

Build your fortune

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Jasmin Hajro

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Hello

how are you doing ?

Are you curious about the secret to
success ?

Thank you for picking up one of mine books
to read.

My name is Jasmin Hajro

I am a war refugee ,from Bosnia,

I live for the past 26 years in the Netherlands.

I am an business owner,

my company Hajro sells greetingcards and
giftmugs ,door to door and the books that I have
written online. It donates to 5 charities.

For more info please visit www.hajro.eu

I have been writing for more than 10 years in
journals, somewhere in 2016/2017 I decided to
publish my writings and selfpublished my first
book : Build your fortune

Since then I have written and selfpublished more than
50 books, about 40 of them I have translated into
english.

What defines me as an author , is that I talk from experience.

You can buy my books at www.jasminhajro.com

and many other booksellers , like amazon.com , kobo.com , smashwords.com

Book Build your fortune

In this book you'll discover & learn:

There is enough money in the world

the Pay yourself first rule

10% of everything

the secret of success

Trend (which is important to you)

Preparation

Systematically building it up

Your result after 10 years

the 2nd secret of success

Before we begin.....

There should be something here
like : If you want to buy financial
products, you should seek an professional.

Someone who works at a bank or whatever.

And the author is not responsible
for your decisions and money.

Which is bullshit.

Because even though it's a nice way to prevent
yourself from being sued. It would mean :
That I do not believe in my work,
and in what I write.

So, that's not gonna be here.

If you want to sue me, go ahead.

But I will give you a guarantee :

If you are not satisfied with my book,
send it back to me.

And I will give you back the money,

that you paid for it.

Guaranteed.

I am primarily a business man, and I have to do

what I say or write.

Because I have a good reputation

&

want to keep it good.

You should know that I write Nonfiction.

This is a reassurance for you.

Because I earn my money as a
salesperson.

I am not dependant on people buying my books. And this
means, that I don't have to make up wonderfull stories &
make false promises and tell lies.

I write from my life & business experience.

Just the facts.

To give you the best experience, there
will be a short bio of me,
so that you get to know me a little better.

Then I will tell you how & why
this book came into existence.

Then you get to read the book.
And after that, you get your surprise,
which I included to overdeliver & delight You.

The bio of author Jasmin Hajro, nice to meet you

Hello dear reader, how are you ?

Thank you for buying one of my books.

My name is Jasmin Hajro. I was born on July 6, 1985 in Bosnia.

As refugees, we came to the Netherlands 21 years ago.
After having completed school & worked at several
jobs ...

On 17 December 2012, I founded my first company:
investment firm Jasko. After a successful first year, I
unfortunately had to close that company.

After a short period of rest, unemployment and temporary work.
I started again as an entrepreneur.

On September 1, 2015, I founded establishment Hajro.

We say establishment instead of
company, because we do a bit
more than just sell stuff.

Like providing jobs,
donating to 5 different
charities, and helping
people to live richer.)

Since the beginning the core activity is,
selling sets of greeting cards,
door to door.

Nowadays the product range has been expanded.

With, among other things, the selling of my 51 books

For more information about my company

How this book came into existence

In 2007 I started working at a restaurant, as a dishwasher. I lived with my mother and had no living expenses. I earned about 1000,- euro per month. So I had enough money in savings. At my work I learned

to work in the kitchen & worked my way up.

Then I learned that my saving were not actually

growing with the interest that I got from the

bank, because inflation was as high as my

interest.

I did a homestudy course called Wiser with money.

Then homestudy course Stock exchanges and

investing.

I read books on finance.

Somewhere I learned that for retirement : If you live in a

foreign country for a couple of years or are an

immigrant

When you retire, you will get a

pension cut.

Because you don't have a complete

employment history of 47 years.

This meant that my parents were

screwed, when they retire.

(Because they are immigrants,
and will only have worked in the Netherlands
for about 20 years.)

How would they survive with a half pension ? When
they're old and can't work anymore, and when they
should be enjoying life.

Then I decided to become rich.

I had to, so I can give them a decent
pension.

So I went on with educating myself on
finance.

I read more book on finance.

I started investing,
in mutual funds, bonds, stocks.

Made some profit & also lost some money.

No problem, I was learning.

But I was exhausting myself,
because I also worked fulltime in the
kitchen.

