



Best Buy,
how not to get scammed

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Jasmin Hajro



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Jasmin Hajro

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In this book you will find a few short booklets with valuable information like :

Best Buy, how not to get scammed

&

Victory 5

&

my last 10 years

&

book The Recipe for Happiness :

Introduction,

Chapter I,

Chapter II,

Note from the author.

The bio of entrepreneur & author Jasmin Hajro, nice to meet you



Hello dear reader,

how are you ?

Thank you for buying my booklet ...

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 then just sell stuff.

Like providing jobs,
donating to 15 different charities,
and helping people to live richer.)

Since the beginning the core activity is,
selling packages of greeting cards, door to door.
Nowadays the product range has been expanded.

With, among other things, the selling of my 45 books.

Part of the royalties of my books are donated
to the charity: foundation Giveth Life.

My company also has a few services,
like consulting and coaching....You can find them at
my Author website at www.jasminhajro6.webnode.nl
on page services.

For more information about my company &
the foundation, go to my website : www.hajro.be
which is in dutch. The english website is at
www.hajro-international.webnode.nl

[Best Buy, how not to get scammed](#)

Hello, how are you doing ?

You've read in the introduction a bit about me
and my company Hajro,
I sell packages of greetingcards and giftmugs door to door
and the books that I've written.

That's how I make my living , I am doing it since september 1st 2015, that's when I
founded my company at the Dutch Chamber of Commerce, in city Arnhem in the
Netherlands.

My companys address is

Hajro International

Ottawastraat 19

7007 BC

Doetinchem

the Netherlands

I also live there,

we live there for more than 10 years,

I have customers in our neighbourhood.

You can always reach me by mail,

email (j.hajro@hotmail.com)

sms text at 0626800516

or via social media.

I prefer email, because I check my email more often than my social media.

On my author website,
www.jasminhajro6.webnode.nl
I share more of my story
and my mistakes in life and business.

It seems there is a whole industry of people scamming other people...
Sad reality in life..

Who should you trust ?

Trust your parents
and trust yourself...

you have an instinct, a gut feeling
about things and people,
listen to it...

**If someone calls you
and asks for your internetbanking inlogname and password,**

it's a scam...
Hang up the phone...

**If someone calls you
or sends you a mail or email,
requesting to go to a website or click a link
and transfer money,**

it's a scam...

Throw the letter or email into the trashcan...

**If someone offers you a Course
on how to make 6 figures
a million dollars or euros
by just working one day a week
or a couple of hours a week...**

It's a scam...

Walk away or browse away...

**If someone offers you a investment opportunity,
saying you will get more than 30%
ROI (return on investment)
a year....**

It's a scam...

Most companies struggle mightly to increase their sales and earnings by 25% a
year,
minus cost,
they cannot
payout more than 25% a year
to investors....

Remember this, if you are ever gonna invest

in companies through the stockmarket,
or in private equity...

-

If you get an opportunity to invest in Bitcoin or other cryptocurrency...

Ask yourself :
can you buy groceries with it ?

You can't,
it's bad for you.,
it's a scam

Do you think governments and banks
will allow cryptocurrency to replace regular cash ?

Never

If someone asks you to join an multi level marketing company...
If you don't know how to sell ,
it's a scam

I don't care how much Robert Kiyosaki loves MLM's
and endorses them...or anyone else...

If you dont know how to sell face to face to customers,
if you have never had salestraining,
if you don't know how to sell yourself....
You will fail with it....
So don't join it...

If you want to be entrepreneurial or start a business,
first get salestraining from people or companies that sell door to door.
Learn how to sell yourself and learn how to sell products and services face to face
to customers.

**If someone asks you to easily start to trade stocks or currency :
that is speculation, not investing and speculation is gambling, which is bad for
you .**

It's a scam...

Stay away from it

**Most business people, entrepreneurs and millionaires work 60 hours a week or more,
anyone claiming to do it with less hours and
less hard work
is lying to you,
and offering you a book or course or seminar or webinar,
so that you can do it too
without paying the price of long hours and hard work,
they're lying and it's a scam..**

Stay away from those people and those products...

**I saw a video on youtube,
showing how a social media following can be bought,
and it can, you can google search it,
websites are selling likes and followers...**

**Also press coverage can be bought,
pay an journalist or magazine or blogger or newspaper to write about you...**

And the fancy cars and airplanes can be rented by the day or hour...

There is also someone teaching sales without having sales experience...

Be aware of this,
not all gurus of so called successful people
are successfull because
of the old fundamental and proven path of success
long hours and hard work for many years...

If you are gonna follow and learn from someone,
make sure they have real life experience in their field

There are more scams in the world, than I can mention
like I said a whole industry is doing it,
that can easily be millions of scammers...

Watch the youtube channel CoffeeZilla,
to be aware of more of the scams in the world,
and always research people's bio and background

When investing in businesses make sure they are profitable
and that you can easily reach the owner.
Only expect a realistic yearly return
like 25% a year or less.

When buying online, search for a guarantee...

I hope this booklet helped you to be more aware
and that you have learned some things to protect yourself
from being scammed,
I also recommend to watch channel CoffeeZilla
on youtube,
to stay aware of scams
and avoid losses , disappointments and headaches.

I have added more booklets on the following pages,
to improve your reading experience
and to help you live
healthier, wealthier and happier...

Get in touch with me by email or social media,
please rate this booklet a few stars and give it a raving review,

thanks a lot.

Kind regards,
your friend
Jasmin Hajro

Victory 5

Hello, how are you doing ?

Thank you for choosing one of my books to read...

Have you read Victory 1, 2, 3, and 4 ?

Let's start with last year...

2020

corona time...

I just kept on working

all year long...

I have been selling packages of greetingcards...

for 52 weeks ,last year...

I earned about E 5850,- euros

I wrote new books and booklets...

I wrote :

[Through the crisis](#)

[Running out of time](#)

[In loving memory](#)

[Actie als strategie](#)

[Rahima & Idriz](#)

[Exposium](#)

[Hajro, story & catalogus](#)

[My story](#)

[Word miljonair in sales](#)

[Wat het beste werkt ? na 7 jaar ondernemen](#)

[Ondernemen met hersenschadE](#)

[Productiviteit crash course](#)

And the booklet : My little masterpiece

and I kept on writing, the other titles I wrote are :

[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](#)

[200 % sales rule](#)

[3](#)

[Entrepreneurship cursus](#)

[Quotes for success](#)

I also made my author website at www.jasminhajro6.webnode.nl

And I made an international english website for my company Hajro at www.hajro-international.webnode.nl

**It was a busy year ,
at the end of 2020 I slept for 3 days.....
exhausted...**

**I was disappointed that I hadn't earned more after working that hard.....
but then I figured out why...
I was just working half days...
selling about 3 or 4 hours a day
If you work half the time, you get half the pay
half the money isn't enough...**

So My goal is to work more hours, selling door to door...

At the beginning of 2021 I translated 3 of my dutch books into english , they are :

[Tits, how do I write a book ?](#)

[How to overcome my addiction ?](#)

**[Start your own business & make it successful.
In the harsh reality, where nobody cares](#)**

My medication against hallucinations is working,
it still sometimes happens very briefly..

My medications for sleeping also works,
I sleep at 12 or 1 o'clock at night...

I decided to be free on Sunday...
In the past I would sometimes also go out selling on Sunday..
But now it's a mandatory free day

My body and mind need to rest.

I go for a run about once a week,
I used to do it more often,
I have to get back into the habit
of doing it more often.

I got a subsidy for 3 years,
of E 650 euros a month
which is settled with the earnings of my company..
If I earn 400 euros , I get 250 euro in subsidy

And I got help with my debts, I am in a program
and have a budget coaching session every month
and 3 years from now, in 2024 I will be finally debtfree
That is my victory...

And because of the subsidy I don't need to worry about money..

another victory

I have more peace of mind
and I gained 4 kg

I have visited my sister and her kids almost every Sunday...

Last Friday I worked about 3 hours and sold 14 packages of greetingcards, earning
E 70,- euros

That's the 2nd or 3rd time that that happened...

I watched a lot of South Park episodes and it was fun...

After that I changed from watching entertainment to watching other videos about
entrepreneurship, like the channel Valuetainment on youtube...

And recently I have been watching the videos on the channel Coffeezilla, about all
kinds of scammers...

It seems there is a whole industry of people scamming people

From worthless investments to overpriced courses
and actors as business owners...

It's offcourse pathetic for the people that are getting scammed
a shame especially if they loose their lifes savings...

Those people make it harder for real entrepreneurs and salespeople, because they
make people
untrusting....

The only thing I can do is
to not make unrealistic claims.,
offer a 3 month money back guarantee

and be open and transparent,
with my company and my books..

I am also on the waiting list for a assisted or guided living..
So within a year or so I will be living on my own,
leaving my mothers house..
I think I can do it, I can prepare a meal..

I am sorry, that it's short...
but that sums up last year

I have added more books to this one,
they are : [Last 10 years](#)
[Build your Fortune](#)
[Overcoming tough times](#)
[the Ultimate Winning Strategy](#)
[and Recipe for Happiness](#)

You can read them on the following pages
enjoy
and I hope that they help you to live a happier and richer life.

Kind regards,
Jasmin Hajro

[book Last 10 years](#)

march 14, 2021

Hello
how are you doing...?

I am doing okej....

You read in my bio that I am originally from Bosnia,
where we lived the first 10 years of my life...
and when the war started we fled the country
to the Netherlands...

Where I went to school and after that
I had several jobs,
mostly manual labor jobs
which I didn't like to do
but I did it anyway...

Because we all need money to live...

My parents had divorced in the Netherlands,
and I couldn't handle that...

In my puberty I started drinking beer and whisky
and I also started experimenting with drugs...
marihuana, hasjisj, xtc, speed and coke...

I hanged around the wrong crowd,

and got into trouble with the law.

I went to jail 3 times,
in total 8 months,
jail for young people,
for stealing and fighting...
I stole tabacco and fought with the manager of the store
who had caught me...

Just stupid shit....

I tried to sell hasjiesj but
we ended up smoking it ourself.....

