



**Ray Edwards Show, Episode 515**  
**The Chargeback That Made Her Fight Back**

**Announcer** ([00:01](#)):

Ray Edwards Show, episode 515. The Chargeback That Made Her Fight Back

**Announcer** ([00:10](#)):

The Ray Edwards show. This is the podcast for prosperity, with purpose.

**Ray Edwards** ([00:20](#)):

If you happen to be a freelancer or a service provider of any kind, there's a dark side of that kind of business a lot of people don't talk about, and that is, troublesome clients. Clients who become super demanding. You get into codependent relationships with them, just so many ways that relationship can go wrong. If you don't manage it very well, sometimes it's more hassle than people want to deal with. And that's why so many people ended up going from freelancing to having their own business where they're writing copy for themselves in the arena of what I call copywriting without clients. And one person I've seen make this transition supremely well is Allie Bjerck. She's who we're interviewing this week on the podcast. And Allie, a lot of folks think you're like brand new, like an overnight success but you've been at this for a while.

**Allie Bjerck** ([00:57](#)):

I've been in business for eight years now online and I started as a service provider, building funnels for people managing their social media, writing blog posts locally. Like when I first started, I was going to B&I and networking chamber events and shaking hands and writing blog posts for local tourism agencies and stuff like that. So I very much started from having nothing as a business, um, and wanted to learn everything I could learn about marketing. I went to school for graphic design and marketing, uh, realized very quickly. I was unemployable, wanted, wanted to have my own thing. Um, so it started local and I learned everything I could, um, about marketing social media. I was going to digital marketing conferences and every time I wanted to learn something new, I realized like there are these people on the internet that are selling their, their knowledge, their information. Like I kept coming up against what industry I'm in now, which is like the knowledge industry. And I was like, how are they doing this? Like, how do they have a

brand? How do they have this marketing and these sales pages? And like, what is this world? So I kinda tabled it for a little while, had kids, um, ended up wanting to build my agency a bit, but it just kept coming up for me. But then I realized there was another segment of the internet that was like these Facebook groups that was coming on the scene with a lot of women who were like work at home moms or are starting their own businesses. And I started working with these people that were like coaches, and I'd never heard of coaching. I'd never heard of being like a, you know, your own consultant and an expert industry. So then I was behind the scenes for a lot of these experts that are selling info products. So it was kind of like this world mixing. That was really interesting. So I did that for about six years where I just kept expanding my knowledge base. Um, and I got, I decided I wanted to be the best person at building funnels, best person at running ads. And I wanted to be like the go-to expert for a lot of these online launch strategies, but there was always something missing of like, I want to be the one teaching and I want to be the one that's that has my own business but I was more comfortable behind the scenes, but I got to this point where I was super burned out on, on service work. Um, I had a few back-to-back really bad customer experiences. When I remember having this conversation with my husband in the kitchen of like, I'm going to walk away. Like I know I've been building this agency and this company for like seven years now, but I'm done. Like, I'm going to go be a real estate agent or like a personal trainer. I'm going to go do something else that doesn't involve being on the computer 24/7. And you know, I like created a worst job for myself than I'd had before. And I just remember he looked at me and he was like, don't like just finally launched the products that you want to launch. And finally do the things that you've actually been wanting to do in this business and like get visible for yourself. And then I ended up, I had launched the tiny offer that ended up being successful. I'd launched it twice prior and it didn't work. Like I had maybe one sale, hardly any clicks on the ads. And I just tabled it for like six months at a time. And I was like, ah, I'm just gonna focus on clients right now. I don't have time to optimize and test things like I'm going to stick with what I know is working. But finally, like had this back against the wall moment of like, if I don't change the way I'm doing my business, my business is going to have to close because I'm just so burned out. And I ended up shifting the messaging, really listening to what people said they wanted instead of what I knew they needed and launched this product that was a live stream calendar. So it was called live stream 365. It was 365 ideas for three and a half minute live streams because I knew people didn't didn't have time to go live for a super long time. So I, I listened, um, really closely to what people were saying, what they thought they needed. And I launched this calendar and I ended up scaling this \$27 calendar to, I think it was about \$700,000 in the first four months. Um, and it was a self-liquidating offer is the type of funnel that it was. So it had an order bump and it had an upsell. So the average cart value was about 50 bucks, but I scaled it as fast as I could.

**Ray Edwards** ([04:49](#)):

Wow. Wow. So, can we back up to the, to the really horrible client experience?

**Allie Bjerck** ([04:55](#)):

Oh yeah.