So I started looking for a better way, that would
cost me less time & energy.

And thru thinking about how to do it better.

I came up with a system.

When I started a company to invest
professionally for clients,
I applied for a patent. To protect my financial system.

It's kind of outside the intention of this book. But If you
want to know what happened. My company Jasko had 1600,-

euro in the portfolio. If I made a 20% return on that, I could pay the

promised return
to my clients, which I did, and buy a present for
myself.

But it was not enough to make a living. And then I also had no clue about selling, which is required to get new clients. And I had to close the company.

Which hurted, because it was my baby.

But I have the experience of professionalyy investing money for other people.)

Well...

I gave you my bio,
so that you know me a little better.

I have told you how & why
this book came into existence.

And now is the time for you to read
the book.

Remember that I write Doing books,
which means that I describe actions that you
can take and from them get results.

Don't worry, it doesn't take a lot of your
time. And I have kept it simple.

The good news

Money keeps flowing into your life.
Money continues to flow.

Money keeps circulating.

Money has done this for hundreds of years. Money will continue to do this for hundreds of years.

Since you first received pocket money, since you were paid for your first job.

Since your studentloan money began to come in, since your job started paying your monthly salary. Since your business became profitable.

Money kept flowing into your life every month.

Even to people with social welfare.

Thank God.

Fortunately money keeps coming in regularly.

There is enough money in the world. Should it be necessary, then more money will be made.

This is important for your abundance mindset.



the Pay Yourself First rule

It means that when you receive your money,
you first pay yourself.

For example by saving 10% of it.

To clarify the result,
we will make an example calculation.

For example, you earn 3000 dollars per month. And you pay
yourself first, in other words: you save 10% of your income.

That is 300, - dollar per month.

A year has 12 months,

So after 1 year you have

$(12 \times 300) = 3600$, - dollar.

After 1 year you have saved a whole month's
salary.

If you save 10% every month, how much will you have after
10 years? $(3600 \times 10) = 36000$ dollar. So after 10 years
you'll have 36000 dollars or a whole year's salary in your
savingsaccount.

Later on in this book,
you'll see how to make that money that you save
every month.
Grow faster.



10% of everything

It is important that when you first pay yourself, by saving
10%.

That you save 10% of everything.

Of course 10% of your income.

But also 10% of the tip if you get it,

also 10% of your allowances,

also 10% of your gift money,

also 10% of your 13th month,

also 10% of your bonus,

also 10% of your wage increase,

also 10% of your tax refund,

also 10% of your welcome premium.

From which angle or from whoever you receive money,

the first thing you do is pay yourself first.

By saving 10% of it.

If 10% is too much right now,
start with saving 1 % a month
and build it up from there...
Untill you are saving 10% or more
every month.



the secret of success

The secret of success is Persistence.

If it takes 20 years,
for you to become a millionaire.

If that means that it requires of you 20 years,
of working and saving & investing.

Then you have to Persist 20 years with
working and saving & investing.

And not quitting after 5 years

PERSIST until you reach your goal

The 2nd secret of success is:

WHAT YOU DO WITH YOUR TIME

So do not go watch TV for hours or play on social media,

but start earning money

&

deal with people who earn a lot of money.

So that you learn from them to earn even more money.

That money will start to work hard for you,

according to this system,

that you are learning.



The person who will make you rich,
the one who will build your Fortune,

is YOU.

Therefore, take good care of yourself.

So you can keep on persisting for a long time,
until you reach your goal.



Trend

Because people live longer nowadays,
they need money for a longer period of time.
Many people build up income for later with dividend paying &
interest-bearing investments.

This will increase the value of those kind of
investments,
over time.

The part of your money
that you are going to invest,
will grow because of this trend.



Bonds explained

If you buy a bond,
you actually lend money to a company or
government.

You get interest for this,
which is paid to you annually.

A bond usually costs around a thousand dollar. Some bonds have a
certain duration, for example 10 years.

If this bond gives 5% interest, with a
duration time of 10 years. And you buy
this bond.

Then you get the upcoming 10 years,
50 dollar in interest each year.

After that 10 years, you get your deposit, that thousand
dollar back.

Some bonds have no duration in years mentioned. There is a
P mentioned, the abbreviation for Perpetual,
which means eternal.