I would get a job from an emplyment agency,
do it for a few weeks or months
and then I would come in late
a few times too often and lose the job....,
or I would not show up at all....

One time I used too many drugs and got into a coma,
after that I didn't use anymore...

I would still drink alcohol...

In 2007 I got a job as a dishwasher in the restaurant of Landal Greenparcs in city
Doetinchem, where I live...

I did that for about a year and then I learned to prepare salads and desserts....
And I started working in the kitchen there....
Eventually after 3 or 4 years I learned to prepare dishes of steak and salmon....
I went to school 1 day in the week,
the company payed for it,
to get a diploma or certificate for being a cook...

I still lived with my mother ,

earned every month
and didn't have much expenses,
because mama payed most living expenses...
I gave her money....

I started to get interested in finance...
I read a lot of books and took a couple of homestudy courses
looking for a system
to grow my money...

I would drink beer about everyday,
every evening after work...

in 2010 I collapsed.....

I thought if I keep up my drinking habit,
I will destroy myself...

So I quit drinking alcohol....

Avoided going out to bars and discotheques...
where there was booze...

In 2011 when I was clean and sober
for a while....

At workin the kitchen
I started hallucinating...
severly....

It scared me...
I didn't want to go crazy...

The chef would notice it
and send me home...

For a while I just worked 3 days a week...

but that didn't help...

I couldn't sleep right,
had some sleepless nights....
Before going to work the next day...

Eventually I got fired
in 2012.....

I got a unemployment benefit
for about 8 months....
I received about 800 euro monthly ...

Then that ended
and I was looking for a job....
I didn't want to do the manual labor jobs for the rest of my life...
and I also didn't want to work in the kitchen anymore...

So I started my own company....
Investment firm Jasko...

I invested my own money in mutual funds...
I found a few customers and also invested their money....
I payed out the promised 10% annual return to them....

But I only managed 1600 euros in the portfolio....
If I had an return of 10% on it,
that is just 160 euros...

I couldn't live from that...

I delivered advertizing and newspapers on the side
and I wento to work as a manual laborer...
to increase my income....

I was broke most of the time....

Eventually I closed the company...

Started looking for work again...
visited a lot of companies with my resume,
but not one had a job for me....

My mother couldn't stand it anymore
and put me on the street
for one night...

It was bad....
No money
no phoneno credit...
no help
nothing....

I slept outside one night on the street....

My sister came back to live with me and my mother...
she had a lot of debt....she worked in sales...
door to door selling...

My bills and debts started to pile up....

It was a tough time for us....

My sister and her boyfriend gave me an opportunity
to sell packages of greetingcards
door to door...

They trained me in selling...

and I went out selling, even before I was completely ready....

I knocked on some doors, found a few customers

and kept doing it....

Shortly after that I started my
2nd company
establishment Hajro
that sells packages of greetingcards,
door to door...

that was on september 1st 2015...

I still do that work....

This is my 6th year in being an entrepreneur with my company Hajro...

I earned about 100 euros a month in the first year...

I earned about 200 euros a month in the 2nd year

I earned about 300 euros a month in the 3rd year

I earned about 400 euros a month in the 4th year

I earned about 480 euros a month in the 5th year...

I also wrote a lot of books and booklets in those years...

In the beginning I was scattered with my focus and activity
trying to build an online store...

then when I got it finished

I couldn't pay for the website and it went offline...

then I had to start all over again...

What I earned was still not enough to pay for living expenses
and to move out of the house...

Nor could I pay my mother a decent amount every month....

I would still have hallucinations in those years...

it was stressful and they made me very paranoid....

I had applied for help from the government
for my income...
I got rejected about 5 or 6 times....
Eventually in september 2020
I got subsidy approved....
I would get 650 euros a month
and my earnings from my company Hajro would be
deducted from that....

Finally a bit stability in my finances....

I also got into a program for my debts...
and 3 years from now
I will be debtfree

Hooray
Finally...

About a year ago I received medication
for my hallucinations...
and it helps....
They don't happen as frequently anymore...

I have more peace of mind....

But the help came about 10 years too late...
we , as a family have been thru hell

I've written this short booklet,
to get some things off my chest...
I don't know If you can learn anything from it....

Maybe that “you should ask for help
and don't stop until you get it”

If you want lifetime employment,
get into sales, door to door selling.....

Save money, you will always need it....

Be a good person, help others,
but help yourself first....

The Recipe for Happiness, introduction

A book has been written about a true story ...
About a man who was imprisoned in a concentration camp
at the time of Hitler,
and happy.

So,
Happiness has nothing to do with your circumstances.

It has everything to do with,
your choice to be happy,
regardless of circumstances.

Choose to be happy.

Of course there are tougher times in life,
like when someone you love,
dies.

That's part of life.
Those times of grief you just have to go through and process.

Processing is best done by talking about it,
to get it off your chest regularly.

Or by writing about it,

if you write down a situation or your feelings about it,
then it's on paper,
and it is less in your head.
Writing is a good outlet.

Processing is also done well by:

staying busy.

Whether that is in your work or your hobby.

They say: a rolling stone does not collect moss.

So stay busy

Okay, now you have learned a good lesson about how to
better process negative life experiences.

But you're here for the Recipe for Happiness, right?

Well, the lesson you've learned will help to
make the recipe work better for you.

Chapter I

-

Here it comes then ...

You have probably read a local newspaper,
and you regularly check the news.

(the daily news on television)

Have you noticed that about 99% of it is bad news?

Only misery ..

If you did not know better,
you would think that the whole world is going to perish.

If it's a habit for you,
to watch the news every day for half an hour ...

Have you ever wondered if it's healthy for you?
Does it make you happy ?

Of course not !

The easiest way to change a habit is
by replacing it with a new habit.

So from today on,
instead of watching the worldly news
half an hour a day

Watch COMEDY for half an hour a day.

Mandatory.

Every day.

Well, now at half past eight in the evening it's not news time,
but Comedy time.

If you watch comedy,
you relax &
you laugh.

Sounds healthier, doesn't it?

Well, laughing every day is easy to do, right?

And replacing your old bad habit in this way,
with a nice, healthy new habit,
is probably easier than you thought.

Except that relaxation is good for you,
when you laugh,
your body makes endorphins.

Those are natural happiness substances.

Well, after 21 days of daily watching comedy,
you will have formed a new habit.

So watch Comedy every day.

You can watch a lot of standup comedy on Youtube for free.

Simple?

Sure, but you have to do it,
every day,
until you don't have to think about it anymore,
and you start doing it automatically.

Chapter II

Some Happiness Ingredients in a row:

- Watch comedy every day, at least one hour.

- Eat ice cream, treat someone with an ice cream.

- Work out, throw out your frustration by playing tennis
or go for a run.

- Pee in the yard
(and if you get a fine for urinating, laugh your ass off)
- Do not worry, life is too short for that
(by staying busy, you do not have time to worry)
- Hug the people that you love
- Go enjoy a cup of coffee or tea
- Buy or save a cat or some other pet

- When you receive money, immediately save a part of it

- Don't let the media scare you,
the world is not getting worse, the world is getting better.

- Sex, need I say more
(when you have sex your body also produces endorphins =
those natural happiness substances)

Maybe the Recipe for Happiness

is different than you had expected....

But that doesn't matter,
the point is that it works &
that it will help you to live happier.

Do it,
it is easier
then looking with a sour face.

Note from the author

If you liked this book & got some value from it.

Would you then be so kind,
please,
to recommend it
to the people that you know.
So that they too can enjoy it
and live happier.

Thank you very much.

It was my pleasure to write and translate
this book (my third one) for you.
I hope it helps you to live happier.
(I know it will, if you do the things it teaches)

And I hope, that we can together make a contribution
to more happiness in the world.

We can.
If you recommend this book
and share it.
Then I will promote it.

And together we will make a contribution to
a happier world.

I would appreciate it if you would write a short review.
Thank you for your effort.

Kind regards,

Jasmin Hajro



Previeww Bouw Jouw Fortuin

Preview book Build your fortune

the Pay yourself first principle

It means that when you receive your money,
you first pay yourself, by for example, setting aside a tenth.

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

For example, you earn 3000 euros or dollars per month.
And you pay yourself first,
in other words: you put aside a tenth (10%) of your income.
So you save 300, - euros per month.

A year has 12 months,
So after 1 year you'll have $(12 \times 300) = 3600$, - euros.
After 1 year you have put a whole month's salary aside.

If you put aside a tenth every month,
how much will you have after 10 years?

$(3600 \times 10) = 36000$, - euro.
So after 10 years you have 36000 euros
or a whole year's salary in your saving account.

Later on in this book: Build your Fortune,
you'll see how to make
that amount that you put aside each month.
Grow faster.

Preview book Build your Fortune

10% of everything

It is important that when you first pay yourself,
by setting aside 10%.
That you put 10% of everything aside.

Of course 10% of your income.

But also 10% of the tips if you receive any,

also 10% of your surtax,

also 10% of the money you receive as a gift,

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 bonus,

also 10% of your holiday pay.

No matter from which angle or from whom you receive money,
the first thing you do with it,
is to pay yourself first.
By setting aside a tenth of it.

End of preview.

Preview book Moneymaker

Moneymaker 3

The bible for entrepreneurs, written by an entrepreneur.
So your daily reading.

No, it's not about GOD.

It says, written by an entrepreneur

**YOU READ ONLY BOOKS WHICH ARE WRITTEN BY PEOPLE WHO HAVE
THEIR OWN COMPANY !!**

Do you understand ?

This way you prevent feeding your mind with BULLSHIT.

And that you will model BULLSHIT.
By B.S. I mean unproven idea's and theory.
So you save yourself time and money.

Ok, then a bit about that Entrepreneurial Bible.
It is called No Excuses, the Power of self discipline
And is written by Brian Tracy

And yes, he has his own company.
Otherwise his name would not be here.

It comes down to self discipline.
And self discipline makes you feel very good about yourself.

When you exercise, for example, while most people watch TV.
When you work on a Saturday, while most people have a weekend.
When you take a step towards achieving your goals on Sunday.

The above 3 examples require discipline from you.

But 1, 3, 5 years from now

where will you wind up ?

