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Hello. Lovely.

[\[00:03\]](#)

This is Yasmin Vorajee from Tiny Time Big Results.

[\[00:07\]](#)

In today's episode.

[\[00:08\]](#)

I want to talk to you about a cost

[\[00:10\]](#)

that isn't often taken into account in business.

[\[00:14\]](#)

Now, we're very familiar here with all the different types of costs.

[\[00:18\]](#)

Your fixed cost, your variable cost, your material costs,

[\[00:22\]](#)

time costs so many different costs that we traditionally associate with business.

[\[00:29\]](#)

But there is one cost that often times is not taken into account.

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And I want to talk about it with you today because it is overlooked and it actually

[\[00:43\]](#)

can be one of the most expensive costs if you like.

[\[00:48\]](#)

So what am I talking about?

[\[00:50\]](#)

Okay, so when you think about if you were starting a brick and mortar business

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or any kind of business, really, you have to go and buy your equipment.

[\[01:00\]](#)

Even if you've got an online business,

[\[01:02\]](#)

you're going to need a laptop, you're going to need a phone.

[\[01:05\]](#)

You might need a camcorder.





[\[01:08\]](#)

If you've got a brick and mortar business,

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you're going to have fixtures, fitting, stock.

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And you think of all of those costs.

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And once you're in business and you're up and running, often times,

[\[01:20\]](#)

you'll keep doing the same thing, keep working the same tasks,

[\[01:27\]](#)

the same routines, and you're not getting the results that you want, right?

[\[01:34\]](#)

You're not getting the results that you want.

[\[01:36\]](#)

And yet you can see that there could be

[\[01:39\]](#)

something that could really have an impact in your business in a really positive way.

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But you won't take that step.

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And that cost of investing in something

[\[01:52\]](#)

can be daunting, and it can be so daunting that it actually stops you from thinking

[\[01:59\]](#)

about the cost of not taking any action at all.

[\[02:05\]](#)

So this is what I want to talk to you about.

[\[02:08\]](#)

What is it costing you right now to stay

[\[02:11\]](#)

in exactly the same place that you are right now?

[\[02:15\]](#)

Okay. Because if your business is not the way





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you want it to be, and you know that there's something

[\[02:22\]](#)

that you need to invest in, whether it's new technology, new software,

[\[02:26\]](#)

new coach, new mentor, a new program, whatever it might be that you think,

[\[02:31\]](#)

actually, do you know what this is going to be

[\[02:33\]](#)

the thing that really helps me in my business?

[\[02:35\]](#)

There's a gap in my skill set, and I really need to fill that.

[\[02:41\]](#)

And yet the fear and the worry about the cost of that investment is stopping you.

[\[02:47\]](#)

But I want you to really consider what is the cost of you NOT taking that step?

[\[02:53\]](#)

What is the cost of NOT actually making that investment?

[\[02:57\]](#)

And more often than not,

[\[03:00\]](#)

the cost of not taking that action, not investing in yourself is actually far

[\[03:05\]](#)

greater than the investment in the first place.

[\[03:09\]](#)

A few years ago, I'm going to demonstrate

[\[03:11\]](#)

this. A few years ago, I ran a masterclass because this topic

[\[03:17\]](#)

was a painful topic for me because I was

[\[03:21\]](#)

thinking of all the things that I wish I'd known when I first started in my business.

[\[03:26\]](#)

You and I know what this is like when you think, oh, I would have done things





[\[03:30\]](#)

differently had I known this, I was in exactly the same position.

[\[03:35\]](#)

And honestly, I kind of did some calculations

[\[03:39\]](#)

in my head, and I was thinking about how much it could have would have costed me

[\[03:43\]](#)

to do some of the investments that I've been considering.

[\[03:46\]](#)

But I hadn't taken the steps,

[\[03:49\]](#)

and I remember looking at it and thinking, wow,

[\[03:54\]](#)

that lack of investment probably cost me about 100K

[\[04:01\]](#)

over the space of maybe about four years.

[\[04:03\]](#)

Right.

[\[04:05\]](#)

And I'm not saying that those investments directly would have contributed to that.

[\[04:10\]](#)

But I know they would have got me a lot further had I actually taken those steps.

[\[04:16\]](#)

Why am I saying this?

[\[04:17\]](#)

Well, because there is always a cost of something.

[\[04:21\]](#)

I'll give you an example, right.

[\[04:22\]](#)

In marketing, I often hear people talking about, like,

[\[04:26\]](#)

I just want to do the organic marketing, and I haven't got money for paid ads.