These perpetual bonds pay interest annually, for
eternity.

As long as the organization that issues them still
exists.

That can be hundreds of years.

You buy a bond once,
and get 50 dollar in interest each year,
for the next 50 years or longer.
Without having to do anything else for it!

That's better, is it not?



Preparation

Before you start building your own Fortune, we must
do the preparation first.
The preparation consists of 3 things.

1. Have your will prepared by a notary. This is not fun, but
important.

So that when you're gone,
there are no ambiguities or misunderstandings.
About what you leave behind and to whom.

2. Make sure you are well insured.

Get the insurances that you need, and
think that you will need.
Such as a term life insurance policy and
a funeral insurance.

So that when you're gone,
your surviving relatives do not get stuck with
those costs.

And still have to arrange things.
But that everything is already well arranged.
Try to get all your insurance policies from 1 or 2
providers, so that you get a discount on your
insurance package.

Open the following 3
accounts:

- 1 A savings account,
- 2 a deposit account,
- 3 an investment accounts

Note : with deposit account is meant a banking account on which you can fix an savings amount of money, for 1 to 20 years.

Which pays you interest annually, and gives back your savings amount, after the duration period ends, which you pick. If you want your savings amount back before duration ends, you get a fine.)



Systematically building it up

You will systematically on these 3 accounts, build your Own Fortune.

With the amount of your income,
that you save every month.

If you, like in our previous example,
save per month 300 dollar.
Then you divide that 300 dollar,
in your 3 bankingaccounts.

1/3 Saving, so you put 100 dollar in your savings account.

1/3 Deposit, so you put 100 dollar in your deposit account.

1/3 Investing, so you put 100 dollar in your investment account.

Half of your investment account money, you invest in a dividend yielding mutual funds. And the other half you invest in an interest yielding bonds mutual fund.

For example :

50 dollar in the NN Utilities Fund Dis

50 dollar in the Triodos Sustainable Bond Fund

You can leave it that way, all year round.

Without having to worry about it.

After that year, you will receive interest from your savings account.

And interest from your deposit account.

And dividend & interest from your investment account.

This money works for you now. That's how you let it grow. You also get over the years, the interest on interest effect.

Which makes it grow faster.



Every month

Next month you pay yourself first,
by saving 10% of your income.

This amount of 300 dollar you divide again over your 3
bankingaccounts.

1/3 Saving, so 100 dollar into your savings
account.

1/3 Deposit, so 100 dollar into your deposit
account.

1/3 Investing, so 100 dollar into your investment
account.

Half of your investment account money,
you invest in a dividend yielding real estate
mutual fund.

The other half you invest in an interest yielding
bonds mutual fund.

For example :

50 dollar in the BNP High Income Property Fund

50 dollar in the NN Global Bond Fund

In total you have:

200 dollar in your Savings account.

200 dollar in your Deposit account.

200 dollar in your investment account

The money in your investment account is
equally divided over 4 mutual funds.

This means for you,
that you receive annual interest on your savings
account.

And that you receive annual interest on your
deposit account.

And that you receive annual dividend & interest
on your investment account.

Every year.



The next month you do the same 3 steps again

Step 1: You save 10% of your income.

Step 2: That 10%, in our example that 300 dollar, you divide over your 3 accounts. A third into your savings account.

A third into your deposit account.

And a third into your investment account.

Step 3: The amount that goes into your investment account,

you divide in two.

One half you invest in a dividend yielding mutual fund

or

a dividend yielding real estate mutual fund.

The other half you invest in an interest yielding bonds mutual fund.

The next month you do the same 3 steps again.

Then you do the same 3 steps each month.



Why not put everything in your investing account?

It is very important that you, stick to the
described dividing. With this dividing you only
risk
a third of your money.

But by having that part that you risk,
spread well. You reduce the risk.

Mutual funds are already spread in themselves. A mutual fund
is invested in 50, 100 or more companies.

Which reduces your risk dramatically.

The amount with which you pay yourself first every
month,
that 10% that you save.

Always divide it into your 3 accounts as below:

1/3 of that 10% in savingsaccount

1/3 of that 10% in depositaccount

1/3 of that 10% in investingaccount

It is wise to also, divide your investments in
mutual funds
by category,
as below :

1/3 stocks mutual funds

1/3 bonds mutual funds

1/3 real estate mutual funds

Choose only mutual funds that pay you dividends or interest.