**Ray Edwards** ([04:55](#)):

That's the train wreck I want to look at first. So I did, the thing is I talk to so many listeners and so many of my students who are in that place where they've maybe already created a product, which you had, you, you had tried to launch the tiny offer thing before. And, um, you, you had this horrible client experience. I have, I hear this story lots. I've been through it myself. kind of share what happened, because you really were, you said casually, this had my back against the wall, but your back really was against the wall.

**Allie Bjerk** ([05:28](#)):

It was bad. Yes. So one night I had just wrapped up this launch with a client. Um, she had launched a group program. I think her group program was about 7K hadn't talked to her list in about a year, um, and was relaunching her program. So I'd warned her, like, you haven't warmed up your list. They're not ready to buy from you. You know, they're essentially cold traffic again at this point, but I did, so it was a launch client. So we did all of the launch things, um, kind of rinse and repeat what we did from the year before. The prior year, she had had \$150,000 launch when she lived off for the whole year and now she wanted to do it again. So did all this stuff for the funnel, rinse and repeat, it was going to be a live webinar. She only sold about 40K. Um, and I was paid about \$6,000 for all of the, all of the funnel building all of the copywriting, all the emails, probably lower price than it should have been. But anyway, so like her in her eyes, the 40K that she had made was a flop to launch. She asked for a refund and I was like, I did all the work. You know, I showed up, I built all the tech. All of my agreement was covered. I'm sorry. Sometimes launches don't go as we plan. And that was that. So I thought it was the end of it. About two months after this conversation, after I had said no refund, she pushes through a chargeback, which I can't believe is possible with credit card companies, but apparently don't want to advertise it. But apparently it is. Yeah. So one night I, you know, it was like nine o'clock at night. I was laying with my eight year old, just finished reading to him. He was falling asleep. Um, and I got a notification on my phone that was from Stripe. And like, I didn't get striped notifications in those days. So I was like, huh, what is this? And it's like \$6,000 is going to be debited from your business account in the morning at 9:00 AM. And I was like, what? I don't have \$6,000 in that account. I didn't have business savings. Like literally was living client to client. There was no, there was nothing, nothing there. So my account was going to go negative. I knew how long launches take, because I had been behind the scenes in so many of them. I didn't have an email list. I didn't have a social media following. All I had was the referrals that I was running my business on. So I was essentially screwed unless I could do something very quickly. So that's why this tiny offer worked so well because it didn't, I didn't need to have an email list. I could just run ads and rely on that low ticket, that impulse purchase to really scale that quickly. Um, so really had to dig in deep on what I knew, how to do for other people and really cross my fingers that it worked. And fortunately, it did.

**Ray Edwards** ([07:52](#)):

So you're thinking at that point, I mean, I'm trying to get into the place where I've, I've just been told, I'm going to have \$6,000 debited from my account, which doesn't have \$6,000 in it. And so now I realize I got to do something fast. So you went in and your thinking was, I'm going to sell this low ticket offer, and then I'm going to have an order bump and then I'll have an upsell. And hopefully that will pull me out of this situation that I'm in.

**Allie Bjerk** ([08:20](#)):

That was my goal. I was like, if I can just make \$6,000 from this launch or this tiny product, I will be fine. Like it will save my butt. And I mean, I don't like, I don't like to talk about that part of the story as often, because it's not always the hail Mary pass that like, I don't want to pitch it as that for people like this is going to save your business because I did have a big background in marketing and ads. And so it did work in that instance, but you know, I've seen a lot of people use it as that front end offer in their business, too successfully.

**Ray Edwards** ([08:50](#)):

I think to me, the interesting part of this is you already had the knowledge, the skills you'd been doing it for other people, but now you were forced to put all that to work for yourself. And that's

what I'm really pushing to, I wanted to get at that. It was, it's kind of stripped away all your excuses, didn't it?

**Allie Bjerk** ([09:11](#)):

Yeah. Oh, I was totally stuck unless I did it. Cause I, I was completely safe, um, behind the scenes working on other people's stuff. Like I didn't have to get visible. I didn't have to put myself out there. And I, I was comfortable in that, in that place for a long time.

**Ray Edwards** ([09:29](#)):

If somebody, if their, if their business has a problem, unless it was directly your fault, it's not your fault. So it's not like you, you had to take the hits for those things. So how long did it take you to get your \$6,000? And then when did you realize this is a whole new world?