[\[04:31\]](#)

I can't afford that.





[\[04:33\]](#)

People are spending a fortune on ads.

[\[04:35\]](#)

I can't compete with that, which is all valid.

[\[04:38\]](#)

However,

[\[04:40\]](#)

the thing with organic is that there is still a cost involved.

[\[04:46\]](#)

Right.

[\[04:46\]](#)

Just because you're not paying for it doesn't mean there isn't a cost involved.

[\[04:50\]](#)

And that cost is your time.

[\[04:53\]](#)

So organic does work.

[\[04:55\]](#)

But it's a lot harder now than it was even

[\[04:59\]](#)

a few years ago, just simply because it's more noisy.

[\[05:04\]](#)

People who are very early adopters were able to do amazing things.

[\[05:09\]](#)

But that's not where we are right now. But you know what?

[\[05:12\]](#)

Sometimes I think that's an unhelpful narrative to keep telling yourself that

[\[05:17\]](#)

I haven't got the time or I haven't got the money, because what you're doing is

[\[05:20\]](#)

you're creating that self fulfilling prophecy within you.

[\[05:23\]](#)

Right.

[\[05:24\]](#)

So that's an example of there's always a cost.





[\[05:27\]](#)

So whether if you're doing paid advertising, that's going to cost you

[\[05:30\]](#)

money and whether you're doing organic, that's going to cost you your time.

[\[05:34\]](#)

But when you're looking at an investment, say you want to do a program or there's

[\[05:37\]](#)

a coach that you really want to work with, or there's a new piece of software that,

[\[05:42\]](#)

you know, is going to make a really big difference in your business.

[\[05:46\]](#)

And you're looking at the investment and it's making you stop in your tracks.

[\[05:53\]](#)

Right. And you're thinking

[\[05:55\]](#)

that feels like it's too much.

[\[05:57\]](#)

It feels like it's one step too far, maybe?

[\[06:02\]](#)

But is it really? If you imagine six months

[\[06:06\]](#)

down the line, you invest in that item, whatever it might be,

[\[06:11\]](#)

and you think about how business could be different in six months' time.

[\[06:16\]](#)

Right.

[\[06:17\]](#)

And I want you to really think about

[\[06:19\]](#)

that and really get clear in your mind as to what that looks like.

[\[06:24\]](#)

And you think, wow, things could be really different, right.

[\[06:27\]](#)

To give you an example,





[\[06:29\]](#)

if you're thinking about coming and working with me in maybe my Multiplier

[\[06:33\]](#)

program, maybe with me one on one or in my Fully Booked in 4

[\[06:37\]](#)

program and you're thinking, you know what?

[\[06:40\]](#)

It's okay. It's okay.

[\[06:42\]](#)

I'm going to figure it out by myself.

[\[06:43\]](#)

Listen, we've all done it. We've all said it.

[\[06:45\]](#)

I'll figure it out by myself.

[\[06:47\]](#)

But I know that when I worked with coaches

[\[06:49\]](#)

and I'll be honest with you, this year, I have invested a lot of money

[\[06:55\]](#)

in my business and in myself, I've worked with a coach, one on one.

[\[07:00\]](#)

I've invested in three group programs.

[\[07:02\]](#)

I've invested four group programs?

[\[07:05\]](#)

I invest a lot.

[\[07:06\]](#)

And just this week, I made another investment.

[\[07:09\]](#)

I got to be honest with you, investing is

[\[07:13\]](#)

not just something that I do in a very blase manner.

[\[07:16\]](#)

Not at all.





[\[07:17\]](#)

My heart will still be beating as I'm putting my details in.

[\[07:23\]](#)

But what I know is that when I make a decision about investing,

[\[07:29\]](#)

I'm making a decision from a place of empowerment, not from fear.

[\[07:34\]](#)

Like, oh, this is going to fix me or this

[\[07:37\]](#)

is going to be the answer to all my problems.

[\[07:39\]](#)

No. No. No. Right.

[\[07:41\]](#)

We've got to get discerning with investment and investing in your

[\[07:44\]](#)

business is something that you will do all the time.

[\[07:47\]](#)

Or it should be something that you do all the time, right?

[\[07:50\]](#)

Because there's always going to be skills.

[\[07:52\]](#)

One of my mentors, who is a very successful seven,

[\[07:57\]](#)

eight figure mentor, or she has a business that makes seven figures, so in the millions.