It depends

It could be,

that your savings account pays the interest per month.

Or per year.

That differs per bank and savings account.

It could be that your mutual funds pay out the dividend per quarter.

Or per year.

That differs per mutual fund.

If you open a deposit account at Rabobank, the so-called Target Savings.

Then you can decide for yourself, how often you put money into it, and how much.

That is a very convenient deposit account.

It may be that other banks, request a minimum deposit for a deposit account.

For example 500 dollar.

If the bank where you open your deposit account, requires a minimum deposit .

Then you can save that up monthly, until you have enough to meet the minimum requirement and put it in a deposit. For several years.

In our example,

you have after 5 months $(5 \times 100) =$
dollar,
saved
up.

You then meet the minimum requirement for a depositaccount. And you can put 500 dollar in your depositaccount,
fixed for 10 years or more.



After 1 year

After 1 year you saved in total
3600 dollar.
(12 months x 300 = 3600 dollar)

You have done the 3 steps on a monthly basis.

Now you have:

1/3 of 3600 is 1200 dollar and that is in your
savings account.
1/3 of 3600 is 1200 dollar and that is in your
deposit account.
1/3 of 3600 is 1200 dollar and that is in your
investment account.

You have spread your investments in mutual funds per category,
So :

1/3 of 1200 is 400 dollar and that is in stocks
mutual funds.
1/3 of 1200 is 400 dollar euro and that is in bond
mutual funds.
1/3 of 1200 is 400 dollar and that is in real
estate mutual funds.

You have only invested in mutual funds that
pay out dividend and interest,
to you.

So you receive interest and dividend on your investment account.
You will also receive interest on your deposit account.
And you also receive interest on your savings account.



Step 4 and 5

Step 4: If you have 1200 dollar in mutual funds, you sell
1100 of it.

In our example, you have invested 1200 dollar every
year in mutual funds.

So every year you sell 1100 dollar from your mutual
funds.

So that you have 1100 dollar in cash, on
your investment account.

Step 5: With that 1100 dollar cash on your investment account,
you buy 1 individual bond.

A bond that pays a high interest rate to you, and has
a long duration time.

Or a perpetual bond that pays a high interest to
you.

**Note : It is forbidden for you to buy junk bonds ! Corporate
and government bonds are allowed.**



After 10 years

If you do the described steps,
every month and every year.

The next 10 years.

Then you will have :

1200 x 10 years = 12000 dollar on your savings
account.

1200 x 10 years = 12000 dollar on your deposit
account.

1200 x 10 years = 12000 dollar on your investing
account.

Every time you had 1200 dollar
in mutual funds,
you sold 1100 dollars of it.
And from that cash you bought 1 bond. So after 10
years you have 10 bonds.

If you have bought perpetual bonds, that pay 10% interest
per year, You receive $(10 \times 100) = 1000$ dollar in interest
annually.

Well then you can buy 2 bonds per year.
From what you save and divide into your
investing account
& from the interest payout from your bonds.

This will result in increasing your total annual receivable
returns.



Increasingly bigger annual returns for you

In the course of time, your total returns
annually,
increase by the interest & dividend that you
receive.
This allows you to buy more and more bonds per year.
And thus, your total annual returns
become even bigger.

For example after many years: You have 10 perpetual bonds that
pay 10% interest annually,
you receive 1000 dollar per year in interest. And you have 100
bonds that have a duration time of 20 years,
which payout 8% interest.
You then receive 8000 dollar per year in interest.

Plus the interest that you receive on your savings account
plus the interest that you receive on your deposit
account.

In total, your annual returns are more than ten thousand dollars.
And with that you can buy more individual bonds,
so that your total annual returns
become even bigger.

**In this way,
the system is reinforcing itself,
to yield bigger annual returns for you,
every year,
for the rest of your life.**



What now & how do you proceed ?

If you understand this book,
and you understand all the steps
that you have to do.
If you are going to do everything yourself,
then that's fine.

Get started.

Start building your Fortune. If you think you can use some help,
you can ask that someone.

You can ask your adviser at the bank.
Or you find an independent consultant.
Then you can together
Build your Fortune.

You can also send me an email to
j.hajro@hotmail.com and I will help you.

