

A mom’s ingenuity and PayPal’s versatility help raise a successful family business

After leaving her corporate marketing agency job, Kelley Legler sought out a creative outlet to express herself. She started with sewing a “lovey”—a soft, small blanket—for her son, Jack. However, when he got one of his small fingers caught in one of the tabs, she had what she calls, “a Mom moment wanting her kid to be safe.” Legler believes that “so much innovation begins in that very way. With an idea that can make things better.”

Legler had her daughter two years later and as her two kids grew, so did Baby Jack & Co. Owner and mompreneur Legler transformed her kids’ bright drawings into textile designs for plush tag blankets.

Soft Baby Jack Learning Loveys with crinkly sounds and different textures provide sensory play, which helps with a child’s development. Baby Jack & Co. is the only brand of tag toys with ribbons sewn shut so little fingers, like her own children’s, don’t get stuck. The durable fabrics incorporate shapes, letters, numbers and now states, in fun, colorful designs.

What started as a baby product has evolved into a comfort object for babies, toddlers, and kids of all ages, even the family pet. Today, Baby Jack & Co is a family-run business that sells lovey blankets online, in major US retailers, small shops, craft fairs, and marketplaces.





The challenge.

Early on, Legler wanted to find an easier way to manage her cash flow. With an influx of orders, she needed more time to focus on buying supplies and hiring additional seamstresses. Considering different loan options was a challenge but necessary to meet growing demand.

Additionally, one of the biggest challenges she faced was constant invoicing.

"I had to remember every e-mail address because the invoice software wouldn't auto-populate based on a name," said Legler. It was a time consuming and laborious process.

We asked Legler about her family's expanding business. She described how PayPal supported its growth and helped her overcome the challenges she encountered.

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The versatility of PayPal offerings for small business definitely let me reach so many market segments and really helped boost my business.

Kelley Legler

Owner, Baby Jack & Co.

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The solution.

Baby Jack & Co. leveraged the versatility of several different PayPal offerings for small businesses. One of the things that Legler is thankful she did was take out a loan with PayPal Working Capital.¹ With it, Legler could choose the percentage of her PayPal sales that went toward repaying the loan and fee.² Approval was based on her PayPal history, and her loan was deposited to her business account within minutes of applying.

"Having that definitely helped us build our business up. We didn't have that stress looking for a loan when we needed it."³

PayPal invoicing also helps simplify the process for Legler. "I can easily send an invoice now from the app or online which has saved me so much time."

Legler also credits PayPal with helping her business grow and reach different market segments like individuals, small stores, and wholesalers.

"Now we work with a lot of retailers and sellers. We've grown significantly," said Legler. Currently, 70% of B2C sales are retail while 30% of B2B sales are wholesale.⁴

¹ The lender for PayPal Working Capital is WebBank, Member FDIC.

² Repayment percentage chosen prior to loan funding and applied to each PayPal sale. Minimum payment required every 90 days. See Terms and Conditions for details: <https://www.paypal.com/workingcapital/>

³ Results or experience may vary.

⁴ Data source from Baby Jack, 2022. These results may not be typical and may vary substantially by business. This content is provided for informational purposes only. You should always obtain independent business, tax, financial, and legal advice before making any business decision.

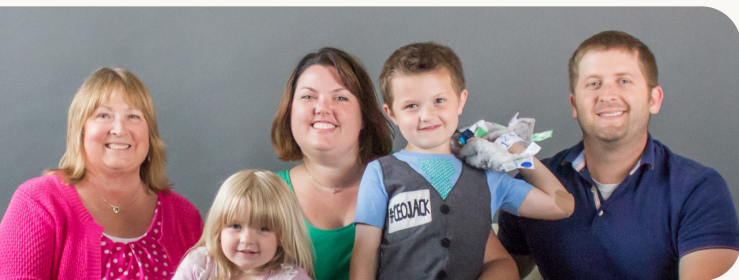


The results.

Legler applauds PayPal's versatility and their many offerings for small businesses. Her passion is still connecting with and selling directly to customers. At craft fairs, she uses PayPal to assign QR codes for the event. Her website is powered by Shopify and PayPal's Express Checkout is seamlessly integrated for a quick and secure checkout. Today, approximately 40% of Baby Jack's online sales are via PayPal Express Checkout.⁵

"We do phenomenally well on marketplaces and have a great social media following. My primary focus, though, is small businesses because I am one," says Legler.

Baby Jack & Co. Learning Loveys are sold by more than 1,200 "mom and pop" stores. Legler calls those local businesses "the backbone of our company."



When working with other small businesses, Legler uses PayPal Checkout to do on-site checkout or invoice the store owner from the PayPal app.

Legler's eyes light up when she talks about her kindness project. This all began when a mom asked for a lovey for her child in the hospital. More requests soon followed, leading to a movement to extend kindness in support of these families in need. Kelley quickly set up Products with a Purpose on her website, as a way to give back by discounting loveys these children. It has now evolved to co-designing fabrics with many of these families to create awareness for their causes.

The kindness project has expanded to include hospital sponsorship of loveys, as well as Baby Jack working with many non-profits. "I believe you get what you give," emphasizes Legler. "It's fulfilled me more than I've ever imagined and connected us with other people who want to give back."

According to Legler, "Having a small business is like having another child, it takes a lot of support and love." PayPal's many solutions allow Baby Jack to focus on what matters most, nurturing her family and their family business.



Having PayPal Working Capital definitely helped us build our business up. We didn't have that stress looking for a loan when we needed it.⁶

Kelley Legler
Owner, Baby Jack & Co.

⁵ Data source from Baby Jack, 2022.

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