And where will most people wind up ?

Have you ever worked a day with pain because your teeth were broken?
Have you ever worked with only 2 hours of sleep, the night before?
Have you ever worked without having slept the night before?

It was probably easier to watch TV then

But if I did, then I would be a Bullshitter for you,
and not someone who you respect.

I disciplined my self and went to work.

Oh yeah, buy the entrepreneurial bible. NOW.

Preview book Moneymaker

Moneymaker 2.

Two things that you have to spend your time on daily

Which 2 are they?

Watch TV and be on Facebook?

Without B.S., so:

SALES & DIRECT MARKETING

If you sell something (sales), then profit comes in.

If you become good at (direct marketing), then profit comes in.

With marketing you save yourself time while selling.
You do not have to explain who you are and what your company does during your presentation.

How many hours per working day do you spend on sales?

How many hours per working day do You spend on Direct Marketing?

**WHAT HAPPENS IF YOU ONLY SPEND YOUR WORKINGTIME ON SALES
& DIRECT MARKETING ??**

Will you have more profits and therefore more money?

End of preview

For more information about this book by me, go to my website : www.hajrobn.nl

Small introduction with establishment Hajro

Establishment Hajro is committed to helping
the people in the province of Gelderland,
by providing jobs and keeping people working,
by donating to Charities,
and by helping people to live richer.

Today Hajro is
a subsidiary of Hajro Group.

The Hajro Group consists of 20 different companies,
who are all part of
1 umbrella organization.

We now have several products & services,
and we support more than 40 charities.

Visit us at www.hajro-international.webnode.nl

and discover what else we can do for you.

Hopefully you will become a raving fan & customer of us.

However you choose,

I wish you

a lot of prosperity & happiness.

Kind regards,

Jasmin Hajro



P.S. If you want to let me know your experience with my book. Send me a message by email to j.hajro@hotmail.com. Thanx

My Author Website is at www.jasminhajro6.webnode.nl

You are welcome to visit,

I will give you 10 free ebooks there

See you soon

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.

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



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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 then just sell stuff.
Like providing jobs,
donating to 40 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 12 books.

The royalties of my books are donated to the charity:
foundation Giveth Life.
From there more than 40 other charities
receive donations.
And by buying this book, so do you.
Thank you.

My company is now part of Hajro Group,
which consists of 19 different subsidiaries,
that are part of 1 umbrella organization.
Called Energy Now (Energie Nu)

For more information about my company
& the foundation, go to www.hajrobn.nl

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,
because inflation was as high as my
interest.

I did a home course called Wiser with money.

Then home 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.

Read more book on finance.

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 out 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.)

Now I have received the patent

for my invention

the financial system.

You can see it at the next page.



OCTROOINUMMER 1040234

Octrooiencentrum Nederland verklaart dat op grond van octrooiaanvraag 1040234, ingediend op 29 mei 2013, octrooi is verleend aan:

Jasmin Hajro te Doetinchem, Nederland.

Uitvinder(s): Jasmin Hajro te Doetinchem, Nederland

Voor: Financieel systeem.

Een recht van voorrang werd ingeroepen, gebaseerd op octrooiaanvraag: 1040030, ingediend op 30/01/2013 in Nederland.

Aan dit bewijs is een exemplaar van het octrooischrift gehecht met nummer 1040234 en dagtekening 14 februari 2018.

De maximale beschermingsduur van dit octrooi loopt tot en met 28 mei 2033.

Uitgereikt te Den Haag, 27 februari 2018

De Directeur van Octrooiencentrum Nederland,

mr. D.J. de Groot



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, than more money will be made.



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 whom you receive money,
the first thing you do is pay yourself first.

By saving 10% of it.



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.



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The 2nd secret of success is:

WHAT YOU DO WITH YOUR TIME

So do not go watch TV for hours,

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.

1. 1. 1. 1. 1. 1.

3. Open the following 3
accounts:

1 A savings account,
2 a deposit account,
3 an investment account.

(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,
about 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 fund.

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 your 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 savings account
1/3 of that 10% in deposit account
1/3 of that 10% in investing account

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 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 x 100) =
500 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 invested in mutual funds that
pay out dividend and
interest, to you.

So you receive interest and dividend on your investment
account.

You will 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.**



Na 10 jaar

If you do the described steps,
every month and every year.
The next 10 years.

Then you will have :

$1200 \times 10 \text{ years} = 12000 \text{ dollar}$ on your savings account.
 $1200 \times 10 \text{ years} = 12000 \text{ dollar}$ on your deposit account.
 $1200 \times 10 \text{ years} = 12000 \text{ dollar}$ 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 $(10 \times 100) = 1000 \text{ dollar}$ 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.

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,

Ok,

thank you very much for placing your trust in me.

I have promised you a surprise.

It's yours

on the following pages.

I hope that when you have finished

reading the entire book,

that I have delighted you

with the surprise.

Enjoy.

Book Victory

Hello again...

I am Jasmin Hajro,
and you just have read a few things about me
in my bio.

But you have bought this book because you
want to know the whole story.

My life story

I called it Victory,
because I have overcome a few things.

I am 32 years old and live in Doetinchem,
in the Netherlands.

I work as a salesman
on behalf of Hajro.
I sell sets of greeting cards,
gift mugs and booklets.

Part of the proceeds go to more than 40 Charities.

You can find everything about establishment Hajro at
www.hajro bv.nl

I now live in the Netherlands.

But on 6 July 1985 I was born in Sarajevo,

in Bosnia.

When I was a young child, we lived in Gora.
That is a village in Bosnia.
It is on a mountain.
A mountain village.

The view is great,
lots of nature.
Clean, fresh air.

I remember it as a happy time.

The house we lived in
was a kind of 2 houses under 1 roof.
Aunt Rahima had lived in the other part.
Until her own house was built.

My parents both worked,
and I went to Biba,

an elderly woman in the village,
that was my babysitter.

I remember she had an old-fashioned stove,
which worked on firewood.
And we placed unripe walnuts
behind the stove, to ripe.

Under our house,
you had a steep part of soil,
and below that a flat piece of land.

On that flat piece of land,
we grew vegetables,
potatoes and very small tomatoes.
There were also pear trees and walnut trees growing there.

My mother worked at Tas,
an automobile factory,
where they made or processed.
small car parts.

I do not remember anymore
what kind of work my father did then ...
You notice that it has been a very long time ago.
I was always very happy to see him,
when he came home.
And asked once if he could work 2 days a week,
and be free 5 days a week.

My uncle Ibro lived close to us,
with Aunt Sevda and my nieces :
Sanela and Amela.
They had a red swing.
I have been swinging on it and went
as high as possible,
Until I got a kind of butterflies in my stomach feeling,
by excitement.
I do not know how to exactly describe that feeling.
With my cousins I did play games such as hide & seek.

I once wrestled with my father

and then I ended up falling weird on my wrist,
it hurted.

Then Dad said: hajmo kod Ibre rostiljat

Let's go barbequing at Uncle Ibro.

I went to the mosque,
and learned prayers
and how to pray.

I asked the hodza
that's a kind of reverend,
how you can know if someone is lying.
He said you can see it on the forehead.
That it turns a little red.

It is very peaceful in the mosque,
I still see it that way.
Although it has been a while since I visited one.

It is now March 27, 2018,
00:44 hours at night.

I'm getting out of bed in the mornings, late again....

I wake up at 9 or 10 in the morning
from the alarm clock.

I then switch off the alarm.
And fall asleep again.
When I wake up again afterwards it is already noon.

I had sleeping pills a few weeks ago,
for 2 weeks..
It went well
I started going to bed earlier,
and getting up earlier. Before noon.

Maybe it is a strange time, in the middle of the night
to write a book.
But I thought that once, I just had to start writing it.

When I was playing at Chess Club Doetinchem,
I said to Frans that I wanted to write a book
about my life.
That could have been in 2009.

Biba, the woman who looked after me when my parents worked,
was also the babysitter of an orphan.
I do not remember what his name was.
But we went to the mosque together.
There he farted ...
And we were both thrown out.

My father drove a Fico,
that is like a kind of old model Fiat 500 car.
If we drove to Grandpa and Grandma,
I could sit on Dad lap
behind the wheel.

The first time I saw snow,
I walked outside in my pajamas.
I was completely stunned to look at it.

Amazing.

It must have been cold outside.
The winters in Bosnia are colder than here.

My father became very angry,
and I got a beating with his belt.

I remember that I was rolling over the ground
and called: nemoj babo
Don't hit me, Dad

My index finger was completely swollen,
because I was hit there too.

I still love it
to look outside
when it snows.

Everything seems so peaceful then.

Oh, those beatings were normal.
That was how you got punishment,
and how other children received punishment
in Bosnia.

I was 6 years old when I went to school for the first time.

When my sister, Emina was born and I saw her for the first time, she looked tinted.
And I thought she was not my sister.

My father once had in an angry mood,
thrown the TV out of the window.
I have around my twentieth year
done the same thing once.

Once my father went to Aunt Rahima,
and I was not allowed to go with him.
Then I went outside
and looked in through the window at them.
My father got angry,
and I had to sit naked in front of the house.
If I wanted a beating,
then I could ask
my daddy, he told me.

My father drank,
mom says he beat her too.

The war had started
between Bosnia and Serbia.

We had moved
because the enemies came too close.
We have moved a number of times.

My father had to fight for Bosnia,
in the battlefield. And was not always with us.

We left the village
and we were in an abandoned house.
I do not remember what that place is called.
We have harvested grain,
and grown potatoes.
We took care of the cow of uncle Ibro,
Galava.

On my fathers request, I had tied Galava to a tree,
so she could graze grass.
But I hadn't shortened the chain
and she had too much
walking space

so she had eaten a number of our potato plants.
I got another beating.

You could hear the shooting from a distance.
A house near the one where we were in, was blown up.
We left that place in the evening.

A previous hotel became at that time
a shelter for refugees.
We spent a while there,

and got food packages.
I also fell on the stairs there
with a bottle of milk,
and had a cut on my wrist.
It is been stitched and the scar
looks like a cross.
You can still see it,
on my left hand.

