

A DIRECT SELLING POWERHOUSE WITH THE SOUL OF A STARTUP

SUCCESS FROM HOME



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ACN

SEPTEMBER 2018

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THE DIRECT SELLING *DIFFERENCE*

BY LESLIE J. THOMPSON

Helping people supplement their income each month is what makes direct selling so powerful.

What would you do if your car transmission suddenly needed repair? Or a slip on the ice landed you in the emergency room? For millions of people, these and similar incidents can send them into a financial tailspin. In fact, nearly two-thirds of all Americans have less than \$1,000 set aside in emergency savings to cover unforeseen expenses, according to a recent Bankrate survey. More than 40 percent of respondents also admitted that they or an immediate family member had a major unexpected expense the previous year. Some asked a friend or family member for help, while others turned to credit cards or sold something they owned to bridge the gap.



Why you need an emergency fund!

Life can throw you a curveball at any time. Having an emergency fund can help you navigate these common financial setbacks.



MEDICAL BILLS

If you're hospitalized because of an accident or illness, charges can add up fast. Make sure you have the financial buffer to handle the blow.



HOME REPAIRS

A tree falls on your house, your A/C goes out, or your stove bites the dust. Don't let costly home repairs put you in a bind.



JOB LOSS

Layoffs happen even in a strong economy. Set money aside now so you're prepared if your career path takes a detour.



CAR REPAIRS

If you need your wheels to get to and from work, costly repairs can have a ripple effect. Get back on the road faster with an emergency fund.

Although the economy is on the upswing, many Americans still find they are living paycheck to paycheck. Since 2003, the overall cost of living has risen faster than wages, according to data from the Consumer Price Index and the Bureau of Labor Statistics. In some parts of the country, rising housing costs are putting a financial squeeze on people who once earned a comfortable income. Others are saddled with debt from credit cards, student loans or medical bills, and interest payments keep them from getting ahead of the curve. An unforeseen emergency can create a ripple effect, too. One of the kids gets the flu, and the parent earning an hourly wage misses three days of work. Now, they can't pay the rent on time and the family is facing eviction.

GETTING OVER THE HUMP

For people walking a tightrope to avoid financial crisis, supplementing their income each month in direct selling can be a lifeline, as well as the steppingstone for a better life. In addition to catching up on bills and setting aside an emergency fund, the additional income can give them hope for a brighter future. The money could help cover school tuition, replace broken appliances, or pay for a much-needed set of braces. Instead of lying awake at night worrying about whether the electricity will be shut off, couples can enjoy a weekly date night, and parents can spend their evenings planning the perfect family vacation.

Americans' shared desire to get ahead financially has given rise to innovative new markets and business opportunities that offer a means of making money on the side. In fact, the term "side-hustle" is a popular expression for a way to earn extra cash. From ride-sharing apps to dog walking services, freelance job boards, and online retail platforms, there are countless entrepreneurial avenues to consider.



PAYCHECK *to* PAYCHECK NATION

- AN ESTIMATED **38 MILLION HOUSEHOLDS** LIVE PAYCHECK TO PAYCHECK.
- U.S. CONSUMER **DEBT TOPPED \$12.7 TRILLION** IN EARLY 2017.
- **STUDENT LOAN DEBT** NOW OUTWEIGHS CREDIT CARD DEBT AND OTHER NON-MORTGAGE DEBT.
- **1 IN 4 AMERICANS** HAS NO MONEY SET ASIDE FOR EMERGENCIES.
- JUST OVER **40% OF ADULTS** HAVE LESS THAN \$500 IN THEIR EMERGENCY FUND.

A PROVEN ROADMAP

Direct selling, also known as network marketing or relationship marketing, has been around for decades and provides a pathway to earning extra income. In the United States, more than 20 million people were involved in the direct selling industry last year, either by actively building an independent business as a direct seller, or by enjoying discounts on products and services they commonly use, according to the Direct Selling Association (DSA). Of those who have an established customer base and are introducing others into the industry, 85 percent are working only part-time, the DSA reports. The direct selling business model gives them the freedom and flexibility to keep their regular job, or spend time with their family, and to choose when and where to work on their business.