[\[08:03\]](#)

And I remember she said, Well,

[\[08:05\]](#)

I'm learning all about LinkedIn because I haven't really done much with LinkedIn.

[\[08:08\]](#)

And everyone looked at her in surprise.

[\[08:10\]](#)

And she was like, I'm not too cool for school.

[\[08:13\]](#)

And I want you to take that same approach





[\[08:15\]](#)

because none of us are too cool for school, right?

[\[08:19\]](#)

In business, things are always changing.

[\[08:21\]](#)

Things are always evolving.

[\[08:22\]](#)

Things are moving.

[\[08:23\]](#)

And so I want you to be discerning about,

[\[08:26\]](#)

what is it that you need to move you forward?

[\[08:29\]](#)

What's your next best step?

[\[08:32\]](#)

I ran a masterclass the other night.

[\[08:34\]](#)

And that's something that I would really

[\[08:35\]](#)

want to emphasise to you is that you don't have to see the whole staircase, right?

[\[08:42\]](#)

A very famous quote by Martin Luther King

[\[08:44\]](#)

who says you don't have to see the whole staircase.

[\[08:46\]](#)

You just need to be able to see that first step so when you think about what your goals

[\[08:51\]](#)

are for the next six to twelve months in your business.

[\[08:54\]](#)

I want you to think about this and think, okay, what's going to move me quickly?

[\[08:59\]](#)

What's the fastest path for me to get to where I want to be?

[\[09:04\]](#)

That's going to help you to make





[\[09:05\]](#)

the decision around where to invest, whether it's a coach, a mentor,

[\[09:10\]](#)

a program, software, technology, whatever.

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It might be a VA, because that's still a form of investing, right.

[\[09:17\]](#)

And you want to be thinking about,

[\[09:18\]](#)

where do I want to go in the next six to twelve months

[\[09:23\]](#)

and then look to get the support that's

[\[09:25\]](#)

going to get you there and always be thinking,

[\[09:30\]](#)

if I don't do anything differently,

[\[09:35\]](#)

where am I going to be in twelve months time? If I'm still in the same position

[\[09:39\]](#)

that I am right now, how is that going to make you feel, right?

[\[09:45\]](#)

How is that going to make you feel if you kind of go, no. Do you know what?

[\[09:49\]](#)

I can't afford it. I'm not going to invest.

[\[09:51\]](#)

No, for all the reasons.

[\[09:54\]](#)

And you think, no, I'm going to figure this out by myself.

[\[09:58\]](#)

I'll cobble it together.

[\[09:59\]](#)

It will be fine.

[\[10:02\]](#)

But if you're still in the same position





[\[10:03\]](#)

in twelve months time, what's that going to mean to you?

[\[10:07\]](#)

What's that going to create for you?

[\[10:10\]](#)

Because you know what?

[\[10:11\]](#)

The time is going to pass anyway.

[\[10:14\]](#)

And my approach is in business.

[\[10:16\]](#)

You've got to grab it with both hands and just get really excited about what

[\[10:20\]](#)

you're doing, be discerning with your investment.

[\[10:23\]](#)

Absolutely. Make sure that what you're focusing

[\[10:26\]](#)

on isn't what you think you should be focusing on.

[\[10:28\]](#)

It's not the latest shiny object or anything like that.

[\[10:31\]](#)

But you think, no, this is actually going

[\[10:32\]](#)

to bring me the kind of revenues that I want.

[\[10:35\]](#)

It's going to help me to create the impact that I want.

[\[10:38\]](#)

So you'll be discerning about what you want to achieve.

[\[10:43\]](#)

And then this is when we put our brave pants on and we say, Right.

[\[10:46\]](#)

Okay. So how do I get there?

[\[10:49\]](#)

How do I get there?





[\[10:52\]](#)

I'm going to tell you a little story about

[\[10:54\]](#)

when I made a significant investment in a program.

[\[10:58\]](#)

It was a twelve month program.

[\[11:06\]](#)

I didn't have the money. Right.

[\[11:08\]](#)

But I made a decision.

[\[11:11\]](#)

And I said, Right, if I'm going to do it, I'm going to do it now because I don't

[\[11:15\]](#)

want to be in the same place in twelve months' time.

[\[11:18\]](#)

So what I did was I signed up for this

[\[11:21\]](#)

programme and what you could do is you could pay a monthly payment.

[\[11:25\]](#)

So I went on to the payment plan.

[\[11:27\]](#)

But

[\[11:29\]](#)

within 90 days, you could then pay the remainder of

[\[11:35\]](#)

the balance or you can continue on the payment plan.