Put this book in a place, so that you see it
every day. So that it reminds you of your

goal:

Building your own Fortune.

And so it reminds you of the steps you have to do every
month & every year.

Thank you for buying this book

&

good luck with

Building Your Fortune.

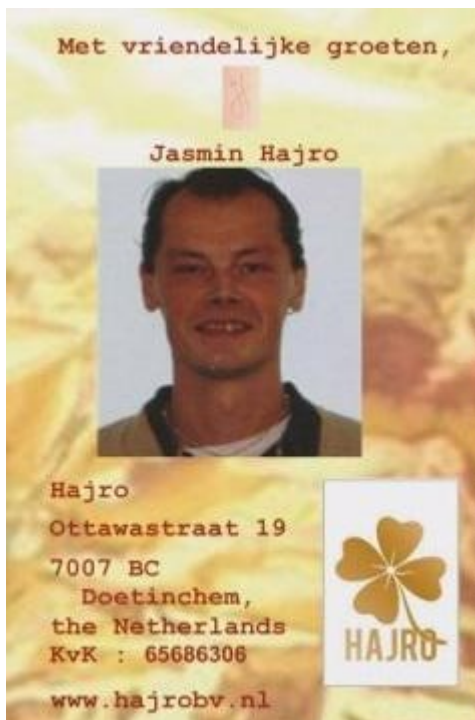
P.S. I recommend that you reread this book every
month. To stay focused.

If you like this book and get good value
from it,
please be so kind to recommend it
to the people that you know.

Or sent a copy or 2 as a gift.

So that it helps them to
improve their lives also.

Thank you.



Kind regards, Jasmin Hajro

Additional chapter.

“The philosophy of the rich and the philosophy of the poor.

You have 2 people who both earn 1500 euros per month...

Person A lives according to the philosophy of the poor...

When he gets his money, he pays the fixed costs, spends the rest and then tries to save a few bucks, which never really works out. And he does this every month. He lives according to the philosophy of the poor and will always be poor!

Person B lives according to the philosophy of the rich, after he receives his money, he immediately puts aside 10% and then spend the rest. His savings grow by 10% every month.... then he learns to invest part of his savings so that it grows faster. He's slowly getting rich."

Do you see that it is the same amount of money every month ?
And yet one becomes rich and the other remains poor.

Thanks to this book, you live according to the philosophy of the rich!

You can listen to Jim Rohn's piece on youtube.com the philosophy of the rich and the poor.

Additional chapter.

Buffer of 24,000 euros in cash...

After 10 years you will have 24,000 euros in cash on your savings and deposit accounts.

If you get sick or burn out, and cannot work for 1 year and are without income. Then you survive it for 1 year, without worrying about how you're going to pay your bills, thanks to your buffer of 24,000 euros in cash on your savings and deposit accounts.

A buffer for 1 year ahead is enough.

Next step : You are now going to invest the whole 10% that you put aside, Congratulations, you are after so many years gaining experience in

investing an advanced investor.

From now on you will invest the entire 10% that you put aside every month.... And you only buy bonds that pay a high interest and stocks of companies that pay a high dividend. Make sure your investment account or portfolio is divided into 50% bonds and 50% dividend stocks

. Your wealth will grow faster now, because you invest a larger amount each month, and the interest and dividend income will increase every year and also be bigger... Monthly , if you invest 10% of what you put aside, then immediately re-invest your received interest and dividend.

Additional chapter.

400,000 euros invested at 10% interest and dividend....

That's your Goal : Ultimately, having invested 4 hundred thousand at 10% interest and dividend.

Don't feel overwhelmed by the large amount, it's not as big as you think.

Because.... If you earn 30,000 euros per year then after 35 years you have $30,000 \times 35 \text{ years} = \text{E } 1,050,000$ euros earned.

You will probably work more than 40 years and earn more than 1 million euros... A lot of people do that...

Unfortunately they make the mistake of living according to the philosophy of the poor and they have nothing left of all that money !!!

Once you have invested 4 hundred thousand after 30 or 40 years, at 10% interest and dividend, then you will receive E 40,000 euros or dollars annually in interest and dividend

Of this, 10,000 euros will be paid in dividend tax
and you have about 30,000 per year left over...

Every year....

Congratulations !

You are financially independent.

You can now stop working.