My father was not with us
in that shelter.

I remember that we were waiting one time,
with lots of people,
probably for those foodpackets.
It was so oppressive ...I felt like I was choking.

My aunt Rahima had already fled to the Netherlands,
and they arranged that we could go there too.

I remember that I had to hold my sister's hand
and was not allowed to let go. When we were with the cow
walking through the forest.

I do not know how long we have walked.

My father stayed behind at a border.
And said to mom
prepare today for tomorrow &
prepare tomorrow for the day after tomorrow

We had help from a woman in Croatia.

Eventually we were awaited somewhere
by Aunt Rahima.

We signed in as refugees.
And went to an asylum seekers center,
a period of time in Alkmaar ..
And a period of time in Kampen near Dronten.

There, I watched Lion King for the first time and
almost had to cry,
because I missed my father.

We went to school and learned Dutch.

After the asylum seekers' centers we got a Roahuis
in Doetinchem,
on the Leliestraat. (lilystreet)
(a Roa house meant that we had a house and
the government paid the costs for living,
if I remember correctly)

After 5 years we received the Dutch nationality.

It was a red apartmentbuilding on the Leliestraat,
where we lived.

We got to know Zihra,
who lived in the blue building.
Also from Yugoslavia.

There were 3 brothers in our red flat,
a few houses further.
One of them had hanged himself.

My father came to the Netherlands wounded.
We had those piggy banks,
in which we saved money.
So that dad could come to us.

It would be like before,
our family together

I played a fighting game with Dad on the Nintendo.
And he made baked eggs in the morning.
Very tasty.

The reunification did not last long.

My father left us.
My parents then divorced.

We got a rental house in Doetinchem,
at the Ottawastreet 19.

We are still living there now.
Although mom now has a boyfriend,
and is with him in the weekends.
And my sister Emina,
is now very pregnant.
I will be an uncle,
in a few weeks.

I once already had described on paper
this piece of my life :
my time in Bosnia and
the flight to the Netherlands.
And called it Rebel.
With more details,
but I lost it.
Or someone took it.

After group 8 I went to the MAVO.
At the Rietveld lyceum in Doetinchem.
I obtained the Mavo diploma.

The Mavo lasts 4 years,
I think in the 3rd year
of the Mavo,
I had moved and lived with my father for a while.
In Smilde, province of Drenthe.

Then I came back to mom.
Heartbroken.

I think this will become a series

Are you looking forward to the sequel?

To be continued.

" By the way, I started my first company in 2012.

I have made more than 700 sales since

1 September 2015 so far.

So I have a track record
in sales and business,
and I know what I'm talking about. "

"" As you have probably already understood,
I earn my money by selling for my own company.
That's my work.

The proceeds from my books go to charity.

I write from experience,
I write to help people move forward
in their lives and business "

book The Ultimate Winning Strategy for entrepreneurs

How do we measure success in business?
With monetary points, with earned euro's or dollars.

What is a successful business?

Successful entrepreneurship =
selling a lot

We are therefore successfully running our business,
if we sell a lot.

So success in doing business = selling a lot
(many sales realized / many sales closed)

Because sales means profits.

So what is the Ultimate Winning Strategy in business?

First we start with the concept,
then you get 2 examples from real life

Have you noticed that supermarkets are open 7 days a week?

Supermarkets may be a less good example,
because we just have to eat and drink.

Have you been to the Esso gas station?

(Part of Exxon mobil corporation)

The Esso gas station has a shop with staff,
and is open 24 hours a day, 7 days a week.

And no, even if it seems that we need petrol,
the Esso could also have become a self-service gas station,
where you fill your tank and pay with a creditcard.

But the Esso has a shop with staff, 24/7 .

What do the supermarkets do every day?

They make sales and profits.

Every day !

What does the Esso do every day and night?

The Esso makes sales day and night,
every day.

So the Esso makes profits,
every day and night of the year

The supermarkets and the Esso are successful
because they realize sales every day
and thus make profits every day.

The Ultimate Winning Strategy for entrepreneurs
is
making profits every day.

Make a profit every day of the year.

You do that by selling every day,
and by daily closing sales.

Your advantage over your competition

If you sell every day & make profits every day,
do you than have an advantage over companies
who only make profits 5 days a week?

-
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-
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Example 1 from real life

I have been selling from Monday, September 18, 2017
untill Wednesday, September 27, 2017,
10 days in a row,
and made 22 sales in total.

So every day I made sales & I made profits everyday.

That is the Ultimate Winning Strategy for entrepreneurs in action.
(in the real life of running your business)

Well if we are honest,
then we know that the transaction value
of sets of greeting cards is modest.
And therefore the profit per sale is also.

But do not be turned off by those numbers ...
You will soon receive a real life example from someone who made 1 million.

This was to make you understand the successful Concept
of the Ultimate Winning Strategy for entrepreneurs
and that you see proven that it works.

You now understand that Concept,
you have seen some examples of companies
applying the Ultimate Winning Strategy.
You have seen a real life example
from me I have proven to you that it works.

And you are 100% assured that the Ultimate Winning Strategy works.

People do not need greeting cards
like they need food and drinks,
but they bought every day
and I made profits every day.

So it does not matter what kind of product or service you sell.

The Ultimate Winning Strategy also works for you.

Next step

You understand the Ultimate Winning Strategy for entrepreneurs,

and you know it works.

So now you are going to do it.

You are going to implement it.

I'm not asking you to work 7 days a week,
although you should do it once.
(That will boost your confidence)

You can sell from Monday to Friday &
hire someone who sells for you
from Saturday to Monday (a part-timer)

Then you will already have
sales every day and profits every day.

If I can do it alone,
then you can certainly do it with 2 people!

Are there any other ways how you can
make sales everyday & profits ever day?

Consider, think and find 20 ways,
with which you can make sales everyday

and therefore make profits everyday.

Write them down.

- 1 Hire a salesperson
- 2 Create a team of salespeople
- 3
- 4
- 5
- 6
- 7
- 8
- 9

10
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12
13
14
15
16
17
18
19
20

Example 2 from real life

Go to www.youtube.nl
and watch the video of Walter Bergeron,
GKIC marketer of the year.

The video lasts about half an hour.

Pay close attention when he says: that means also on Saturdays and Sundays.

(that he was selling 7 days a week and
making profits every day)

Have you seen
what the Ultimate Winning Strategy for entrepreneurs
can do for you?

Go to work,
go out selling every day & making profits every day.

Apply your 20 ways,
give your sales a boost,
make lots of profits.
Every day of the year.

I wish you a lot of succes.



P.S. If you have liked this book and got good value from it,
than would you be so kind
to recommend it to people that you know.
So that it also helps them forward.
Thank you.

Book Overcoming tough times

What are tough times?
Isn't that different for everyone?

Perhaps something like tiring times.

Times that make you tired.

I worked in a tapas restaurant in Arnhem,
called Ramblas.

The food was delicious,
but I wanted to do something else,
then work in the dishes and the kitchen.

I started a home study for Wft basic Advisor,
when I worked in that restaurant.
In the evening at home I heard that my uncle Ibro,
who lives in Bosnia, had died.

Things were finally going the right way.
I finally had work and earned money,
could pay my bills.
And reduce my debts.

Well then that bad news came.

It was as if all energy went out of me.

I have very happy memories of
my childhood in Bosnia.

My family is part of my happy memories.

Someone once asked me what I was missing?
Because I had almost no contact with my uncle.

Apparently, those things go like that,
contacts & connections fade
Especially if you live far away from each other.

What I missed was his humor,
it always feels good and joyous when I was there.
And going to Bosnia on vacation is no longer
the same, because the people you go for
no longer exist.

I have thought about it...

Because I have already written 11 books.
The one you are reading now is the first part of my new series:
Work to shine.

What kind of book would be good for many people?
What kind of book would be helpful to many people?

What should be in it, what would it have to give to readers?

Even if it is only recognition,
periods I went through &
that they are going through.
That they can relate to.
To know that you can get through anything.
No matter how painful it is
and no matter how bad it seems, at the moment.

Or comfort.

Maybe relativation,
to attenuate their troubles and their situation &
see them in the right perspective.
They're just like a threshold on the road,
that you really will get over.

To be honest, I do not want to write this book.
I do not feel like writing it.
I really had to force myself ,
to sit down &
start writing.

It is Sunday for God's sake.
July 1st
A new month started,
it is beautiful sunny weather outside.

I got up before noon, for once.

Yeah, for some miraculous reasons,
I am almost 33 years old and I still struggle
to get up in the morning on time.

So what does this Workaholic do?
On such a nice Sunday?

Starting on a new book series &
writing a book that he actually does not want to write.

Well if you've read my book Victory,
then you know that one time in Bosnia
when I was a little boy
I had to sit nude in front of the house. As a punishment.

Because of those kind of fokking things,
I did not really want to write this book.

Anyway,
I have already started

So what's in it for you, to know what kind of
extreme punishment I received?

Well, whatever is bothering you,
no matter what kind of tough time you're going through now.
Ans no matter how difficult it may be for you ...

You will never have to sit naked in front of your house,
as a punishment.

You see,
your situation is not that bad.

(That is relativizing, that is to say
relativation or taking the edge off it)

Perhaps there is a better translation ?

But you know what I meant, right ?

Let's go back to Uncle Ibro for a moment,
he left behind a wife and two daughters.

I'm just very sorry that I did not do something for him,
when it was still possible.

I live in a country where I have much more possibilities,
then they have in Bosnia.

I would have liked to send him money every month
And have visited them every year,
or a number of times a year.
Sent them gifts and spent more time with them.

I would have liked him to get to know my great company
& to show him my 11 books which are for sale in 190 countries worldwide...
And the good foundation that I founded.

But that is not possible anymore,
Uncle Ibro is deceased

People of gold

For me that was Grandpa Vejsil and Grandma Ziba.
They too lived in Bosnia.
Grandma and step grandpa actually.

Maybe because they have more experience with parenting,
then my parents.
Or because I never got a beating from them.

It was always great fun with grandpa and grandma.

A lot thanks to her

My father's oldest sister, Aunt Rahima.

Thanks to her, we were able to go to the Netherlands.