[\[11:40\]](#)

Now, the payment plan,

[\[11:41\]](#)

the difference between the payment plan and the pay in full was 2000 Euro.

[\[11:47\]](#)

Yeah, 2000 Euro.

[\[11:50\]](#)

And so this was a five figure investment.





[\[11:56\]](#)

If I did the payment plan, I wasn't going to do the payment plan, right?

[\[12:00\]](#)

That was not part of my plan. I went right.

[\[12:03\]](#)

I've got 90 days to figure this out.

[\[12:05\]](#)

That was my thinking.

[\[12:08\]](#)

So I made decisions.

[\[12:11\]](#)

I embraced the program. I was all in.

[\[12:14\]](#)

I was all in because when you made

[\[12:16\]](#)

that kind of commitment, you have to be all in.

[\[12:19\]](#)

Right.

[\[12:20\]](#)

And it was so interesting because I

[\[12:21\]](#)

remember getting a call from a friend of mine or kind of like a colleague.

[\[12:27\]](#)

She's a very good friend.

[\[12:28\]](#)

Now, but at that time, it was more of a colleague.

[\[12:30\]](#)

And she said, I'd love to have a chat with you.

[\[12:32\]](#)

It was completely out of the blue.

[\[12:34\]](#)

And this was about just before month three was hitting of my payment plan.

[\[12:39\]](#)

And I was like, yeah, absolutely.





[\[12:41\]](#)

Is there anything in particular that you want to talk about?

[\[12:43\]](#)

So she told me and I was like, all right. Okay.

[\[12:45\]](#)

Yeah. And we ended up having a conversation.

[\[12:48\]](#)

It was really interesting conversation.

[\[12:50\]](#)

And she was really interested in some of the things that I done in my business.

[\[12:54\]](#)

And she really wanted to implement some of the same stuff.

[\[12:58\]](#)

And I was like, Right. Okay.

[\[13:00\]](#)

So we actually decided that we were going

[\[13:02\]](#)

to work together on a six month, one to one package.

[\[13:05\]](#)

Can I tell you how much?

[\[13:06\]](#)

Well, I can tell you how much.

[\[13:07\]](#)

But in terms of the amount that actually I was charging

[\[13:13\]](#)

for that six month programme was actually the exact amount.

[\[13:18\]](#)

Actually, it's a little bit less, a little bit less than the amount I needed

[\[13:21\]](#)

to pay off so that I could be in that 90 day window.

[\[13:25\]](#)

Right.

[\[13:27\]](#)

This was pretty amazing.





[\[13:28\]](#)

So I'll give you some figures. Right.

[\[13:30\]](#)

So the program was 8k.

[\[13:31\]](#)

If I paid in full, it was 10k.

[\[13:33\]](#)

Sorry if I paid in the payment plan, it was 10k.

[\[13:36\]](#)

But if I paid in full (that would be 8k)

[\[13:37\]](#)

so I'd already paid three months.

[\[13:40\]](#)

And my six month package at the time was €5,000.

[\[13:43\]](#)

And I got the money then to pay off that balance.

[\[13:47\]](#)

So then I was done for the year.

[\[13:48\]](#)

I didn't have to pay the payment plan.

[\[13:49\]](#)

I saved myself 2k.

[\[13:53\]](#)

And that showed me the power of a decision, right?

[\[14:01\]](#)

It showed me that what happens when you

[\[14:04\]](#)

commit, you make a decision you commit and you go all in - amazing things can happen.

[\[14:11\]](#)

But they don't happen when you don't step

[\[14:13\]](#)

out onto that ledge and you kind of go, you know what?

[\[14:16\]](#)

I'm going to make this investment in myself.





[\[14:19\]](#)

And truthfully, that's the way that I

[\[14:21\]](#)

always look at it when I think about investing in my business.

[\[14:23\]](#)

I'm actually investing in myself because what I'm doing is I am massively

[\[14:28\]](#)

increasing the value that I can then offer to my clients and my community.

[\[14:35\]](#)

Everything that's getting poured

[\[14:36\]](#)

into the business is getting poured into me, which I then share.

[\[14:41\]](#)

So if you decide that you want to come and work with me,

[\[14:44\]](#)

you are literally getting hundreds of thousands of euros worth of investment.

[\[14:51\]](#)

And that's why I do it because I want

[\[14:53\]](#)

to be the very best that I can be in my business.

[\[14:56\]](#)

And I want to be able to give you the very best.