Direct selling attracts people of every age, ethnicity and educational background, providing a level playing field for anyone who wants to make a better life for themselves. Much of relationship marketing's popularity stems from how easy it is to get started. Direct selling companies not only offer products and services that appeal to a large market, but also give direct sellers the tools to launch and run a business independently. The company provides step-by-step training on how to find customers, order and deliver products and services, track sales, and use social media to promote the business.

The top direct selling companies also place a strong emphasis on personal development. They recognize that vision and perseverance can drive success, and understand that if they grow their people, the company will grow, too. To this end, most direct selling companies provide independent representatives with tools and educational materials to help them not only achieve business success, but to be a better parent, spouse or friend.

STARTING FRESH

Worrying month after month about whether you'll have enough money to make ends meet is exhausting, and financial stress can take a toll on your relationships. If you want to protect yourself from future surprises, a direct selling business may be just the ticket. As an independent direct seller, you get to be your own boss. That means you can decide how much time to invest in your business, and whether you just want to have some additional spending money, or truly change your lifestyle. Not only will you learn how to earn extra income, but you will discover a path to continual self-improvement and become more confident, more inspired, and more giving. As others live paycheck to paycheck, you have an opportunity to transform your finances, and change the legacy you leave behind. ■

embracing

OPPOR TUNITY

around the world

WITH A GLOBAL FOOTPRINT AND OPERATIONS ON FIVE CONTINENTS,
ACN ENCOURAGES ENTREPRENEURS TO THINK BIG.

By Leslie J. Thompson

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TWENTY-FIVE IS A MAGIC NUMBER FOR ACN.

The company has a long-standing track record in the direct selling industry. What's more, ACN now operates in over 25 countries on five continents providing independent business owners (IBOs) with an unparalleled opportunity for success.

"You can essentially have a global business in 26 countries right from your living room," says Mike Cupisz, ACN Co-Founder. IBOs follow the same system and have the same support around the world, from North America to Europe, Asia, South America and Australia. "If you have a relative in Japan, you immediately have a contact in that market," Cupisz says, adding that several IBOs have even relocated with their families overseas to take advantage of the added growth opportunities.

EXPANSION AND SUPPORT

After launching in the United States in 1993, ACN grew quickly both in and outside of North America, expanding into Canada, Europe, Australia, Latin America, South America and Asia. The company opened a new market in Japan in 2016, setting up a regional headquarters in the Minato neighborhood of Tokyo. They also opened for business in Colombia in August of 2018. In addition to the World Headquarters in North Carolina, ACN also has corporate offices in Mexico, Colombia, Canada, South Korea, Australia, The Netherlands and Poland.

Vice President and Co-Founder Mike Cupisz oversees ACN's international operations, studying the needs and consumer buying habits in different parts of the world to ensure that each new market launch is successful. Each region also has a dedicated vice president of sales to provide local support for leaders in the field. Across the globe, ACN operates under the same core values: integrity, a commitment to giving back and the promise to put the needs of the IBOs and customers above all else. "The founders and I are very involved in the day-to-day operations worldwide, and we are committed to hiring and positioning people in those countries who can carry that vision and have that same mindset," Cupisz says. "Regardless of where you are, you're going to get the same ACN experience."



LOCAL FLAIR

Having an infrastructure and customer care support staff in each region has been key to ACN's continued growth and success. Drawing on decades of experience in the direct selling industry, the company's founders understood that different countries have different cultural norms. They knew that by hiring employees who appreciate the unique needs and challenges of their specific market, as well as the way people communicate and build relationships within their culture, ACN can better meet the needs of IBOs in each region.

Similarly, products and services that make sense for U.S. consumers may not gain traction internationally, while another country may have a unique market niche to fill. For example, prior to ACN's expansion into Mexico in 2014, the market's most pressing need was for a wireless MVNO (mobile virtual network operator). As a result, the direct selling company launched in Mexico as Flash Mobile®, its North American wireless brand. Today, ACN is the largest company of its kind offering wireless service to customers in Mexico.



