

## DN144 - Tonya Rapley Recording

**Casanova Brooks:** [00:00:58] What's up DreamNation. We are back again with another episode in this one right here. I'm excited for, because we are going to dive into how do you become the best version of you and how do you become unapologetically you? So I have someone. On the show today that I think is going to give us all of the wisdom and the insight so we can take that imperfect action as we all need to.

So without further ado, please help me in welcoming my sister, miss Tonya Rapley, Tonya, you want to go ahead and say what's up to DreamNation.

**Tonya Rapley:** [00:01:33] Hi guys, hey DreamNation. What's up?,

**Casanova Brooks:** [00:01:36] What's up. What's up so excited to have you on here in a way that I always like to do this is I always like to make sure that I give the proper introduction to each and every guest.

And the way that I do that is that I compare us as entrepreneurs thought leaders and change makers to superheroes. And the reason being is because we're constantly. Putting on a Cape, we're flying around the world and we're trying to solve the biggest problems. And so behind every Superman or superwoman, we know that there's a Clark Kent.

And so my question to you is behind the superwoman of Tonya Rapley. Who is that? Clark.

**Tonya Rapley:** [00:02:15] Oh, this Clark tent doesn't necessarily have a name Though, right?

**Casanova Brooks:** [00:02:20] No, it doesn't have to have a name. Who is that person?

**Tonya Rapley:** [00:02:23] Oh, just, someone who is he's really committed to being good. Someone who is committed to being good, embodying principles that our ancestors would be proud of.

and making, operating with integrity, integrity is, is critical, important. And then being, Being true to the Gemini that she was born to be.

**Casanova Brooks:** [00:02:47] I love it now for you, it looks like for anybody, that's going to check out the business and the brand that you've built, it looks like you have it all made.

Was there ever a time that you struggled early on and are you living right now? The goals, the dream of where you thought you would be? Let's even just say five years ago. Ooh,

**Tonya Rapley:** [00:03:09] that's a good, I think, struggle is relative. It is how, in which you define it. definitely have been through some adversity, to people who know my story know that My Fab Finance essentially was founded, out of the result of an abusive relationship, that was financially and physically abusive.

And definitely had to overcome that and it has played, it played a big part in why I started My Fab Finance, but then as I started at, I realized that healing was important and My Fab Finance allowed me to heal, as well as continuing to go through therapy because yeah, I'm also very transparent on my Instagram.

Like I deal with things I'm going through things, realize I had control issues last year, and control control because it made me feel safe. and just like really wanting to mitigate like any, any issues or anything like that. so yeah, and even as an entrepreneur, so am I, where I thought I would be five years from now.

Yes and no. Yes. Because I knew that I had what it took to build a successful business. yes, because I knew I wanted to be the mother that I wanted to, I knew I wanted to be a present parent. I knew that I wanted. my family to dictate my schedule instead of the other way around, because I grew up in a military household and my parents were always having to choose their job over us.

And I didn't want my children to feel like that. I didn't want to feel like that, that I had to make a choice. but no, I don't think I ever like. I knew I wanted to feel the way I feel, but I didn't know what that felt like until I felt it. If that makes sense. Like I knew I wanted. To have like freedom and clarity and just feel like I was just calling my own shots, but I hadn't seen it before.

So I didn't know what it felt like I knew what I wanted, but I didn't know what it felt like. And that can be hard because then how do you know when you have got what you wanted? How do you, how do you know, like, how are, how do you know when you are satisfied? And that's been some of the work that I've been, navigating through therapy and so forth.

Cause as a go getter, Casanova, it's You're never completely satisfied. You're like, always okay, did next, then what's next. Then what's next. And to the sitting and celebrating yourself. And so it has been important for me to honor where I am on or where I came from, but then also honor, what else I want out of life and where else I want to be and what else I want to do.

And, Yeah, so it's yes and no.

**Casanova Brooks:** [00:05:31] Yeah, no. And I appreciate the transparency. The first thing that I want to tackle is you said you grew up in a military household. So obviously there was a lot of structure there. And they wanted it to be done a certain way. Do you feel like that, that. Allowed you to win because now you're an entrepreneur, which essentially that doesn't have to be a lot of structure that way.

Do you feel like that that growing up in a military household made you say, Hey, when I get older and I get my own things, I'm not going to operate this way, or do you feel like that really gave you the foundation of, Hey, I should be operating this way because I've made it this far by having to operate this way.

**Tonya Rapley:** [00:06:09] I think it, I think that's a yes or no. that's one of the things you learn in therapy. It can be, and, or it doesn't have to be either, or it can be. And, or, and so I

do think my military background did shape me saying, you know what? I don't want nobody to be there. I, it made me rebuke like structure, even when I had a nine to five job, like they already knew Tonya is probably going to get here late.

She's. She going to do her work when she gets here, but she might be like an hour late. My boss would be like, are you coming in today? But yeah, I just had to move my car, like just, and, and so I knew I didn't like structure or someone else's structure, but. I'm a disciplined entrepreneur with regards to I do what needs to get done.

But sometimes I'm not always the most disciplined with my time, but I am self-aware. And I think that that's important as an entrepreneur and mother, I think discipline is important, but self-awareness and like being able to pull your own card and call yourself out and be like, you're not operating at your full potential.

And I think that that came from my military background too, because my parents always held me accountable. Like my parents. My dad was the type of parent. I'd be like, in high school, I had a job, I ran track and field. I was in honor classes and everything, and still on the honor roll. And I'd be like, I got peers who sells what they don't do none of this.

And they still failing out of my dad was like, you ain't dumb. Like I don't expect nothing out of them. But I expect something out of you and I was raised with expectations. And so I had expectations for myself and like anybody who's in my life, I have those same expectations. And I think that that has served me well as entrepreneur.

that decision of my parents like to. Teach me time management skills at an early age, because for me it was okay, how do I juggle and a track and field practice? How do I juggle we're going to work this week and knowing I have a track meet the next day, how do I juggle get into schoolwork done? How to I'm juggling, getting homework done after track and field practice and knowing that I still need to stay on the honor roll so I can get this scholarship and being able to juggle, made me more comfortable.