To get away from the war.

I owe a lot to her.

In a short period of time

In the period of time, that Uncle Ibro died,
I went to work
& then back home again.

I had enough of it
and I left.

In that period,
that lasted perhaps a half year or 1 year.

Aunt Rahima died of cancer,
Grandma Ziba died.

I went to Bosnia and there
I have carried her coffin for a while.

There was a long line of people and the coffin was passed on.
All the way to the grave.

We had a friend of my mother
in our neighborhood: called Ria.

She drank a little too much and had
a strange fear : she was afraid to walk up the stairs.

It was nice with her, when she came to visit.

She also died of cancer.

In that short period of time.

And then I heard that Grandpa Vejsil
also had died.

A while before, grandmother and grandmother had already split up.

But still.

That was 5 people in a short period of time.

At that time we received many letters from collection agencies
and bailiffs.

Our bills that they doubled the amounts that we had to pay
and that was all according to the law.

Yah Yah.

They are legitimate thieves.

So I was very angry and sad then.

Very very angry. Warlike angry.

And sad.

As you understand,
I would have liked to have done something more for them.
Spent more time with them.
Have given them more.

And I would loved to show them,
how far I have come.

From being 1 night homeless,
to writing 11 books & publishing them in 190 countries worldwide
Plus a good foundation &
a company with 16 subsidiaries.

But now it's too late for that.
They are dead.

I stopped using drugs,
after I had taken too much,
and ended up in a coma.

Well if you use yourself or know someone who does that ..
And if you see it as a waste of potential &
want to be clean
or help someone else to become it.

Then it might be good to know,
what I did afterwards.

That was just as important.

I decided, of course, not to do it anymore.
I could not do it anymore.
I think I got an anxiety attack,
when I tried to smoke a blunt.
Because I was shaking,
and wondered if I was going to get a heart attack.

What I did after ...

No more buying that stuff.
Stopped dealing with people who use it.
Yes, I was at home a lot and it was shitty,
but it was better.

I started to become more fanatic with my chess hobby
and kept myself busy with it.

I went for walks.

I thought of people who used as LOSERS

I once collapsed and fell to the ground,
and after that I stopped drinking
alcohol.

What I did after ...
Was not going to the pub anymore.
Didn't go out to clubs anymore.
Drank a lot of tea and coffee.

Went hiking.
I read.
Listened to audiobooks and watched motivational videos
on youtube.

I wrote.

I didn't go anymore to places and people
where alcohol was consumed.

Yes I was a lot of times at home, like a hermit.

But it was better.

Bills and debts

See bills and debts not like a burden,
but as responsibilities.

And people who still have to receive money from you,
are people who trusted you
or have faith in you.

And for that kind of people you are going to make things right.
No matter how much time it takes you.

Put all your bills in 1 folder and put that thing out of sight,
in a drawer or something.

Emplane some cash money around you in your house.

And focus on earning money,
stash money,
and take care of your responsibilities.

Aging sucks

It sucks, right?

Every year, you become a year older.

I thought so too.
And I especially disliked to become 30 years old.
Because I had heard or thought
that after your thirtieth year
you start to decline.
That everything is going to decay and won't function well.

And I thought about, when I become 80 years old,
and nothing functions anymore
to kill myself one way or another.

Until someone said:
The older you get the better it is

And that is the mighty fokking truth,
as far as aging is concerned.

Some children do not even become 10 years old.

Some people don't even become 18 years old.

But you are 30 or 40 or 50 years and having another birthday
& you can live for another year.

How a great gift is that ...
You can do and experience so much. And enjoy.
Be happy
The older you get, the better it is.

The Better thing

Failing and falling on your face is good for you.
And also is rejection.

Because then the Better thing comes on your path.

I had a solution for the banks,
neatly typed out and ready.

They did not want it.

A while after that,
out of my solution I made a book.
book the Lifebuoy for banks
" loyal banking "
(de Reddingsboei voor banken"loyaal bankieren")
The Better thing

I applied for a social welfare for the 2nd time.
It was rejected.

I walked home,
and then wrote my 3rd book:
book Recipe for Happiness
the Better thing

That is how it will work out for you too.
Do not despair. Work towards your goals and dreams.
The Better thing is coming

a Doing book

Well, as you might already know in the meantime
I write short books.

And Non fiction.
Simply facts and life experiences.

With often things in them that you can do,
or must do.
Actions you can perform,
so that you get results.

You probably already understand that by just
thinking about 10 euros/dollars,
the 10 dollar will not manifest in your pocket.

But if you do something.
Like working for a while.
Then you will receive the 10 dollar.

I would love to recommend to you
my book Recipe for Happiness
(Also a Doing book)

It contains tips and advice that you can easily do &
that help you to have less stress.
To be happier and healthier.

And also help you a bit to overcome difficult times.

Count on one hand

That night on the street is actually the best thing
that has happened to me.

It has put pepper in my ass,
to go to work hard.
And to get more out of myself.

It has also taught me,
that very few people are always there for you.
You can count them on one hand.

Whatever you did,
and however you have behaved.
They are still there for you.

These rare few could be your mom and dad.

Thank them,
appreciate them.

Make some sunshine for them &

make them proud.

Well you now also know with which people you should
spend your time. And not with others.

And that

What I did after I stopped taking drugs and drinking alcohol
was also ...

Working

They were not always the nicest jobs.

But work has really changed my life.

That it will do for you too.

Work is your best friend,
you can always count on it.

You can always 'borrow' money from that friend
after you have worked.

Quote : " Work is the best therapy."

By Doctor Maxwell Maltz

So if you don't believe me, believe the doctor.

Those meager months

And what about those months when you only
earned a few bucks?

I will become a millionaire or die working towards it.

So about really fokking great.

My Victorious series of 10 books &
Another one,
show you:

That if you really want something,
then you can do it too.

No matter what & Whatever they say.

That obvious recipe

It goes something like this:

Write down what you want to achieve in life

Learn, Work & Persist until you realize it

About the same process as getting your driver's license.

Or cooking a meal.

Or getting your diploma.

Or writing a booklet.

Save a part of your money &
donate something to charities.

Keep reading, listening to audiobooks
and developing yourself. Keep growing.

Learn the 80/20 principle,
so that you will only do the most important things,
that give you the most results.

Then you will feel better about yourself &
that also helps you
get thru tough times.

Learn that it does not matter what people say

To achieve the things you want in your life,
the only thing that matters is : what you think and what you DO

If you experience this as a valuable book,
would you please be so kind
to recommend it
to the people that you know.

So that it helps them too with overcoming tough times.

Thank you.

Extra page

After failing with my first company.

I founded a new and better one.

After my burnout, that cost me 2 months of time

I picked myself up, and became active again.

I started working (selling), writing, jogging

and kept going again.

If I can recover & overcome, so can You.

You are designed tougher than

tough times.

I wish for you a lot of strenght &
the best things in life.

Kind regards,
Jasmin Hajro



P.S. If you want to share your experience with my book,
send me a little review or email at
j.hajro@hotmail.com
Thanx.

Small introduction with establishment Hajro

Establishment Hajro is committed to helping the people
in the province of Gelderland,
by providing jobs and keeping people working,
by donating to more than 40 Charities,
and by helping people to live richer.

Today Hajro is a subsidiary of Hajro Group.
The Hajro Group consists of 19 different companies,
who are all part of 1 umbrella organization.
Called Energy Now. (Energie Nu)

We now have several products & services,
and we support more than 40 charities.

Visit us at www.hajrobv.nl
and discover what else we can do for you.

Hopefully you will become a raving fan & customer of us.

Book The Recipe for Happiness

A book has been written about a true story ...
About a man who was imprisoned in a
concentration camp at the time of Hitler,
and happy.

So, Happiness has nothing to do with your circumstances.
It has everything to do with,
your choice to be happy,
regardless of circumstances.

Choose to be happy.

Of course there are tougher times in life,
like when someone you love, dies.
That's part of life.
Those times of grief you just have to go through and process.

Processing is best done by talking about it,
to get it off your chest regularly.

Or by writing about it,
if you write down a situation or your feelings about it,
then it's on paper,
and it is less in your head.

Writing is a good outlet.

Processing is also done well by: staying busy.
Whether that is in your work or your hobby.
They say: a rolling stone does not collect moss.
So stay busy

Okay, now you have learned a good lesson about how to better process negative life experiences.

But you're here for the Recipe for Happiness, right?

Well, the lesson you've learned will help to make the recipe work better for you.

Here it comes then ...

You have probably read a local newspaper,
and you regularly check the news.
(the daily news on television)

Have you noticed that about 99% of it is bad news?
Only misery ..
If you did not know better,
you would think that the whole world is going to perish.

If it's a habit for you,
to watch the news every day for half an hour ...

Have you ever wondered if it's healthy for you?
Does it make you happy ?
Of course not !

The easiest way to change a habit is by replacing it
with a new habit.

So from today on, instead of watching the worldly news half an hour a day

Watch COMEDY for half an hour a day.

Mandatory.

Every day.

Well, now at half past eight in the evening it's not news time, but Comedy time.

If you watch comedy, you relax & you laugh.
Sounds healthier, doesn't it?

Well, laughing every day is easy to do, right?

And replacing your old bad habit in this way,
with a nice, healthy new habit,
is probably easier than you thought.

Except for the fact that relaxation is good for you,
when you laugh, also your body makes endorphins.
Those are natural happiness substances.

Well, after 21 days of daily watching comedy,
you will have formed a new habit.

So watch Comedy every day.

You can watch a lot of standup comedy on Youtube for free.
Simple?
Sure,
but you have to do it,
every day,
until you don't have to think about it anymore,
and you start doing it automatically.

Some Happiness Ingredients in a row:

- Watch comedy every day, at least one hour.
- Eat ice cream, treat someone with an ice cream.
- Work out, throw out your frustration by playing tennis or go for a run.
- Pee in the yard (and if you get a fine for urinating, laugh your ass off)
- Do not worry, life is too short for that (by staying busy, you do not have time to worry)
- Hug the people that you love
- Go enjoy a cup of coffee or tea
- Buy or save a cat or some other pet
- When you receive money, immediately save a part of it
- Don't let the media scare you, the world is not getting worse, the world is getting better.
- Sex, need I say more
(when you have sex your body also
produces endorphins =
those natural happiness substances)

Maybe the Recipe for Happiness
is different than you had expected....
But that doesn't matter,
the point is that it works &

that it will help you to live happier.