Or you can keep working for extra cash,
or because you love your job and because it's healthy to keep busy.

You can also go on a world trip, just travel the world.

This is the real secret to success
forget mindset, shiny objects and the law of attraction

This will probably be a short booklet,
something like a whitepaper and you will be
disappointed.....

But you will learn the secret to success....

I am taught, when talking about competitors, to remain positive,
so other companies that also sell greetingcards, my competitors,
I am taught to say about them : good companies, with great products... To be respectful
The same is to other authors and their books...

But I cant do that in this case,
sorry.

Do you know the Secret ?
the book, the video.....
about the law of attraction

Do you know the book :
the Millionaire nextdoor
by T. Stanley and W. Danko

They interviewed 500 millionaires...

Millionaires are successful people, don't you agree ?

On one of its pages it says (and I quote)
'About two thirds of us (millionaires) work between 45 and 55 hours per week !

Why ?

Why would they work that much ?
Are they all crazy ?

When by the Secret and the law of
attraction... .. you can sit on your
couch and visualize.... success
and have it manifest
right....

So what is the secret to success, do you think ?

Apparently its in 45 to 55 hour workweeks, for many years

and after that Hard Work

comes Smart Work

and also

saving and investing

for many many years

There you have the real secret to success !

“Because when you work more than 40 hours a week, you have more money. Then you can save and invest more every month, and it will grow more rapidly. And you will become rich and stay successful.”

For your further reading ,listening and study :

video , Hard friggin work by Darren Hardy ,free
on youtube book the Compound effect by
Darren Hardy

book the Millionaire next door by Stanley
and Danko book Millionaire habits by
Brian Tracy

book 10x rule by Grant Cardone

book the Ultimate Winning Strategy by Jasmin Hajro

book Build your fortune by Jasmin Hajro

book How to really attract money by Jasmin Hajro

More books by Jasmin Hajro :

My bibliography...

the books that I have written....

(there are more than 43 titles plus the translations plus the boxsets, so I will only name my english titles)

Build Your Fortune

Moneymaker

Recipe For Happiness

the Lifebuoy For Banks "Loyal Banking"

the Ultimate Winning Strategy, for entrepreneurs (which is for salespeople & business owners too)

Poems, jokes and book

Victory 1

Victory 2

Always employment & always money in your pocket, everyday.

Things You Don't Want To Know.

Challenges in having your own business, in real life.

how to Grow your money & Build a good retirement in 2 hours per month, for moms, dads, career women and busy people .

Overcoming tough times.

Secrets of writing and selling books.

Double your profits.

Double your profits, extended.

Triumph 1 (boxset)

Triumph 2 (boxset)

Victorious series (boxset)

Through the crisis

Victory 3

My story

My little masterpiece

Victory 4

I don't feel like writing, says the author

Hackers are scouts

Being real and true: in times of fake and pretend

100 % sales rule

Quotes for success

Entrepreneurship course

3

Last 10 years

Unknown millionaire

This is the real secret to success, forget mindset, shiny objects and the law of attraction

At Lulu, where you learn more about the book and where you can buy it as paperback or ebook. Go to www.lulu.com/spotlight/jasminhajro

All my titles are there, but you can search the one that you want.. " I have good experiences ordering at Lulu")

Only available at Amazon and free with Kindle Unlimited are my books :

Lifechanging quotes the

Jasmin Hajro lifestory(which includes Victory 1,2,3,4)

Controversial

This is how you get rich: passively

200 % sales rule

Visit my author website and get 10 free books at www.jasminhajro6.webnode.nl

Note : Over the years a few websites have changed.... My author website is now and will always be at www.jasminhajro6.webnode.nl

You get 10 free books if you visit me there..

My companys website (in dutch) is www.hajro.be

My companys International website (in english) is : www.hajro-international.webnode.nl

You are welcome to visit, maybe there is another great book or great service for yourself waiting there.

Thank you for choosing one of my books to read. Hopefully you are willing to rate it 4 or 5 stars and give it a positive review. Thank you so much for your effort. I

will continue to sell greeting cards and write more books until retirement, so more good stuff will be available at my Author website, www.jasminhajro6.webnode.nl

make sure that you visit it every year or more often than that.

Kind regards, Jasmin Hajro

P.S. I hope this book helps you to change your life..