So when I built my self finance, I was still in graduate school and it became like a condition rather than an excuse. Hmm. And so I think that that came from the military upbringing and so forth, but yeah, definitely a disdain for, structure

**Casanova Brooks:** [00:08:20] right. Cause you had no, and that was where the control came in.

I would imagine later on, because you were like, listen, I don't mind structure, but I got to have more control over it rather than being in someone else's structure, because I know what that's and I have no say in this, and this is supposed to be my life. And then it comes with Hey, just trust me.

Because look at all the things that I accomplished. Yeah. Throughout my life throughout high school. And I'm still doing it throughout grad school. And it feels like somebody is still trying to control me, even though I've proven myself. Yeah, that's kinda yo give me a little bit of leeway. I'm going to be okay.

And so I think that that's huge and I love the fact of what you said is early on, the expectations were set. And I think that that's important, no matter how much you're present or not present with your child is to set the right expectation because then they understand that there's always a standard that I have to have for myself.

Even when I'm out of your house,

**Tonya Rapley:** [00:09:16] there's a standard, there's a standard in which I operate. Yes. Yes. I've never heard it like communicated in that way, but it is, it is even when you don't, when I don't see you. There's a standard that I'm operating in because it's a standard in which I was raised by.

Yes.

**Casanova Brooks:** [00:09:31] Yeah. And I think that, and I try to do the same thing for, for my child, both of my kids. but definitely my son is the understand. Cause he's old enough now my daughter is almost three. But my son is nine. Turned nine. And so he's at that place where he comprehends so much, Any, and we know that he's about to come into the critical years to where he starts to really think that he's grown.

And we're just a couple years away from him trying to go get his permit and all these other things to where then they could be like, I got four more years and now I'm out, and you gotta have that standard because yes, even when you're out of here, you might decide you want to go abroad or whatever else, but how do you still have expectations for yourself?

And I think that then. Probably, and I could be wrong, but I would imagine that's where the moment that you sat down and understood that your situation that you were in the first time with your, your significant other, that you weren't being treated the right way, whether it was financially, verbally, physically, all those things.

But then you're like, wait, Tonya, I still got a standard for myself. Like I gotta get up outta here. Is that right?

**Tonya Rapley:** [00:10:35] And that relationship, it really was like, It boiled down to a lot of things, but it also boiled down to me thinking like my parents work too hard for me to throw my life away for this person.

My parents, my ancestors, everybody worked too hard. For like me to let this person derail my, my potential in my life and me to go down this hall with them. and even worse than for them to end my life. Like my life is too valuable. It's too valuable to my family is too valuable to those. I love to the people I'm going to impact for me to remain in this relationship.

And, that was the first time I chose myself and I really chose my happiness and chose my joy and realize how important it is to do that.

**Casanova Brooks:** [00:11:19] That's so powerful. Now the, the next thing I want to tackle is the next phase. You decided that you're going to go on this entrepreneurship journey, You really decide you're going to go all in on this and you're going to build a super successful business.

What was that like in its first year too? did it take you a long time to start to figure out how to really run a business? Or do you feel like you just had it from the beginning?

**Tonya Rapley:** [00:11:43] I definitely ain't have it. I definitely don't have it. and there's still so much that I'm learning and, even to this yesterday was my five-year entrepreneurship anniversary and still realizing, and buying club booth, which is an e-commerce business.

There's still so much that you have to learn. Like now I'm learning about conversions and so forth. And yeah, there's still so much to learn. but no, when I started My Fab Finance, I would say it took me. About three years to feel like, okay, you have a business here, this isn't by accident. It's you're being intentional about what is happening.

And your plan is working. It was about three years. And, But even then there's still abs there's still ups and downs. There's one day you work with I'm killing this. And then you'd be like, I don't know if I need to go get another job. I might've started looking like click, pull my resume out.

And maybe I'm not what I thought I was. so the there's been times that, that probably has happened. I think this year has been, this year has really been a solid year, even with the, with the pandemic and everything. It's just been a solid year. Never was, But the first three years there were, there were a couple of those.

And at one point I definitely was putting in applications and jobs and yeah, no, no. no, that's not it.

**Casanova Brooks:** [00:12:56] You're going to get yourself through this.

**Tonya Rapley:** [00:12:58] Yeah. another thing, ask myself in those moments where I felt like my business wasn't going the way I thought it shows. Have you done everything possible?

To make it go the way you think it should be going. Have you exhausted every single option to make sure that your business is operating right? How. You want it to, and the answer was always no. So the answer is yes, that was like, okay, then go do those things that, you should be doing that. You're not doing it.

And when I would go do those things, things would turn around.

**Casanova Brooks:** [00:13:24] What do you think was looking back on it? A brand new entrepreneur, especially a female entrepreneur that right now. She's man, I feel like I got everything stacked against me, but I know that I have a great product. I know that I can serve my audience and everyone the right way.

How in my first year, can I. Overcome, like what would be the tips that you were given the first year? Is it just know exactly who your client is? Is it find a need in the marketplace? Is it go get you some funding? What does that look like?

**Tonya Rapley:** [00:13:56] honestly, like identifying who your client is and finding a need in the market that should be done before your first year.

Like that should be done before you decide, like I'm going to do this like full throttle. That's your market research and you, you got to do that. Initially, I can't say that I did that with My Fab Finance necessarily because it started out as a blog. It didn't start out as a business. It started out as a blog, but that blog was my market research because people started resonating with it.

People started sharing it, it started community, started forming around it. And I was unintentional about that. I was like, Oh, this is something that like women who look like me need, like they need this resource. And so you should be doing that ahead of time. And then. I think that your first couple of years in business require you to humble yourself and just do one person told me the first couple of years is throwing spaghetti on the wall and see what sticks.