Do it,
it is easier
then looking with a sour face.

If you liked this book & got some value from it.
Would you then be so kind,
please,
to recommend it
to the people that you know.
So that they too can enjoy it
and live happier.
Thank you very much.

It was my pleasure to write and translate
this book (my third one) for you.
I hope it helps you to live happier.
(I know it will, if you do the things it teaches)

And I hope, that we can together make a contribution
to more happiness in the world.

We can.

If you recommend this book and share it.

Then I will promote it.

And together we will make a contribution to
a happier world.

I would appreciate it if you would write a short review.
Thank you for your effort.
Kind regards,
Jasmin Hajro



P.S.S. The surprise was 4 extra books.
I hope you enjoyed them,
and that I delighted you.

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.

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



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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 then just sell stuff.
Like providing jobs,
donating to 40 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 12 books.

The royalties of my books are donated to the charity:
foundation Giveth Life.
From there more than 40 other charities
receive donations.
And by buying this book, so do you.

Thank you.

My company is now part of Hajro Group,
which consists of 19 different subsidiaries,
that are part of 1 umbrella organization.
Called Energy Now (Energie Nu)

For more information about my company
& the foundation, go to www.hajro bv.nl

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,
because inflation was as high as my
interest.

I did a home course called Wiser with money.

Then home 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.

Read more book on finance.

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 out 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.)

Now I have received the patent
for my invention
the financial system.

You can see it at the next page.



OCTROOINUMMER 1040234

Octrooiencentrum Nederland verklaart dat op grond van octrooiaanvraag 1040234, ingediend op 29 mei 2013, octrooi is verleend aan:

Jasmin Hajro te Doetinchem, Nederland.

Uitvinder(s): Jasmin Hajro te Doetinchem, Nederland

Voor: Financieel systeem.

Een recht van voorrang werd ingeroepen, gebaseerd op octrooiaanvraag: 1040030, ingediend op 30/01/2013 in Nederland.

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De maximale beschermingsduur van dit octrooi loopt tot en met 28 mei 2033.

Uitgereikt te Den Haag, 27 februari 2018

De Directeur van Octrooiencentrum Nederland,

mr. D.J. de Groot



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, than more money will be made.



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 whom you receive money,
the first thing you do is pay yourself first.

By saving 10% of it.



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.



—
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The 2nd secret of success is:

WHAT YOU DO WITH YOUR TIME

So do not go watch TV for hours,

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.

2. 1. 1. 1. 1. 1.

3. Open the following 3
accounts:

1 A savings account,
2 a deposit account,
3 an investment account.

(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,
about 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 fund.

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 your 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 savings account
1/3 of that 10% in deposit account
1/3 of that 10% in investing account

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 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 x 100) =
500 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 invested in mutual funds that
pay out dividend and
interest, to you.

So you receive interest and dividend on your investment
account.

You will 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 x 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.

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,

Ok,

thank you very much for placing your trust in me.

I have promised you a surprise.

It's yours

on the following pages.

I hope that when you have finished

reading the entire book,

that I have delighted you

with the surprise.

Enjoy.

Book Victory

Hello again...

I am Jasmin Hajro,
and you just have read a few things about me
in my bio.

But you have bought this book because you
want to know the whole story.

My life story

I called it Victory,
because I have overcome a few things.

I am 32 years old and live in Doetinchem,
in the Netherlands.

I work as a salesman
on behalf of Hajro.
I sell sets of greeting cards,
gift mugs and booklets.

Part of the proceeds go to more than 40 Charities.

You can find everything about establishment Hajro at
www.hajro bv.nl

I now live in the Netherlands.

But on 6 July 1985 I was born in Sarajevo,

in Bosnia.

When I was a young child, we lived in Gora.
That is a village in Bosnia.
It is on a mountain.
A mountain village.

The view is great,
lots of nature.
Clean, fresh air.

I remember it as a happy time.

The house we lived in
was a kind of 2 houses under 1 roof.
Aunt Rahima had lived in the other part.
Until her own house was built.

My parents both worked,
and I went to Biba,

an elderly woman in the village,
that was my babysitter.

I remember she had an old-fashioned stove,
which worked on firewood.
And we placed unripe walnuts
behind the stove, to ripe.

Under our house,
you had a steep part of soil,
and below that a flat piece of land.

On that flat piece of land,
we grew vegetables,
potatoes and very small tomatoes.
There were also pear trees and walnut trees growing there.

My mother worked at Tas,
an automobile factory,
where they made or processed.
small car parts.

I do not remember anymore
what kind of work my father did then ...
You notice that it has been a very long time ago.
I was always very happy to see him,
when he came home.
And asked once if he could work 2 days a week,
and be free 5 days a week.

My uncle Ibro lived close to us,
with Aunt Sevda and my nieces :
Sanela and Amela.
They had a red swing.
I have been swinging on it and went
as high as possible,
Until I got a kind of butterflies in my stomach feeling,
by excitement.
I do not know how to exactly describe that feeling.
With my cousins I did play games such as hide & seek.

I once wrestled with my father

and then I ended up falling weird on my wrist,
it hurted.

Then Dad said: hajmo kod Ibre rostiljat

Let's go barbequing at Uncle Ibro.

I went to the mosque,
and learned prayers
and how to pray.

I asked the hodza
that's a kind of reverend,
how you can know if someone is lying.
He said you can see it on the forehead.
That it turns a little red.

It is very peaceful in the mosque,
I still see it that way.
Although it has been a while since I visited one.

It is now March 27, 2018,
00:44 hours at night.

I'm getting out of bed in the mornings, late again....

I wake up at 9 or 10 in the morning
from the alarm clock.

I then switch off the alarm.
And fall asleep again.
When I wake up again afterwards it is already noon.

I had sleeping pills a few weeks ago,
for 2 weeks..
It went well
I started going to bed earlier,
and getting up earlier. Before noon.

Maybe it is a strange time, in the middle of the night
to write a book.
But I thought that once, I just had to start writing it.

When I was playing at Chess Club Doetinchem,
I said to Frans that I wanted to write a book
about my life.
That could have been in 2009.

Biba, the woman who looked after me when my parents worked,
was also the babysitter of an orphan.
I do not remember what his name was.
But we went to the mosque together.
There he farted ...
And we were both thrown out.

My father drove a Fico,
that is like a kind of old model Fiat 500 car.
If we drove to Grandpa and Grandma,
I could sit on Dad lap
behind the wheel.

The first time I saw snow,
I walked outside in my pajamas.
I was completely stunned to look at it.

Amazing.

It must have been cold outside.
The winters in Bosnia are colder than here.

My father became very angry,
and I got a beating with his belt.

I remember that I was rolling over the ground
and called: nemoj babo
Don't hit me, Dad

My index finger was completely swollen,
because I was hit there too.

I still love it
to look outside
when it snows.

Everything seems so peaceful then.

Oh, those beatings were normal.
That was how you got punishment,
and how other children received punishment
in Bosnia.

I was 6 years old when I went to school for the first time.

When my sister, Emina was born and I saw her for the first time, she looked tinted.
And I thought she was not my sister.

My father once had in an angry mood,
thrown the TV out of the window.
I have around my twentieth year
done the same thing once.

Once my father went to Aunt Rahima,
and I was not allowed to go with him.
Then I went outside
and looked in through the window at them.
My father got angry,
and I had to sit naked in front of the house.
If I wanted a beating,
then I could ask
my daddy, he told me.

My father drank,
mom says he beat her too.

The war had started
between Bosnia and Serbia.

We had moved
because the enemies came too close.
We have moved a number of times.

My father had to fight for Bosnia,
in the battlefield. And was not always with us.

We left the village
and we were in an abandoned house.
I do not remember what that place is called.
We have harvested grain,
and grown potatoes.
We took care of the cow of uncle Ibro,
Galava.

On my fathers request, I had tied Galava to a tree,
so she could graze grass.
But I hadn't shortened the chain
and she had too much
walking space

so she had eaten a number of our potato plants.
I got another beating.

You could hear the shooting from a distance.
A house near the one where we were in, was blown up.
We left that place in the evening.

A previous hotel became at that time
a shelter for refugees.
We spent a while there,

and got food packages.
I also fell on the stairs there
with a bottle of milk,
and had a cut on my wrist.
It is been stitched and the scar
looks like a cross.
You can still see it,
on my left hand.

My father was not with us
in that shelter.

I remember that we were waiting one time,
with lots of people,
probably for those foodpackets.
It was so oppressive ...I felt like I was choking.

My aunt Rahima had already fled to the Netherlands,
and they arranged that we could go there too.

I remember that I had to hold my sister's hand
and was not allowed to let go. When we were with the cow
walking through the forest.

I do not know how long we have walked.

My father stayed behind at a border.
And said to mom
prepare today for tomorrow &
prepare tomorrow for the day after tomorrow

We had help from a woman in Croatia.

Eventually we were awaited somewhere
by Aunt Rahima.

We signed in as refugees.
And went to an asylum seekers center,
a period of time in Alkmaar ..
And a period of time in Kampen near Dronten.

There, I watched Lion King for the first time and
almost had to cry,
because I missed my father.

We went to school and learned Dutch.

After the asylum seekers' centers we got a Roahuis
in Doetinchem,
on the Leliestraat. (lilystreet)
(a Roa house meant that we had a house and
the government paid the costs for living,
if I remember correctly)

After 5 years we received the Dutch nationality.

It was a red apartmentbuilding on the Leliestraat,
where we lived.

We got to know Zihra,
who lived in the blue building.
Also from Yugoslavia.

There were 3 brothers in our red flat,
a few houses further.
One of them had hanged himself.

My father came to the Netherlands wounded.
We had those piggy banks,
in which we saved money.
So that dad could come to us.

It would be like before,
our family together

I played a fighting game with Dad on the Nintendo.
And he made baked eggs in the morning.
Very tasty.

