

**Always employment & always  
money in your pocket,  
everyday**

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**Jasmin Hajro**



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In this book you'll discover :

The bio of author Jasmin Hajro

&

book Always employment & always money in  
your pocket, every day

The bio of author Jasmin Hajro, nice to meet you

-



Hello dear reader, how are you ?  
Thank you for buying my book.

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 you support more than 40 charities.  
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.

For more information about my company  
& the foundation,  
go to my website : [www.hajrobv.nl](http://www.hajrobv.nl)

Hi dear reader,  
how are you ?

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

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.  
A part of the proceeds goes to 40 Charities.  
You can find everything about establishment Hajro at  
[www.hajrobv.nl](http://www.hajrobv.nl)

But it hasn't been like this always ...  
It has been completely different....

It was 2015 in the evening around 10 o'clock.  
I walked outside,  
without money,  
with my phone that had no credit on it.

It started raining,  
The last thing that I needed was rain ...

I did not know where to go ....

I could not call anyone.  
I had had some friends,  
but I hardly had any contact with them.

I went into a playground in  
our neighborhood ....  
I had went there also the previous time.

The previous time,  
when I was also kicked out of the house & on the streets at night.

My mother couldn't endure our home situation anymore,  
she demanded that I give her my house key.

I gave her the key and left ...

She doesn't even own our house, but she pays the rent.

There I was,  
homeless,  
on the street,  
in the rain.....

It started to get colder.

I have been able to hide in that playground  
in some kind of wooden little house.

I was angry,  
when I had cooled down,  
I started to think more clearly.  
And wondering where I should go  
and what I should do?

When it became morning & the sun started to shine  
I walked to the center of the city.

Everything was still closed, it was too early.  
The church was also closed.

I had heard about some kind of shelter  
that a friend of mine had talked about.  
He has moved to England some years ago.

So I walked towards the Iris shelter for the homeless.

When I arrived there, I told them my story,  
and received a cup of coffee with milk in it  
(I never drink milk in my coffee)

But they had no room for me!

So the people who's job is to help people who are homeless,  
couldn't help me.

Fuck the so called help.

I could go to day care,  
but that was only during the day.  
At night I had to sleep outside, on the streets.

On the way to the daycare,  
I thought :  
I have to go to Arnhem, to Appco.

To sell,  
as an energy consultant  
you always have work.

At the daycare  
I had to pay for a meal.  
But I did not have any money at all.  
I could get a meal on credit. (Later I should pay for it)

I had to register with the municipality  
for a social welfare.

Just went outside to smoke,  
made a little talk with a few homeless people,  
who were there too.

Went back in again.

There was a telephone for me,  
my sister and her at that time boyfriend called.

They were coming to pick me up .....

Finally when we arrived at home, it was time to eat.

I was hungry like a bear.

I was so pissed  
that I could not look at my mother.

I looked at the table.

Because I was so angry,

close to hatred ....

So angry.

Mama asked if I had learned something?

We talked..

I apologized.

And I went to bed,

exhausted.

I had not slept all night.

Nobody was there for me that night  
they were not standing in line  
to help me.

Even the people who help homeless people,  
whose work it is to help them.  
Could not do anything for me.

Well,  
the next time someone says to you  
that money is not that important.

Then that someone talks out of his ass  
and not out of his mind.  
And you need to make that very clear to  
that person.

If you do not have money you can not buy food and drinks.  
If you don't have money to pay your rent for 3 months,  
then you are kicked out on the streets and  
you are homeless.

If you don't have money to buy food and beverages for 2 months?  
Then you will die from starvation.

I realized that the house we lived in is not mine.  
And neither is the garden.  
I almost did not have anything.  
Except some clothing,  
300 books

and some things.

I hated doing chores  
in the garden.  
Because it is not my garden.

Also, first I put you on the street  
and then you can do chores for me.

You're completely out of your mind, I thought.

But because I did not bring any money into the house,  
or paid for living expenses,  
I could help out by  
showing some contribution and doing chores.  
Was her reasoning.

Before all that,  
before my homeless night on the street.

Was a time when I could not find employment,  
except production work (which I never could endure for long)  
So I started my own business. A investment firm

Called Jasko.

Because I loved investing  
and I could do it too.  
I already had experience and invested for myself,  
when I had a permanent job as a cook  
at Palestra / Landal in Doetinchem.

So I reasoned, I could also invest  
professionally for other people.

I had no experience with selling  
or with selling myself.

I found 5 customers,  
my father, my mother, my sister,  
my ex-girlfriend and a friend of my mother.

Plus I invested my own money in the portfolio.

I invested mainly in mutual funds,  
to reduce the risk.

And we were invested in many different companies  
globally. Thru the mutual funds that we had money in.

There was about 1600 euro's in the portfolio.

It was making very small profits  
almost daily. But cents & a whole euro on some days.

I paid the promised 10% return to my clients.

And a bonus return of 2.5%

I donated a modest amount  
to a charity,  
on behalf of investment firm Jasko.

It was clearly not enough  
to make a living.