Right throwing, just figuring out what works for your business. Trying a few things, trying, trying out like different options and so forth, trying out different revenue streams, just trying a few things and seeing what works, because you might have your heart set on one way of doing things. And that might not be the way that you're going to continue to do it.

When I started, I thought I was going to do one-on-one coaching as a business model. Got in. It was doing one-on-one coaching after the first year, I was like, Nope, I don't want to do this. I do not want to do one-on-one coaching because it wasn't scalable that I couldn't scale myself. And then I thought about trying to train other coaches and stuff like that.

But I was like, going back to that control thing, I was like, I don't know if they're going to like coach the way I would coach. They're going to be effective coaches. And now I'm responsible for the work that they do. Not, no, I'm not ready to take on that risk. And You're that first couple of years, just, it's trial and error.

It is trial and error, even now. I'm sure there's people who launched, clothing businesses this year and now they turn around and sell a mask because in new need has a new demand has established itself. And so you just gotta be willing to go with the ebbs and flows and first couple of years in business and figure out what makes sense for you.

What's sustainable, what's scalable and what you enjoy doing.

**Casanova Brooks:** [00:15:53] No, and that's, that's so huge and being able to shift and pivot with the opportunities, because if you're and that's about just like you said, what the need in the marketplace is, because you're like, no, I want to do it this way. I want to do it this way.

What am I not be? people want to pay you for, or the need that they have the pain point that they have. And so you can find yourself out of business real quick, because you're not pivoting.

**Tonya Rapley:** [00:16:14] Yes, exactly. Exactly.

**Casanova Brooks:** [00:16:17] How much was made in your first couple of years. How much was mentorship a factor for you?

Did you find anyone? Because in the blogging space, it's, it's. It's tough because everybody, it doesn't feel like that there's a lot of people developing communities, as far as mentorship in the blogging space, they're developing them for their tribes, but maybe I could be wrong. Talk to me about that.

**Tonya Rapley:** [00:16:38] Yeah.

mentors came from a variety of places and there was a point in my journey where I felt like I didn't have the support that I needed to grow. And so what I did was I set the affirmation. I wrote it down on my, I wrote it down on my mirror and we look at it every day and it was, I don't remember verbatim now, but it was something to the liking of I have the support.

I need to grow my businesses. and I have a mentor who is invested in seeing me grow. And so that every day, every day, every day, and then I went to a financial bloggers conference named matchy with mentors and I was matched with one of the most successful people at the conference. I remember I was like, how'd you get him?

And so I was matched with him and Chris mentor me probably for about the first two years, but he wasn't the only one. I joined a hand with, women called the frugal fab. We called ourselves a frugal fab five. So it was myself Marsha Barnes with the finance bar, Tiffany Ellie Jade budget needs to. CA Kara Walker group of Feminista.

And then at that point, that time My Fab Finance, I had a business partner and we were like friend tours for each other. We were sharing, what was working, giving each other advice and everything, helping each other, giving each other feedback is what you should charge. It's what you shouldn't charge.

So then I had a mentor group of friends, which call friendtors. And they were, that was really helpful. yeah. And each stage, each stage, there are different mentors that pop up now with Club Loofa, I. I bought the company and then set the intention that I was going to find the mentors that I needed in this phase.

And, I was able to find a few good mentors who are helping me along the way and figuring things out as I build that out. So I think for anybody who's looking for mentors, they are beneficial, but you also have to understand what you want out of that relationship, because most likely you want them as a mentor because it's something they've accomplished or because they're successful.

Successfully, but we don't always have time to mentor on a regular basis so that mentorship might not look like, Oh, like the big brother, big sister type of mentor, where we spend a day together, we spend an hour together. We have a standing lunch meeting every, every month. It might not look like that. It might look like, Hey, you got a minute to talk about this.

I want to run something by you. Or, it might look like an email. Let me send you something. Let me send you what I'm thinking about buying. What are your thoughts? It might be that. But so I don't want people to block off the possibilities to be mentored by others, by what they think a mentorship would look like, because I've had so many, I've had text-based mint, text based mentorships at this point.

So it can vary.

**Casanova Brooks:** [00:19:03] Yeah. I think that you dropped so much wisdom and nuggets in that whole statement. First thing was. You put it on your mirror, you saw it every single day. And essentially you allow your energy to bring to you what you needed because you didn't already have it, but it didn't allow you to stop taking action.

You still kept taking action. And then you took action and went to the conference, right? Without the mentorship probably would know him very well. You people, right? That's one of the most powerful things about these networking conferences. When you go by yourself and then you find yourself getting breakfast, so it's lunch and things like that.

And then you're like, before, you know it, you leave out of there. You got so much energy, so much wisdom, but so many more connections than if you didn't go, because you're like, I didn't, I don't know anybody there.

**Tonya Rapley:** [00:19:44] Yeah, definitely. Definitely.

**Casanova Brooks:** [00:19:45] So that's powerful. And then the other part is just like you said, like everybody's mentorship is different.

So if you can take, I learned something and, and who was, that was shout out to Tiffany Alishe too. So she came out to show us like my sister, and she came on the show, absolutely crushed it as well. So shout out to The Budgetnista as she calls it. And, but someone came onto the show and I might even been her.

no, it was actually Alison bird. Do you know Alison Byrd? So it was Alison Byrd and she gave some super nuggets, but she had said, everything that I do, it's in 15 minute increments, because just like you said, successful people, don't always have 30, 45 minutes to talk to you because their time is super valuable and they're trying to run even bigger place.

They don't want to be back or slowed down. So if you could just give him something that is digestible, Sometimes it is just that text message. Sometimes it is just that email. And more importantly for me, it's like, when people reach out to me, if you show me that you've already taking some type of action, it's just, like you said, Hey, here's what I'm thinking about buying.