The reunification did not last long.

My father left us.
My parents then divorced.

We got a rental house in Doetinchem,
at the Ottawastreet 19.

We are still living there now.
Although mom now has a boyfriend,
and is with him in the weekends.
And my sister Emina,
is now very pregnant.
I will be an uncle,
in a few weeks.

I once already had described on paper
this piece of my life :
my time in Bosnia and
the flight to the Netherlands.
And called it Rebel.
With more details,
but I lost it.
Or someone took it.

After group 8 I went to the MAVO.
At the Rietveld lyceum in Doetinchem.
I obtained the Mavo diploma.

The Mavo lasts 4 years,
I think in the 3rd year
of the Mavo,
I had moved and lived with my father for a while.
In Smilde, province of Drenthe.

Then I came back to mom.
Heartbroken.

I think this will become a series

Are you looking forward to the sequel?

To be continued.

" By the way, I started my first company in 2012.

I have made more than 700 sales since

1 September 2015 so far.

So I have a track record
in sales and business,
and I know what I'm talking about. "

"" As you have probably already understood,
I earn my money by selling for my own company.
That's my work.

The proceeds from my books go to charity.

I write from experience,
I write to help people move forward
in their lives and business "

book The Ultimate Winning Strategy for entrepreneurs

How do we measure success in business?
With monetary points, with earned euro's or dollars.

What is a successful business?

Successful entrepreneurship =
selling a lot

We are therefore successfully running our business,
if we sell a lot.

So success in doing business = selling a lot
(many sales realized / many sales closed)

Because sales means profits.

So what is the Ultimate Winning Strategy in business?

First we start with the concept,
then you get 2 examples from real life

Have you noticed that supermarkets are open 7 days a week?

Supermarkets may be a less good example,
because we just have to eat and drink.

Have you been to the Esso gas station?

(Part of Exxon mobil corporation)

The Esso gas station has a shop with staff,
and is open 24 hours a day, 7 days a week.

And no, even if it seems that we need petrol,
the Esso could also have become a self-service gas station,
where you fill your tank and pay with a creditcard.

But the Esso has a shop with staff, 24/7 .

What do the supermarkets do every day?

They make sales and profits.

Every day !

What does the Esso do every day and night?

The Esso makes sales day and night,
every day.

So the Esso makes profits,
every day and night of the year

The supermarkets and the Esso are successful
because they realize sales every day
and thus make profits every day.

The Ultimate Winning Strategy for entrepreneurs
is
making profits every day.

Make a profit every day of the year.

You do that by selling every day,
and by daily closing sales.

Your advantage over your competition

If you sell every day & make profits every day,
do you than have an advantage over companies
who only make profits 5 days a week?

-
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Example 1 from real life

I have been selling from Monday, September 18, 2017
untill Wednesday, September 27, 2017,
10 days in a row,
and made 22 sales in total.

So every day I made sales & I made profits everyday.

That is the Ultimate Winning Strategy for entrepreneurs in action.
(in the real life of running your business)

Well if we are honest,
then we know that the transaction value
of sets of greeting cards is modest.
And therefore the profit per sale is also.

But do not be turned off by those numbers ...
You will soon receive a real life example from someone who made 1 million.

This was to make you understand the successful Concept
of the Ultimate Winning Strategy for entrepreneurs
and that you see proven that it works.

You now understand that Concept,
you have seen some examples of companies
applying the Ultimate Winning Strategy.
You have seen a real life example
from me I have proven to you that it works.

And you are 100% assured that the Ultimate Winning Strategy works.

People do not need greeting cards
like they need food and drinks,
but they bought every day
and I made profits every day.

So it does not matter what kind of product or service you sell.

The Ultimate Winning Strategy also works for you.

Next step

You understand the Ultimate Winning Strategy for entrepreneurs,

and you know it works.

So now you are going to do it.

You are going to implement it.

I'm not asking you to work 7 days a week,
although you should do it once.
(That will boost your confidence)

You can sell from Monday to Friday &
hire someone who sells for you
from Saturday to Monday (a part-timer)

Then you will already have
sales every day and profits every day.

If I can do it alone,
then you can certainly do it with 2 people!

Are there any other ways how you can
make sales everyday & profits ever day?

Consider, think and find 20 ways,
with which you can make sales everyday

and therefore make profits everyday.

Write them down.

- 1 Hire a salesperson
- 2 Create a team of salespeople
- 3
- 4
- 5
- 6
- 7
- 8
- 9

10
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19
20

Example 2 from real life

Go to www.youtube.nl
and watch the video of Walter Bergeron,
GKIC marketer of the year.

The video lasts about half an hour.

Pay close attention when he says: that means also on Saturdays and Sundays.

(that he was selling 7 days a week and
making profits every day)

Have you seen
what the Ultimate Winning Strategy for entrepreneurs
can do for you?

Go to work,
go out selling every day & making profits every day.

Apply your 20 ways,
give your sales a boost,
make lots of profits.
Every day of the year.

I wish you a lot of succes.



P.S. If you have liked this book and got good value from it,
than would you be so kind
to recommend it to people that you know.
So that it also helps them forward.
Thank you.

Book Overcoming tough times

What are tough times?
Isn't that different for everyone?

Perhaps something like tiring times.

Times that make you tired.

I worked in a tapas restaurant in Arnhem,
called Ramblas.

The food was delicious,
but I wanted to do something else,
then work in the dishes and the kitchen.

I started a home study for Wft basic Advisor,
when I worked in that restaurant.
In the evening at home I heard that my uncle Ibro,
who lives in Bosnia, had died.

Things were finally going the right way.
I finally had work and earned money,
could pay my bills.
And reduce my debts.

Well then that bad news came.

It was as if all energy went out of me.

I have very happy memories of
my childhood in Bosnia.

My family is part of my happy memories.

Someone once asked me what I was missing?
Because I had almost no contact with my uncle.

Apparently, those things go like that,
contacts & connections fade
Especially if you live far away from each other.

What I missed was his humor,
it always feels good and joyous when I was there.
And going to Bosnia on vacation is no longer
the same, because the people you go for
no longer exist.

I have thought about it...

Because I have already written 11 books.
The one you are reading now is the first part of my new series:
Work to shine.

What kind of book would be good for many people?
What kind of book would be helpful to many people?

What should be in it, what would it have to give to readers?

Even if it is only recognition,
periods I went through &
that they are going through.
That they can relate to.
To know that you can get through anything.
No matter how painful it is
and no matter how bad it seems, at the moment.

Or comfort.

Maybe relativation,
to attenuate their troubles and their situation &
see them in the right perspective.
They're just like a threshold on the road,
that you really will get over.

To be honest, I do not want to write this book.
I do not feel like writing it.
I really had to force myself ,
to sit down &
start writing.

It is Sunday for God's sake.
July 1st
A new month started,
it is beautiful sunny weather outside.

I got up before noon, for once.

Yeah, for some miraculous reasons,
I am almost 33 years old and I still struggle
to get up in the morning on time.

So what does this Workaholic do?
On such a nice Sunday?

Starting on a new book series &
writing a book that he actually does not want to write.

Well if you've read my book Victory,
then you know that one time in Bosnia
when I was a little boy
I had to sit nude in front of the house. As a punishment.

Because of those kind of fokking things,
I did not really want to write this book.

Anyway,
I have already started

So what's in it for you, to know what kind of
extreme punishment I received?

Well, whatever is bothering you,
no matter what kind of tough time you're going through now.
Ans no matter how difficult it may be for you ...

You will never have to sit naked in front of your house,
as a punishment.

You see,
your situation is not that bad.

(That is relativizing, that is to say
relativation or taking the edge off it)

Perhaps there is a better translation ?

But you know what I meant, right ?

Let's go back to Uncle Ibro for a moment,
he left behind a wife and two daughters.

I'm just very sorry that I did not do something for him,
when it was still possible.

I live in a country where I have much more possibilities,
then they have in Bosnia.

I would have liked to send him money every month
And have visited them every year,
or a number of times a year.
Sent them gifts and spent more time with them.

I would have liked him to get to know my great company
& to show him my 11 books which are for sale in 190 countries worldwide...
And the good foundation that I founded.

But that is not possible anymore,
Uncle Ibro is deceased

People of gold

For me that was Grandpa Vejsil and Grandma Ziba.
They too lived in Bosnia.
Grandma and step grandpa actually.

Maybe because they have more experience with parenting,
then my parents.
Or because I never got a beating from them.

It was always great fun with grandpa and grandma.

A lot thanks to her

My father's oldest sister, Aunt Rahima.

Thanks to her, we were able to go to the Netherlands.

To get away from the war.

I owe a lot to her.

In a short period of time

In the period of time, that Uncle Ibro died,
I went to work
& then back home again.

I had enough of it
and I left.

In that period,
that lasted perhaps a half year or 1 year.

Aunt Rahima died of cancer,
Grandma Ziba died.

I went to Bosnia and there
I have carried her coffin for a while.

There was a long line of people and the coffin was passed on.
All the way to the grave.

We had a friend of my mother
in our neighborhood: called Ria.

She drank a little too much and had
a strange fear : she was afraid to walk up the stairs.

It was nice with her, when she came to visit.

She also died of cancer.

In that short period of time.

And then I heard that Grandpa Vejsil
also had died.

A while before, grandmother and grandmother had already split up.

But still.

That was 5 people in a short period of time.

At that time we received many letters from collection agencies
and bailiffs.

Our bills that they doubled the amounts that we had to pay
and that was all according to the law.

Yah Yah.

They are legitimate thieves.

So I was very angry and sad then.

Very very angry. Warlike angry.

And sad.

As you understand,
I would have liked to have done something more for them.
Spent more time with them.
Have given them more.

And I would loved to show them,
how far I have come.

From being 1 night homeless,
to writing 11 books & publishing them in 190 countries worldwide
Plus a good foundation &
a company with 16 subsidiaries.

But now it's too late for that.
They are dead.

I stopped using drugs,
after I had taken too much,
and ended up in a coma.

Well if you use yourself or know someone who does that ..
And if you see it as a waste of potential &
want to be clean
or help someone else to become it.