**Allie Bjerk** ([09:47](#)):

It was 10K in two weeks. And I just remember I was actually at a mastermind event with Julie Stoian when my Stripe rolled over to \$10,000. And I was like, Julie, look at my Stripe account. Like, I don't know, these funnels work. Like, this is crazy. I don't know what's happening right now. And she was like, yeah, obviously like, that's what I've been teaching you for three years now. And it just finally all clicked, but that's, that's how easy it can be sometimes.

**Ray Edwards** ([10:12](#)):

Wow. So how has, um, how has business been through the pandemic? What have things been like for you in that whole experience?

**Allie Bjerk** ([10:22](#)):

I mean, I had had my biggest lunch probably like four weeks before everything shut down. I did \$300,000 in a single day, which was completely mind blowing. But then like I shifted into, um, like mama bear mode of like, I need to make sure all of my students are fine if they can't make their payment plans. Like I need to have a con you know, I need to be there for them. I need to make sure that everyone is safe and that they can still get results. So I didn't, I didn't sell as hard in the last year at all. I mean, I kind of, I shifted into doing evergreen webinars cause I had three kids at home and showing up live and like running ads and just for my own stress level, like, it's definitely weathered the pandemic, but it wasn't like a breakout year. Like if I do numbers year over year, it's probably not going to be as impressive as it was the year before.

**Ray Edwards** ([11:13](#)):

But what it sounds to me like you did is I think the smart play, which is you really went to bat for your, your customers and you've been taking care of them, making sure they had the resources, encouragement, and so forth.

**Allie Bjerk** ([11:29](#)):

Yeah and my team.

**Ray Edwards** ([11:29](#)):

I think that'll, that'll pay off in the long run for sure.

**Allie Bjerck** ([11:33](#)):

Yeah. That's what I like to think.

**Ray Edwards** ([11:35](#)):

Well, what does the future look like? I mean, where do you see this going?

**Allie Bjerck** ([11:40](#)):

Yeah. I mean, it's interesting because when people ask me to set goals, it's always like more like I want more, well, what does more mean? So I finally, I'm working in 90 day increments and figuring out what those goals look like. But the goal is for the next 12 months to hit 6 million in revenue, but be much more profit focused. So having at least a million of that profit, which I know people will argue and be like, you should have a much higher profit margin than that, but I'm, I am ad dependent. I am team dependent because I work limited hours with little kids. Um, so that's, that's the vision for the next 12 months is to focus more on profit because with an online business, it is really easy to spend, spend, spend on ads and team. And you know, it's like a lot of people love to talk about the big revenue numbers, but they don't share about what they're actually taking home at the end of the day. So I think a lot more transparency there is good too.

**Ray Edwards** ([12:34](#)):

Uh, that is so true. So you say you're ad dependent. Uh, does that mean you're not doing a lot of the, like the, the JV launch where you've got a whole bunch of people mailing for you and that's where the bulk of your new customers come from? You, you get most of your customers from ads.

**Allie Bjerck** ([12:50](#)):

Yeah. Yeah. And it's, I think that's an opportunity for me in the next 12 months too, is doing more, more JV stuff, but also more retargeting and more, warm traffic focus. Cause I've been, I mean, tiny offers are cold traffic strategy. Like it's, you build your list with people who have no idea who you are, but I had done the same type of strategy for my live webinars. So people would go from not having any idea who I was to registering, registering for a webinar, spending two hours with me and then being asked to buy a \$6,000 product and it was profitable, but like, I'm sure I was leaving a lot of money on the table by not warming people up and not having, I didn't have, like, I've been studying a lot on flywheel versus funnel where it's like bringing people in, but also nurturing and removing friction in your business and delighting all of your customers. So it becomes like a referral engine. And I think for the last two years, probably it's just been like funnel focus. So now it's like, how do we make this a well-oiled machine so that people, they can't help, but refer more students into the program just because we've optimized so many things.

**Ray Edwards** ([13:54](#)):

Nice. So, uh, if people want to follow up and find out more about what you're doing about the tiny offer, about any of the, I mean, you've, you've got a lot of different products and opportunities available, so where do people find you?

**Allie Bjerk** ([14:09](#)):

Yeah. So if they want to learn more about a case study specific about tiny offers and how I did it and how I scaled it and built it, uh, that's in a free masterclass that you can find at [tinyofferlab.com](#) and then [alliebjerk.com](#) is my hub for all things content and all the tiny offers that I have all live there too. So that would be the next place to check out.

**Ray Edwards** ([14:29](#)):

We've got links in the show notes to Allie Bjerk and thank you, Allie, for taking time to talk with us and for being who you are.

**Allie Bjerk** ([14:38](#)):

Thank you so much, Ray.

**Announcer** ([14:43](#)):

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