That means that you already done your market research. You already know, and you have some plans of why you're going to buy this. And you're like, just give me your opinion. That goes so much further than, than just Hey. what business can I buy?

**Tonya Rapley:** [00:20:59] Right Casanova. Exactly. Like being specific because every, and I have people's slide in my DMS all the time, asking questions about being in the finance industry, getting financing.

Hey, I'm thinking about starting a finance blog and would love some tips. I'm gonna need you to do more work than that. I I'm, I'm a need you like to research like what area of expertise do you want to operate in a personal finance example? A woman hit me up



yesterday. She asked me about someone about, someone, a personal client she's in personal finance.

She asks me about someone who I work with as a coach. She was like, should I work with them? And it's okay, so I've, I've followed her around. I've seen, she's doing the worksheet. her Instagram feed, everything. She's serious about what she does. So for me, it's she's doing the work.

I'm going to help her do her work, but I'm not going to do the work for someone else. If you haven't done the work I got enough work to do. I can't do it for you. So yes, that like coming, like here's my business idea. Other than what type of business should I start? No, no, no, it doesn't. Mentorship does not work like that.

it doesn't not in 2020.

**Casanova Brooks:** [00:22:05] No. And even coaching. I would say then if that's the case, you really want to go get either a consultant or a coach, but even those, again, our time is so valuable and I think it's, it's becoming more and more valuable because as we see like Chadwick, Boseman, right?

Like people that are dying so young. And so the perception that it at least always gives me and what resonates with me is that tomorrow is really not right. I promise it doesn't matter if you're 40, if you're 35, whatever you just never know. And so what you gotta do is you got to live each day to your fullest wall for me to live out my foot.

That means I'm going after my bucket list all at least. So if I got this text and now I gotta, it requires me to use some brain power to try to figure out your situation. It's come on, I want to help, but I can't help those who don't want to help themselves. And so I hope someone listening to this.

you don't take it as, Hey, this person, they don't want to help me. It's just Hey, let me show them that I'm already going to bat for myself. I'm looking for a hand up. Not a handout.

**Tonya Rapley:** [00:23:00] Exactly. Exactly.

**Casanova Brooks:** [00:23:32] So you've been starting multiple businesses now. Talk to me about. Cause for a lot of people right now, they're going through this pandemic, but maybe they got a little bit of money.

Maybe they've made some money in the stock market or something like that. I feel like my whole timeline has now become, and it's crazy. Cause I'm in real estate, not the financial world, even though they can intermingle.

**Tonya Rapley:** [00:23:52] Yeah, they do.

**Casanova Brooks:** [00:23:53] Yeah. But it's everybody talks about stock options and Apple and Tesla.

**Tonya Rapley:** [00:23:58] Oh yeah. Especially cause apples, Apple split this week. Yeah.

**Casanova Brooks:** [00:24:01] Yes. Everybody's on it. And so I'm just like, I guess my question to you is for someone who is looking to say, Hey, I want to start a business, but I don't know if first I should start investing or, or if I should start cutting debt first, what's your take on that?

If they got, student loan, debt, medical debt, and they just don't know how they can get ahead.

**Tonya Rapley:** [00:24:23] so those things, it shouldn't stop you from starting a business. In my opinion, those things, they shouldn't stop you from starting a business because starting the right business could actually help you with those things.

It can actually help you bring in more income so that you can achieve your financial goals. Sometimes that's all people need is an additional way to bring in some revenue so that they can attack their financial goals because your job is not necessarily always going to be that route. For you. so I think there's, some people should consider doing it despite having debt or despite not having savings, but in the same sense, I I'm very big on savings are important, like debt.

I know it's so sexy and it's so satisfying to eliminate debt, but I always say prioritize savings over debt elimination because you can't pay bills with your. That that's been eliminated. You can pay bills with the money you have in your savings account, but not the debt you've eliminated. and then when it comes to investing, I always just say, just don't invest money that you need.

Like your investment money should be your play money. It shouldn't be because. You're not going to be a good investor. If you're investing what you need, like investing, especially, if you're looking at stocks and so forth, that's a longterm game, unless you're, you're a day trader and so forth, but most people are, that's a long-term game.

You need to be able to stay in it and ride the waves. You need to be able to stay in it and could be competent staying in it when it's up, when it's down and just let it flow instead of, having to watch it because you invested everything that you've had into that. There are different risks.

You can take that don't necessarily involve the stock market, that you have more control over, such as starting a business. You have more control over that risk than you do what happens to the market. So if you're like looking at it, you're like, I just have to make this money grow some way somehow then do it in a way that you can control the outcome more likely than with the stock market or something of that nature.

**Casanova Brooks:** [00:26:09] Got it now for starting a business. Like how do you choose the businesses? Like the two businesses right now that you have running? How did you choose those? was there a couple of factors? Is there some non-negotiables that you look for before anybody, can get you to really say I might purchase this business?

**Tonya Rapley:** [00:26:28] Casanova, like My Fab Finance shows me I ain't choose my path. It chose me. so I can't really say that for that business. And I have been involved in previous businesses. There is a startup that I was co-founding, named foam with my partners. Actually, I'm one of the partners out of Chicago.

We decided to dissolve that, felt like my expertise lent to a strong. Positioning with that business, but also realizing we didn't have the capacity needed and there, there wasn't really a market fit for it. And when you realize there's not a market for it, you just keep going about your business. like that's a, B like, Testing the market out before you go, like all in it, there wasn't a market fit for having those conversations.

And then, the next one, I co-founded, Cannacclusive, which is a diversity inclusion platform and the cannabis industry. I decided to step back from that because it was starting to mess with my other money. because cannabis is still a schedule, one drug. and I work with a lot of clients in the finance space and so forth.

some of them were uncomfortable with me dealing with the cannabis space. And so I decided to step back, but it still has strong leadership in, Mary Pryor, who is one of my co-founders and they're doing a great job with that. but then I tried it again this past year with club loofa. Club Luther is a company that I acquired.

