

ON THE SPOT DELIVERY How to work smart, not hard!

You are in business for yourself, and any good business needs capital, inventory and work to continue to operate. This sheet is designed to show you how to start your business and how to manage your money so that you always have plenty of merchandise on your shelf and plenty of capital with which to order when necessary.

In Mary Kay we have discovered we work more professionally when our customers know they will have their products immediately after they learn to use them. The advantages to having your products with you at your skin care class are many.

1. Your customers will take them home while they are still excited to begin using them.
2. Women buy more when they can have it right away.
3. You save time when you don't have deliveries, and time is money and you save gasoline too.
4. You see your profits immediately.
5. You book more skin care classes. (It's hard to book a follow-up facial if she won't be using the products for several weeks.)



Now, how do you get merchandise on your shelf in the first place? There are several different methods. Whichever you choose, take a small loan for your initial inventory purchase, rather than use your own savings. This forces you to get right to work and it's a good business decision.

Set up your loan with \$125 to \$150 per month payments. That means you only have to sell one complete "Set" or hold one show per month to make your payment? You can certainly do that, CAN'T YOU!

1. Your loan interest is tax deductible because you are self-employed!

*Remember, all the payments are always made out of your money from Mary Kay sales
NEVER out of your own personal budget or your husband's money.

2. Decide how you wish to finance your inventory. Loans you may want to consider.

- A. Passbook savings loan
- B. Credit Union loan
- C. Credit line checking with MasterCard/Visa/Discover advance.
- D. Personal Loan.

3. Having decided how you wish to finance your inventory, choose one of the following suggested methods for your initial order.



YOUR DIRECTOR will assist you in making up your first order. Simply tell her with which order you wish to begin your business. (from the order choices earlier in the manual)