Color Look deadline. It will take about 5 minutes over the phone, you'll find out if you qualify immediately, and they will get the credit card number and expiration date to you right away. If you don't live in Colorado, they may have to walk you through the on-line application – just let them know you need their help.

Everyone has *obstacles* to overcome, but those with great *faith* can conquer whatever stands in the way.
- *Mary Kay Ash*



Here's an example of how our National Sales Director, Stacy James, paid off her loan.

Stacy started her MK Business because her teaching income was not making ends meet with her husband, Brian, in medical school and a 4-year old daughter at home. She was also working on her Master's Degree. With all of these student loans and debt they had accrued, they thought there was no way they would or could invest in inventory.

After Brian listened to Stacy's Director go over their Inventory Options and how much more money they would make if she had product on hand, they decided that they had to find a way to make it happen! Here is the example of what they did:

THEY INVESTED IN INVENTORY

- Stacy held 3 parties a week, all on Sunday.
- She took 50% of her sales and restocked her shelf.
- She took her 50% and used part of that to pay off her Inventory Investment Loan and the rest went to paying off their debt.
- Within 6 months they had paid off their Inventory Loan and all of the debt except one Student Loan!
- 4 months after making the decision to become a Consultant, Stacy LEFT her teaching career to pursue Mary Kay full-time. Going on to become a Director, earn her Pink Cadillac and becoming a National Sales Director. Stacy has earned over 6 Million Dollars in her MK Career and has been able to travel all over the world with her husband. Brian decided to learn his medical position and retire at the age of 32 so that he could enjoy the MK lifestyle with Stacy and raise their 3 daughters at home together.
- Now 30+ years later they will both tell you that they are glad Stacy made that decision to invest in inventory because it set them up for success! To hear more about Stacy's story and success, please listen to the audio on Stacy's web site: www.nsdstacyjames.com – Inventory Options by Stacy James.

Brian & Stacy's debt when she started her MK Business:

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| • Visa Card – maxed out | How to pay loan payment: with profit level inventory |
| • Discover Card – maxed out | National Average for a group apptmt - \$300 Retail Sales |
| • Mastercard – maxed out | (group apptmt is 3 – 6 women in attendance) |
| • JC Penny's Card – maxed out | \$300 X 2 = \$600 per week |
| • Groceries | X 4 = \$2,400 per month |
| • Childcare | \$1,200 to restock shelves (what you sold) |
| • Insurance | \$1,200 is your profit |
| • Rent | \$240 for supplies and advertising |
| • Utilities | \$960 remaining |
| • Car Payment | \$150 payment for investment loan |
| • 2 Student Loans | \$810 Profit Potential |