So rather than building something from the ground up, like I was attempting to do with these other businesses, I bought a business that was already in operation and club loofa is a subscription business. And so it's a premium bass sponge and tools, subscription business. We're expanding the product lines to basically include complete body care, taking care of everybody's body.

and. It, it was attractive because it was already an operation. It already had revenues coming in. I saw the need, I saw that they needed some more press mentions. They needed some more pushes on social media and it needed to divert. They needed to diversify and so forth. And it was a good, yeah. I felt like I could bring something to that business, but also build out my business portfolio.

So I ended up purchasing that business actually on the Shopify exchange. Most people don't realize that you can buy businesses. through the Shopify exchange, it's a website. So what happens is say like me being the owner of Club Loofah, I decided, you know what, this is not aligned with my life anymore. I got other things I want to do.

This was just this, this was just a pilot project that I did cool or ready to walk away from it. You can put that business up for sale so that other people can purchase it. there are literally hundreds of businesses for sale. The Shopify exchange, some drop shipping businesses, some like businesses like club loofa.

We do order fulfillment yourself. And I bought it from there and that was another thing that I had been putting it out there that I wanted to buy a business. I was doing my research. I wanted to buy a business. And one night my little sister was like, have a look at this. I think you should look into this.

And she's I think you could do something with this. And I was like, I think I could too. And, three weeks later I've been doing my due diligence and making calls to my mentors and asking, and I ended up buying

**Casanova Brooks:** [00:29:09] it. Wow. No, that's, that's a nugget in itself. So I'll be honest. I never knew that you could purchase businesses on Shopify exchange.

to be honest with you, I've never even heard it. So I'm sure there's a lot of people that are like, Oh, she just gave away the gold right

there. Cause

that's, that's a big deal. And when you're first thinking about starting a business, but you're like, man, I got to generate the revenue. I got to do all these things.

There's no systems in place. I got to also create a team. I got to create, the logo, the branding behind it. I got to get email campaigns behind it. So all these other things that come with it, which is overwhelming, especially in your first year. And especially if you don't know how to run a business and an online business at that.

And so that's, that's huge now. For you was, was there something about this business that made you, because now you start looking at the Shopify exchanging and I'm sure you probably see a couple of different options. What was it about this business that said, you know what? This is the one I got to go with.

**Tonya Rapley:** [00:30:06] I saw the missed opportunities with it and I, it was subscription. I love that when I bought it the week I bought Club Loofah, it made money. because it's subscription, we did not do anything. We just focused on. Rebranding and fulfilling orders for the first three months. And it still made money.

That's why I bought it because it was still a moneymaker. and at this point, I was looking at our profits. Were we what? We were 30% of what we paid for the business this year. And we had shut down for two months out of this year when the pandemic was happening and we're still up 30% from what we purchased the business for.

And yeah, that was why it was attractive. It, it already had customers and they were being, it was a subscription based business. So it came with money.

**Casanova Brooks:** [00:30:48] That's what's up now for you? Was it a passion project? Do you feel like, or did you really go after, did you look at the numbers and you really just saw the profit?

**Tonya Rapley:** [00:30:56] I didn't go out through the numbers. Like I probably would have now, like with the next business that I buy and would probably ask a few more questions, but it wasn't a passion. It was definitely like. It was a power play. It was an understanding like I've been operating in this finance space for so long.

And one thing I do know is people are going to buy stuff. And so I knew I wanted an e-commerce brand because regardless people are going to buy stuff. And I, and people like

getting behind tangible businesses, they like posting and sharing things. I supported this black owned business. So her, and this is where, this is what I got in my hand.

Like they like doing that. And so why not put something like that in my portfolio, too?

**Casanova Brooks:** [00:31:33] Yeah, no, I think that that's solid and I'm sure you have a lot of wheels spinning right now. Now talk to me about once you, once you purchase this, did it come with any staff or did you have to then like the staff that you already had that was helping you with My Fab Finance?

You said, Hey, we're going to have a little bit of crossover or what did that look like?

**Tonya Rapley:** [00:31:53] initially, so the staff members that they did have, so they had, a leadership team of three people. They decided that they didn't want to stay on, like they were going to, they were all interested in doing other projects and so forth.

as far as the team that they had, they were, so the company was based in Riverside and I lived in LA. Riverside is about an hour and a half from LA, depending on traffic. and so they decided she wasn't going to come along with the person they had doing, like order fulfillment and, Like they have one person on the team who was doing that and that's all she did.

And we decided not to bring her along. We actually decided to do order fulfillment ourselves for the first couple of months. And we were still doing it now that we moved. because we wanted to understand where the areas of opportunity were for growth in the business and really get to know the business.

And also the business metric wise. We're not at a point where I feel like. It makes sense, profit, profit wise for us to, outsource our fulfillment. And so the existing, My Fab Finance team, when I first bought it, I did have an idea like, Hey, I bought this company. I'm just gonna need some guy to do my sister.

And I'm like, I just need you to do some things. So and I moved one of my social media people over from the, from another company for my nonprofit. I moved her over to focusing on club Loofah, growing club. Loofa the Instagram and, But then over time, it, we bought, we're realizing that we need to bring in people who specialize in e-commerce just because you're good at what you do doesn't mean you're good at e-commerce.

Which is a completely different thing. So now in the process of doing that and you work with a lot of consultants right now, like we're not, even though we have consistent revenue, I'm not at a place where I'm ready to have consistent staff and that business just yet, but I will bring in a consultant in a heartbeat and pay someone to consult the only person.

We have two people who are consistently on payroll, and that is our graphic designer and our social media manager.

**Casanova Brooks:** [00:33:43] Got it now. So is the business still based out of California and now cause you've relocated to Atlanta.