*THE COMPANY'S
CO-FOUNDERS
UNDERSTAND
THAT EACH
COUNTRY
HAS ITS OWN
CULTURAL
NORMS.*

AN OPEN DOOR

With guidance and support from leaders in each region and the resources of a global powerhouse in the direct selling industry, IBOs in the U.S. and around the world can achieve the same level of personal and financial success. Thanks to the power of social media and ACN's demonstrated training system and business-building tools, they can share the opportunity with people across town or across the globe, and be the first in the door when a new market opens. ACN's international presence also has afforded many IBOs the chance to travel to different countries and explore new cultures as they help others achieve their dreams. As ACN pursues plans for future international expansion, the door is wide open for IBOs to grow right alongside it. ■



GLOBAL LEADERSHIP TEAM



MIKE KANE
VP of Sales,
North America

As one of the original 20 IBOs, Mike has been with ACN since the company's founding in 1993. "I have been fortunate enough to witness ACN's growth from day one to where we are today—and this has been an amazing journey—but I'm more excited to see where ACN is going," Mike says.



DANNY BAE
VP of Sales,
Asia

Danny started his career with ACN as an IBO in 2004 and became a Senior Vice President at the age of 24. Says Danny, "ACN's success system and culture is a perfect fit for Asia. We have been very successful in Korea, with 400 percent growth in revenue in the last three years. And we are just getting started!"



LARRY RASKIN
VP of Leadership
Development,
Latin America

Larry began his career with ACN in 1994 as an IBO and has helped drive the company's global growth. "For over 20 years, I have witnessed ACN operate under this single belief: That there is no such thing as an insignificant human being. It shows in the appreciation of our top leaders and their desire to make sure everyone knows that a company like ACN exists," Larry says.



SOUFYANEMESSOUCI
Country Manager,
France and Belgium

Soufyane Messouci is ACN's country manager for France and Belgium; he joined ACN in the summer of 2017 and brought with him a range of corporate experience in the direct selling industry in France. He is frequently seen at events across France, supporting IBOs as they build their businesses. His advice for new IBOs just starting out is "Try to attend as many events as possible, especially the international training events."



MARKBOONZAIER
VP of Sales, Pacific

Mark joined ACN in mid-2014 and plays a key role in leading the growth and expansion of ACN in the Pacific region. "Our future is so bright, and we will continue to make a difference together!" says Mark, whose infectious and uplifting style inspires greatness.



THOMAS VESTERGAARD JENSEN
Regional Development Manager, Germany & Scandinavia

Thomas has been working in the network marketing / direct selling industry since 2004 in various management positions within sales and marketing in Europe for global American network marketing companies. Additionally, from 2007-2013 Thomas held the position of chairman for the Direct Selling Association of Denmark. Now he is ACN's regional development manager for Germany and Scandinavia.



CURROAVALOS
Regional Development Manager, Portugal & Spain

Curro started in ACN as an IBO in June 2010. He reached the position of RVP in less than 18 months and became a member of the Circle of Champions in 2013. He has served as ACN's Regional Development Manager in Spain & Portugal since May 2016. His mission in ACN is to help and support the IBOs in those countries achieve their goals and exceed their targets.

EUROPE



Abdul Sharif



Abubakar Qasim



Ahmed Mukhtar



Art Napolitano



Asad Ali



Danyal Islam



Dominique Cano Flores



Douglas Juru



Françoise Monfray



Dr. James Sellu



Muddsar Bashir & Salman Sardar



Myriam de la Sierra & Bash Bokhari



Nassim Kebbi

global LEADERS ACHIEVERS

KOREA



Wongyun Woo
& Misoon Hwang



Changgu Park
& Soojeon Kim



Soonkyu Kwon
& Cui Fenghua



Yookyong Chun
& Youngjin Jeong



Sanggu Kum
& Heejung Jang



Jungmi Kim
& Taeyun Kim



Songhee Kim
& Bongjo Gim



Eunkyung Seo



Minkyung Kim

JAPAN



Mr. Shoichi
Masunaga



Ms. Kayo Aomatsu



Ms. Jin Hua



Kenji & Tama
Hoffman



Shuichi Sato
& Hironori
Kasuyama

AUSTRALIA



Bobby & Simran
Chellane



Karen Rostagno



Frances & Memory
Ahec



Rao & Depthi
Kankatala



The LewinSmith
Family