[\[15:00\]](#)

And I want to be able to give you such

[\[15:01\]](#)

an amazing experience and to really give you the skills and the know how that's

[\[15:07\]](#)

going to get you to that profitable 20 hour week business.

[\[15:10\]](#)

That's why I do it.

[\[15:11\]](#)

And plus, I love it, but I never make that decision lightly.

[\[15:15\]](#)

Okay.





[\[15:16\]](#)

So I want you today to think about this for yourself.

[\[15:20\]](#)

What's the cost of not taking action,

[\[15:23\]](#)

of not doing something different that's going to get you to a different place?

[\[15:27\]](#)

What's the cost of not making that investment? Most of the time

[\[15:32\]](#)

it is actually the costs far outweigh the initial investment.

[\[15:41\]](#)

Hold on to that.

[\[15:44\]](#)

If you were going to invest 3k into something,

[\[15:48\]](#)

if you were to invest 3k and you're going to be able to make

[\[15:56\]](#)

30K with what you learned in that 3k program,

[\[16:01\]](#)

would that be worth it?

[\[16:03\]](#)

That's ten times return on investment, or let's take a non monetary

[\[16:13\]](#)

example.

[\[16:14\]](#)

Let's think about it from a different perspective.

[\[16:16\]](#)

If it's your weight loss,

[\[16:21\]](#)

if you're at that stage of life where you need to lose weight because of your health

[\[16:26\]](#)

and you're thinking, okay, if I don't take that step and actually

[\[16:31\]](#)

transform my health, what's going to happen is I'm going





[\[16:34\]](#)

to have so many more costs associated with trying to get better from the disease

[\[16:42\]](#)

rather than actually looking after myself right now.

[\[16:47\]](#)

It's funny because like I said, I've got a puppy now.

[\[16:50\]](#)

And when we were talking about the puppy food and we were like,

[\[16:53\]](#)

comparing them like, some of the prices were like, such a huge difference.

[\[16:57\]](#)

And it was so funny because we were talking about it.

[\[16:59\]](#)

And I was like, Well,

[\[17:00\]](#)

this is quite a pricey brand that we're using at the moment.

[\[17:04\]](#)

But in my head, I'm like,

[\[17:05\]](#)

but if we give him the good stuff, then that means that he is less likely

[\[17:10\]](#)

to get sick and vet bills and all that kind of stuff.

[\[17:14\]](#)

And it's the same principle that I take with our own health.

[\[17:16\]](#)

It's like if I eat, well, then hopefully (inshallah)

[\[17:22\]](#)

you're going to have good health and you're not going to have all

[\[17:24\]](#)

the associated bills and all that kind of stuff.

[\[17:28\]](#)

So just think about that today.

[\[17:32\]](#)

What is the cost of you not taking that different action?





[\[17:38\]](#)

And remember, you don't need to see the full staircase.

[\[17:42\]](#)

You just need to be able to see the next step.

[\[17:48\]](#)

All right, my lovely.

[\[17:49\]](#)

I'll get off my soapbox for now.

[\[17:51\]](#)

And what I want to invite you to do is to come and book a strategy session with me.

[\[17:56\]](#)

If you've been putting off working with me,

[\[17:59\]](#)

thinking about what you need to do to get you to that point where you have

[\[18:03\]](#)

that thriving, profitable 20 hour week business.

[\[18:06\]](#)

But you've been putting it off.

[\[18:07\]](#)

I want to invite you to make that decision

[\[18:09\]](#)

and commit and come and have a strategy session with me where I can help you map

[\[18:13\]](#)

out what the next six to twelve months can look like for you and really kind of get

[\[18:19\]](#)

you thinking about, well, what does that look like?

[\[18:21\]](#)

What do you need right now?

[\[18:24\]](#)

This is a no obligation session.

[\[18:26\]](#)

This is about you getting clear on what you need.

[\[18:29\]](#)

And if I'm the right person to help you, then great.





[\[18:31\]](#)

But if not, then I'll tell you and I might

[\[18:34\]](#)

know somebody else or another resource that will be of value to you.

[\[18:39\]](#)

That sound cool?

[\[18:41\]](#)

Come along.

[\[18:42\]](#)

Book your strategy session (www.bit.ly/talktoyasmin)

[\[18:44\]](#)

I'll post the link below

[\[18:45\]](#)

or wherever you're watching this,

[\[18:47\]](#)

and I really look forward to connecting with you.

[\[18:49\]](#)

And I'll see you in the next episode. Take care.