**Tonya Rapley:** [00:33:50] Yeah. So he's based in Atlanta. Everything came with us,

**Casanova Brooks:** [00:33:52] everything came with, so powerful.

and yeah, I think for a lot of people right now hearing that they can at least say, okay, yeah, Let me make sure that I keep my expenses down until I feel like I'm at that point, that, and I'm sure there'll be a lot of people that are reach out to you to say, Hey, I'm in that same situation. I'm thinking about relocating.

Is there any tips? And so hopefully they've already done their homework. And when they reach out to the dumb thing, that's a little bit more concrete

**Tonya Rapley:** [00:34:17] this year. I just wanted to, I wanted to add to that and support, just really thinking about it and. On social media right now, it's, it's so sexy for people to be like in their warehouse and their fulfillment center.

And it's beautiful to see that scale, but don't push it. If you aren't there, don't push it if you aren't there, because for some people they'll rise to the occasion, but for some people that will make them crumble because they're so stressed, they can't even think straight. and they can't think about what's their best decision because there's stress taking on all these things that they thought signified success, but really didn't.

And so they just don't do it for the gram.

**Casanova Brooks:** [00:34:52] Don't do it for the gram.

What has been the most challenging part for you starting jumping into the world of the e-commerce space? Has it, yeah. What has been most challenging for you?

**Tonya Rapley:** [00:35:04] what the most challenging thing honestly has been personal? It has been, I. Did not completely pay respect to the time I had to create My Fab Finance versus the time I have now, when I created my finance, I wasn't married and I didn't have a child.

Now I'm married. And I have a child. I have two people who depend on me and my son is two months or two years old. My son don't care. If I was up till 3:00 AM working, he's waking up it's six o'clock and he's ready to get it popping. And I need to be ready to go for the rest of the day. And that was not how the conditions in which I created My Fab Finance under.

So really understanding how to optimize my time and delegate and so forth. I can do what I'm best at and, and let people do what they're best at rather than try to figure it out. Because in My Fab Finance, when I first started it, I did my first loan or I set up my first WordPress site and everything. It was ugly, but I did it and it got set up with Club Loofah.

There is no time for the learning curve. It's if they know how someone knows how to do it, pay them to do it. So you can move on to do something, how to do or something that you're interested in learning how to do. So I'd say that time finding the time has been probably one of the biggest challenges with growing this company.

**Casanova Brooks:** [00:36:19] Yeah, and just, I love the way you put it, pay respect to it, Because it will humble you really quickly if you don't and you'll find yourself stressed out, burned out. But in this world today, I think that it's still important that you give yourself the opportunity to own those businesses, especially in the e-commerce space, because I think I just read somewhere.

I know, I just read, it was within the last week that they said that by 2023, I want to say 21% of all malls will be shut down. and, and obviously we know that Amazon is looking at a lot of these big spaces to turn their way, But it just shows, it goes to show you where e-commerce is going.

And everybody's trying to figure it out. And even the businesses like JC penny and those that had to file for bankruptcy. But now they're trying to come back the same way, but stronger on the e-commerce front, because they already still have the brand. So if somebody else goes and buys their company out there, trying to figure out how they can solve those gaps, same thing of what you did: What are those missed opportunities.

And how I can get into that. So for a lot of people, when they first like really evaluate what is the time that I have, what are the strengths that I have? And maybe it might not be that you're going to do it all yourself. Maybe that means that you might need to get a partner who's in grad school that can do the logo that could do the wordpress.

And then you say, look, I found the business, right? I got a little bit of credit. I got this, you know what I want you to do and just be upfront with that. And I think that that could help a lot of people.

**Tonya Rapley:** [00:37:43] Yeah, definitely. Like I requested when's the last time you went to a mall Casanova?. I guess we're in unprecedented times too, but when's the last time you like went to a mall?

**Casanova Brooks:** [00:37:51] Yeah. I'll be honest with you, actually. It hasn't like the only time I think I ever go to a mall now is for my son because he plays basketball a lot. So his has been growing over this last year, year and a half. So then I go there. Because I want him to try on the shoes as opposed to buying them and sending them back.

But for myself, I haven't, and it's just, yeah, you evolve and you understand, but you have to be able to adapt. I think for many people they can't adapt and that's where they get ran over. Yeah. So seeing it right now, it's huge. But

**Tonya Rapley:** [00:38:24] yeah, we look at blockbuster, I think about that, like blockbuster.

I was thinking about being a kid. And that was what you did. Like Friday night, you went to blockbuster, you picked your movie out there, everything. And I was like, damn, that is just obsolete. And they were at the forefront of videos. They had all the contracts and everything they could to digitize their archive and everything.

But no,

**Casanova Brooks:** [00:38:46] And then when they started to get video games, that was like the best of both worlds. It was like, Oh yeah, I could rent the Madden. And now you look at it for X-Box and you don't even need to go to game, stop to Walmart anywhere anymore. it started to become best buy Walmart, all these other places.

Now you can buy your game just from your Xbox or PS4 or whatever it is. And yeah. yeah, you'll have to figure out a way. Even Netflix, they saw it in the beginning, they was trying to give out those CDs what it was. They said, we can't stay here. People ain't going to keep trying to order and wait a week so they could get it in.

And I got to send it back and they say they didn't get it. And now they're going to charge me a fee. no, we go. And the subscription business,

**Tonya Rapley:** [00:39:24] I can't even think about like when neck, gosh, When Netflix went or you could just stream stuff instead of waiting, it seems like it's always been that way, but it hasn't that's innovation for humanity.

They innovated.

**Casanova Brooks:** [00:39:36] Yeah, you could get two D you could get two DVDs and you get this and then yeah. And then, yeah, so it's crazy to see. And, and what's really crazy to see, is where we're going to in the next five years with Tesla having, autonomous semis and things like that. Cause then for people, and I just read that as well that they said by, I think it's 2024.