Then it might be good to know,
what I did afterwards.

That was just as important.

I decided, of course, not to do it anymore.
I could not do it anymore.
I think I got an anxiety attack,
when I tried to smoke a blunt.
Because I was shaking,
and wondered if I was going to get a heart attack.

What I did after ...

No more buying that stuff.
Stopped dealing with people who use it.
Yes, I was at home a lot and it was shitty,
but it was better.

I started to become more fanatic with my chess hobby
and kept myself busy with it.

I went for walks.

I thought of people who used as LOSERS

I once collapsed and fell to the ground,
and after that I stopped drinking
alcohol.

What I did after ...
Was not going to the pub anymore.
Didn't go out to clubs anymore.
Drank a lot of tea and coffee.

Went hiking.
I read.
Listened to audiobooks and watched motivational videos
on youtube.

I wrote.

I didn't go anymore to places and people
where alcohol was consumed.

Yes I was a lot of times at home, like a hermit.

But it was better.

Bills and debts

See bills and debts not like a burden,
but as responsibilities.

And people who still have to receive money from you,
are people who trusted you
or have faith in you.

And for that kind of people you are going to make things right.
No matter how much time it takes you.

Put all your bills in 1 folder and put that thing out of sight,
in a drawer or something.

Emplane some cash money around you in your house.

And focus on earning money,
stash money,
and take care of your responsibilities.

Aging sucks

It sucks, right?

Every year, you become a year older.

I thought so too.
And I especially disliked to become 30 years old.
Because I had heard or thought
that after your thirtieth year
you start to decline.
That everything is going to decay and won't function well.

And I thought about, when I become 80 years old,
and nothing functions anymore
to kill myself one way or another.

Until someone said:
The older you get the better it is

And that is the mighty fokking truth,
as far as aging is concerned.

Some children do not even become 10 years old.

Some people don't even become 18 years old.

But you are 30 or 40 or 50 years and having another birthday
& you can live for another year.

How a great gift is that ...
You can do and experience so much. And enjoy.
Be happy
The older you get, the better it is.

The Better thing

Failing and falling on your face is good for you.
And also is rejection.

Because then the Better thing comes on your path.

I had a solution for the banks,
neatly typed out and ready.

They did not want it.

A while after that,
out of my solution I made a book.
book the Lifebuoy for banks
" loyal banking "
(de Reddingsboei voor banken"loyaal bankieren")
The Better thing

I applied for a social welfare for the 2nd time.
It was rejected.

I walked home,
and then wrote my 3rd book:
book Recipe for Happiness
the Better thing

That is how it will work out for you too.
Do not despair. Work towards your goals and dreams.
The Better thing is coming

a Doing book

Well, as you might already know in the meantime
I write short books.

And Non fiction.
Simply facts and life experiences.

With often things in them that you can do,
or must do.
Actions you can perform,
so that you get results.

You probably already understand that by just
thinking about 10 euros/dollars,
the 10 dollar will not manifest in your pocket.

But if you do something.
Like working for a while.
Then you will receive the 10 dollar.

I would love to recommend to you
my book Recipe for Happiness
(Also a Doing book)

It contains tips and advice that you can easily do &
that help you to have less stress.
To be happier and healthier.

And also help you a bit to overcome difficult times.

Count on one hand

That night on the street is actually the best thing
that has happened to me.

It has put pepper in my ass,
to go to work hard.
And to get more out of myself.

It has also taught me,
that very few people are always there for you.
You can count them on one hand.

Whatever you did,
and however you have behaved.
They are still there for you.

These rare few could be your mom and dad.

Thank them,
appreciate them.

Make some sunshine for them &

make them proud.

Well you now also know with which people you should
spend your time. And not with others.

And that

What I did after I stopped taking drugs and drinking alcohol
was also ...

Working

They were not always the nicest jobs.

But work has really changed my life.

That it will do for you too.

Work is your best friend,
you can always count on it.

You can always 'borrow' money from that friend
after you have worked.

Quote : " Work is the best therapy."

By Doctor Maxwell Maltz

So if you don't believe me, believe the doctor.

Those meager months

And what about those months when you only
earned a few bucks?

I will become a millionaire or die working towards it.

So about really fokking great.

My Victorious series of 10 books &
Another one,
show you:

That if you really want something,
then you can do it too.

No matter what & Whatever they say.

That obvious recipe

It goes something like this:

Write down what you want to achieve in life

Learn, Work & Persist until you realize it

About the same process as getting your driver's license.

Or cooking a meal.

Or getting your diploma.

Or writing a booklet.

Save a part of your money &
donate something to charities.

Keep reading, listening to audiobooks
and developing yourself. Keep growing.

Learn the 80/20 principle,
so that you will only do the most important things,
that give you the most results.

Then you will feel better about yourself &
that also helps you
get thru tough times.

Learn that it does not matter what people say

To achieve the things you want in your life,
the only thing that matters is : what you think and what you DO

If you experience this as a valuable book,
would you please be so kind
to recommend it
to the people that you know.

So that it helps them too with overcoming tough times.

Thank you.

Extra page

After failing with my first company.

I founded a new and better one.

After my burnout, that cost me 2 months of time

I picked myself up, and became active again.

I started working (selling), writing, jogging

and kept going again.

If I can recover & overcome, so can You.

You are designed tougher than

tough times.

I wish for you a lot of strenght &
the best things in life.

Kind regards,
Jasmin Hajro



P.S. If you want to share your experience with my book,
send me a little review or email at
j.hajro@hotmail.com

Thanx.

Visit me at www.jasminhajro.nl

Small introduction with establishment Hajro

Establishment Hajro is committed to helping the people
in the province of Gelderland,
by providing jobs and keeping people working,
by donating to more than 40 Charities,
and by helping people to live richer.

Today Hajro is a subsidiary of Hajro Group.
The Hajro Group consists of 19 different companies,
who are all part of 1 umbrella organization.
Called Energy Now. (Energie Nu)

We now have several products & services,
and we support more than 40 charities.

Visit us at www.hajrobv.nl
and discover what else we can do for you.

Hopefully you will become a raving fan & customer of us.

Book The Recipe for Happiness

A book has been written about a true story ...
About a man who was imprisoned in a
concentration camp at the time of Hitler,
and happy.

So, Happiness has nothing to do with your circumstances.
It has everything to do with,
your choice to be happy,
regardless of circumstances.

Choose to be happy.

Of course there are tougher times in life,
like when someone you love, dies.
That's part of life.
Those times of grief you just have to go through and process.

Processing is best done by talking about it,
to get it off your chest regularly.

Or by writing about it,
if you write down a situation or your feelings about it,
then it's on paper,
and it is less in your head.

Writing is a good outlet.

Processing is also done well by: staying busy.
Whether that is in your work or your hobby.
They say: a rolling stone does not collect moss.
So stay busy

Okay, now you have learned a good lesson about how to better process negative life experiences.

But you're here for the Recipe for Happiness, right?

Well, the lesson you've learned will help
to make the recipe work better for you.

Here it comes then ...

You have probably read a local newspaper,
and you regularly check the news.
(the daily news on television)

Have you noticed that about 99% of it is bad news?
Only misery ..
If you did not know better,
you would think that the whole world is going to perish.

If it's a habit for you,
to watch the news every day for half an hour ...

Have you ever wondered if it's healthy for you?
Does it make you happy ?
Of course not !

The easiest way to change a habit is by replacing it
with a new habit.

So from today on, instead of watching the worldly news half an hour a day

Watch COMEDY for half an hour a day.

Mandatory.

Every day.

Well, now at half past eight in the evening it's not news time, but Comedy time.

If you watch comedy, you relax & you laugh.
Sounds healthier, doesn't it?

Well, laughing every day is easy to do, right?

And replacing your old bad habit in this way,
with a nice, healthy new habit,
is probably easier than you thought.

Except for the fact that relaxation is good for you,
when you laugh, also your body makes endorphins.
Those are natural happiness substances.

Well, after 21 days of daily watching comedy,
you will have formed a new habit.

So watch Comedy every day.

You can watch a lot of standup comedy on Youtube for free.

Simple?

Sure,

but you have to do it,
every day,

until you don't have to think about it anymore,
and you start doing it automatically.

Some Happiness Ingredients in a row:

- Watch comedy every day, at least one hour.
- Eat ice cream, treat someone with an ice cream.
- Work out, throw out your frustration by playing tennis or go for a run.
- Pee in the yard (and if you get a fine for urinating, laugh your ass off)
- Do not worry, life is too short for that (by staying busy, you do not have time to worry)
- Hug the people that you love
- Go enjoy a cup of coffee or tea

- Buy or save a cat or some other pet
- When you receive money, immediately save a part of it
- Don't let the media scare you, the world is not getting worse, the world is getting better.
- Sex, need I say more
(when you have sex your body also produces endorphins = those natural happiness substances)

Maybe the Recipe for Happiness
is different than you had expected....
But that doesn't matter,
the point is that it works &
that it will help you to live happier.

Do it,
it is easier
then looking with a sour face.

If you liked this book & got some value from it.
Would you then be so kind,
please,
to recommend it
to the people that you know.
So that they too can enjoy it
and live happier.
Thank you very much.

It was my pleasure to write and translate
this book (my third one) for you.
I hope it helps you to live happier.
(I know it will, if you do the things it teaches)

And I hope, that we can together make a contribution
to more happiness in the world.

We can.
If you recommend this book and share it.
Then I will promote it.
And together we will make a contribution to
a happier world.

I would appreciate it if you would write a short review.
Thank you for your effort.
Kind regards,
Jasmin Hajro

Met vriendelijke groeten,



Jasmin Hajro



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KvK : 65686306
www.hajrobv.nl



P.S.S. The surprise was 4 extra books.

I hope you enjoyed them,
and that I delighted you.

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](#)

[\(which is for salespeople & businessowners too\)](#)

[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

(If you click on them a new window will open, at Lulu, where you learn more about the book

and where you can buy it as paperback or ebook.

[If the link doesn't work click here](#)

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 starting and give it a positive review.

Thank you so much
for your effort.

I will continue to sell greetingcards
and write more books
untill 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..