They expect. 3 million truck drivers to be out of business. Yeah. And so now that's got for me, if I'm a truck driver, that's how I make my living. And especially if I'm not 65 to seven years old, and I want to keep doing this for the next 10 to 15 years now, I think that I'm saving all of my money so I can start investing into one of these.

So then it doesn't take me out. Cause now it's just going to be about who owns the trucks. It will start to get into the space with Tesla and, and how do you own the trucks? And then most likely then it's less liability so you can cut costs down. So then you could go undercut the market in terms of going into whatever big box store and saying we could ship your stuff.

It's going to be really crazy to see. But I think that the e-commerce world, at least for the next 25 to 30 years, it's not going anywhere. So you better. Figure out a way to get with it or otherwise there's no ownership. So you'll get rolled over.

**Tonya Rapley:** [00:40:47] Yeah, definitely. Definitely. You don't want to get you as we've seen, you will get rolled.

You like, no matter how big you are, you can get up, you can get rolled up.

**Casanova Brooks:** [00:40:57] Oh yeah. And so the last question I have, and this is just out of my own curiosity is most of your income, you don't have to say the number, but most of your income comes from the, My Fab Finance

**Tonya Rapley:** [00:41:09] club Loofah. Right now we reinvest back in the club Loofah.



**Casanova Brooks:** [00:41:11] Got it. Now, do you sell courses? Do you have a membership or what does the, or is it surely just advertising by the amount of visitors that you have come to your site for somebody that's looking maybe to start a blog right now, I'll ask it in simplest form is one, is this still lucrative to start a blog right now?

And two, if I say, okay, I have something I want to talk about, but how do I even make money only from my blog?

**Tonya Rapley:** [00:41:34] Yeah. It's lucrative to start a brand. I don't know about like blog. most of My Fab Finances, revenue, and I was very intentional when I set this up. I said, I want to create a business where I'm taking big money from the large companies, so that I am able to offer my courses at a discounted rate, but I will always offer my courses at a specific rate because I need people to buy into themselves.

I need people to buy into their success, like you don't, you will free yourself to death, but when you pay for something, you value it a little more. So I always knew I wanted to charge, but I didn't want to, hit people over the head would be charging like \$99 for a course, they couldn't afford.

So most of My Fab Finances, revenue comes from our brand partnerships. And right now, like we have a, we, we we're are, we're ending up on brand partnerships. Like right now we have a hundred thousand dollar deal on the table and so forth with the brand. but usually they're usually our brand deals are around like around like 25 to \$60,000 when we work with a brand.

**Casanova Brooks:** [00:42:30] And for how long are you working with them?

**Tonya Rapley:** [00:42:33] Sometimes. sometimes it does include exclusivity. the one that we're looking at a hundred K that's six months exclusivity. Sometimes we're looking at three months, sometimes just a one-time partnership, but that exclusivity just means we can't work with anyone else in their space.

Doesn't mean we're still doing the work. And so usually, it might be. they might ask for two blocks to Instagram posts, to Instagram story, a blog post for \$30,000. And they'll just say, please don't work with anybody else in our space,

**Casanova Brooks:** [00:43:00] but a month

**Tonya Rapley:** [00:43:01] a week. No, that's just for that one time project for that project, that's a statement of work for that one-time project.

So then once we've done that project, then we'll just. we'll just move on. or sometimes we'll come back. I have a project that I did last year with a company. and they came back this year and we're working on another project. I had a project that I worked on in July with the company and they came back and working on another one for seven for this month, September.

so sometimes, depending on the nature of the work and they'll, they'll come back, but yeah, we. and then speaking engagements is also a large revenue stream, but I decided I wanted

to scale back on that because I didn't mind traveling and everything while I was pregnant and before I had my son, but then when I had him, I didn't want to leave him.

So I didn't want to be traveling. I remember the month, the year I was pregnant with Karris, I traveled in July. I was home in LA, maybe eight days out the entire month I was on the road, the rest of those days. And I didn't want like that as Karris when I had Karris, it's no, we can't do that anymore.

So speaking engagements is off the table. Blogging it's it's, if you have an established blog, it's easier to make money, but now they're really paying for like your social media presence or paying for your Tik Tok they're paying and paying for access to you. Your Tik Tok, your Reel, your YouTube and so forth your newsletter and so forth.

So you can build a strong, educational based business without having a blog. Now, it, I have so many deals that don't include a blog post in it anymore before. That was a standard. And so yeah, a lot of money comes with brand partnerships. We just finished one with Grub Hub, and there's a variety of ways you can spin your content.

And that also is important to understand is you gotta be creative as an entrepreneur. What angle can I address this with my audience that you might not have thought about? So like we just work with Cricket, wireless. We just work with Grub Hub. We just work with, I did something with Bank of America, did something with an infant formula company.

So they're just, and they don't, those all don't have exclusivity with one another. Like I can work with each of them because they're not in each other's industries. And so that's how we make money. And then the book, the money manual still makes money. The money manual is still performing exceptionally well on Amazon.

Honestly, I think that it's three, almost three years old. Now I think that it is third year performing better than it was in the second year. And that's beautiful to see. And then we do have courses and we do have the Blue Ribbon Club. I'm not aggressively, I don't aggressively push the Blue Ribbon Club because there's some things that it is functional and it does what it's supposed to do and so forth.

But, there's some still some tweaks I want to make, but it still is a great course and we it's \$27 a month. So we do have the Blue Ribbon Club that come, people enter through our funnel. So it's, it's a combination of things. It's a combination, but I think that for anybody who's looking to start think about creative ways that you can work with brands.

Where brands are putting their money at, and in different ways that you can bring in my monetizing your skills, whether that is writing, whether that is creating a course or something of that nature, writing a book or something of that, or digital product or something like that, that you can sell and continuing to build your audience because it's not build it and they will come anymore.

People have too many options. So you got to figure out how to make people buy from you.

**Casanova Brooks:** [00:46:06] Got it. There's so much in there. And the first thing that I'm wondering, cause I know someone else that's listening or watching this is wondering is how do you even start to create brand partnerships? Because a lot of people, they say, Oh man, I got a little bit of an audience, but I haven't started to go into the B2B world.

And I've never created a brand partnership, especially me thinking of somebody that's like a grub hub. Or, that somebody that's cricket, wireless, these are national companies. Does that look like in the beginning, when you were first starting out, did that look like you had to reach out to these people or did that look like it was one of your friends like that was, your friendtors gave you the introduction, so it was relationship relationship-based what did that look like?

**Tonya Rapley:** [00:46:46] So here's the thing about brand partnerships, understanding where, who. With a brand. A lot of times they don't do that, their own work in house. They don't do their own marketing and PR work in house. So a lot of times what you're going to find is you can reach out to a brand and they've hired a PR agency or some type of agency to represent their interests.

So you want to find out if there's a brand that you're interested in working with, you want to find out who their agency is that they're working with. And. Sometimes, like if it's a large enough company, like a state farm, they might have three or four yeah. Different agencies they work with and still do some stuff in house.

And so you want to do your research when the easiest ways to do that is look at press releases. look at recent press releases of the company and who issued it because who issued it likely is who's doing their PR across the board and their influencer relations. and then, one of the, I will highly recommend taking Matty James, get paid course.

On people who want to establish brand partnerships. I purchased it myself because I'm pivoting into doing brand partnerships in my personal space. And with My Fab Finance brands started coming to us. But now I'm in a position where no, I want to pitch brands. I want to reach out to brands and so forth.

So I'm taking Maddie Jane's course just to learn like different ways to reach out to brands because with My Fab Finance, it's those things like you make enough noise. Like I always say I want to be undeniable. With My Fab Finance. I wanted to build something that was undeniable. Like you had that, you would feel crazy if you didn't work with us because we're that connected to our audience.

And we just do this and I was able to build that with My Fab Finance, but now here I am like restarted with my personal brand and everything. And I'm like, okay. But. How do I not have to wait until I have 60? K how do I start making this money at 30 K? Because people are making this money at like 20 and 10 K.

So how do I do that? So I'm learning more and working with a coach in that space, but Look to see who the agency is, slide in the DMS, ask them, I'm interested in collaborating with you. and collaborating with your brand, who should I reach out to? What's the appropriate

email to reach out to, and just a word of, advice before that and make sure your stuff is tight.

Make sure that when people go to your bio, like it makes sense to them why they would work with you. It makes sense. It's PR because brands do brands are always thinking about liability. So if they go to your bio and it seems like, You just don't want to come off as life. maybe someone posts a lot of pictures about like conspiracy theories and police brutality.

And not saying that you shouldn't, I'm always saying, be authentic to yourself, but sometimes you can mess your money up doing that too. So you got to put yourself in the position of a brand. It's if I was a brand, would I give them money and would they not be a liability to me? So look at your platforms and look at it that way and then make sure you have your email.

If you feel like I am that like. I'm Oprah. Find me I'm ready to come work with me to make sure you have your email in your bio so they can easily reach out to you. They don't got to do research or go to your website or anything. They can literally be scrolling on Instagram, Ooh, copy paste. Let me reach out to them right now.

so make it easy for them to connect with you. Don't put them through to the hoops. so I, I could talk on and on and on about that,

**Casanova Brooks:** [00:49:41] but loving it. I'm sure somebody else's two days I got to get with her. She got all of the nuggets,

**Tonya Rapley:** [00:49:49] but Maddie, Maddie is like, Manny does this. Like she, I've been looking just following her on Instagram is valuable.

I'd be looking at her Instagram content like, Oh, this is good. Like I've been doing this for five years and I learned something just now this is good. So I definitely anyone who wants to get money from brands, follow her. Cause she definitely will teach you how to get money from brands.

**Casanova Brooks:** [00:50:11] Got it. Yeah, we'll definitely take a look at it, but this has been such a phenomenal conversation and I want to be the first one to kick off the thank you train.

You've dropped so much nuggets and wisdom. The last thing I want to ask you is there's somebody out there that is. Very excited. They're very inspired. They love the journey that you've blazed and they want to blaze a similar journey to something that you've already done, but that, that little voice in their head and that little voice says that they're not smart enough.

They're not strong enough. Or maybe they just don't have enough resources, hard to believe after all of the resources and wisdom you've just given, but maybe they still do have that thought. What's the one thing that you would say to that person to get them to just take action.

**Tonya Rapley:** [00:50:56] That I had that voice too, when I got started and I don't, a lot of people have that voice and they get started.

So you're not alone in that space. You're not an anomaly people just do it anyway. And that's the thing is just just try, just, just, just try, I know that voice is scary and that voice is loud and everything, but once you start trying that voice gets quiet and the voice might pop back up, but keep trying and, and, just.

Just get started and start building momentum because, and because you're not the first person who's had that voice, we all have it and we'd just work through, work with it and worked through it. And that's what makes the difference it from, I think someone who ends up being successful than someone who just sits on their dream is the person who's successful.

Decide to work with work through it and work with it instead of allowing it to work against them. Hmm,

**Casanova Brooks:** [00:51:44] there you have it for anybody who wants to stay connected with you, where can they find you at?

**Tonya Rapley:** [00:51:50] They can find me on Instagram at Tonya.Rapley. And actually when you go that Tonya T O N Y a not a.

T O N Y a dot Rapley. And then there, I have My Fab Finance and club Loofah in my bio because I make it easy for you to find me.

**Casanova Brooks:** [00:52:06] Yes. I love it. I love it. we'll definitely put all of those links in the show notes, but again, I just want to say thank you for coming on here. Remember DreamNation in the dream we trust, but just as she said, you have to just do it.

Just try anyway, because otherwise that dream will only merely be a fantasy. That's all for this one. We'll catch you on the next one.