There should be a 100 thousand euro's in it,  
so that I could make tens and hundreds euro's as profits.

I started buying options.  
I had no experience with that.  
Lost some money.

Made some profit.

Lost some more money.

My sister moved in with us again,  
after her relationship had ended.  
That boy had not been good to her,  
she returned home with a lot debt.

So there was not enough money coming in at home for  
3 people. Mama's minimum wage  
maintained the survival of 3 people.

If there came a bill for the  
yearly municipal tax (500 euros per year)  
then it could not be paid.

I really believed in my company  
and did not want to do anything else.

I had also applied for a patent  
for my financial system and  
my idea for an investment fund.

The 2 things that my investment firm was based & founded on.

But I actually had to start looking for other work.

I started with Hajro Klusjes,  
to do household chores  
or the garden for other people, for a fee.

I started working for an elderly man in our neighborhood  
cleaning and vacuuming,  
dusting off his house.

Then I also started looking for work  
via employment agencies.

Thru their help I started at Rabelink  
as a loader / unloader of trucks.

I eventually signed out my company in 2015,  
out of the Chamber of Commerce.

I was very sad.  
And became a little lifeless.

A kind of social worker wanted me than,  
to sign some kind of agreement,  
which meant that I would give up control over  
my finances and life.

The Bitch

Damned so called help.

I no longer believed in help.

Self help was the best help,  
Dad said once.

And it's the only help there is, I think

My little sister had at that time  
already 5 years experience with selling.  
(She is only 5 years younger,  
no small child or something)

She had started a new business with her  
new boyfriend and a colleague from the past.

Called : Your advantage now partnership.

She was also founding a foundation with her boyfriend.

Foundation living together with others.  
I have seen the founding document,  
drawn up by 026notary in Arnhem.

And I got a chance to start selling greeting cards.

Oh yeah,  
that loading / unloading job  
has gone like all other jobs,  
that I did not want to do.  
I showed up a few times too late for the job,

and eventually I did not show up at all.

Selling greeting cards,  
would be a good workout  
to eventually become an energy consultant  
going door to door.

The sales process is the same.  
Speak to 100 people a day,  
make 3 laps so you speak to everyone  
in your terry (work area)  
The pitch (your presentation)  
is the same with every person who  
you speak to.  
And so on.

I got training from them,  
Emina my sister and her boyfriend.  
I also started looking at seminars  
about sales (selling)  
on Youtube.

Practising my pitch.

I started to become enthusiastic.

I was at home one day  
looking at those greeting cards.  
And I thought to myself,  
I can do what they do.

And anyway what's the worst that can happen,  
if I forget the pitch,  
or start stumbling my words.

Emina said the worst thing that she got was  
a doorslam.  
When someone closes the door with a slam in front of you.  
Ha, just that?

So I took my pitch on a note,  
a money bag and a number of sets of greeting cards.

And began to walk and sell,  
I just started in my residential street ...

Before I was ready for it.

I sold a number of sets,  
the people were much nicer than I had expected.

I think many people want to do something good.  
Even if it's only buying a set of greeting cards  
for charity.

The foundation is allowed give rewards to her  
management and employees.

The website of the foundation did not work.  
Emina and her boyfriend split up.  
He had the bill for the founding document  
of the foundation, never paid.  
The foundation was not yet technically founded.

To get rid of the hassle.  
And to be able to continue selling,  
what I started to like in the meantime.

I have with the saved money  
from my greeting cards sales  
set up my own foundation.  
Where everything was alright.  
And that is of course:  
foundation Giveth Life

Made a website for it,  
and I continued to sell happily.

Then the police came a number of times,  
because they felt that I was collecting.

I was pedaling,  
in my head collecting is:  
going door to door with a money bus asking for donations,  
without giving anything in return.  
I sold a product.

They thought differently ....

I had already again registered with the Chamber  
of commerce,  
to be an independent energy consultant  
and to be able to sell.  
With company Hajro.

To get rid of that unnecessary hassle with the  
police.

I decided to sell greeting cards,  
on behalf of my company Hajro

And to donate part of my proceeds to Charity.

The probability was that in the future the greeting cards demand  
would be less,  
because of Facebook, Whatsapp  
digital cards etc.

So I had to come up with something else,  
that people would always use,  
but of which would fit about 10 units in my bag  
to take with me.

I came up with the handy set ...

A handy set is : A mug filled with candy,  
plus a teaspoon, a lighter and a pen.  
Wrapped as a present.

Because people will always keep drinking their coffee

or tea from a mug.

I also wanted it bigger  
and better. A beautiful store  
I wanted to make out of my business.

Eventually it was at  
[www.hajro.nl](http://www.hajro.nl)

Then someone bought that domain.  
Coincidentally. I think there was nothing coincidental about it.

Now I had to create a new website,  
the old web address is printed on my  
thousands of business cards,  
on the flyers,  
and even on the covers of my books.

I had to do everything over again.

Well the new and improved website  
is of course [www.hajroby.nl](http://www.hajroby.nl)  
and has a fun and unique  
E-store.

With only Hajro products.

Of course I love my company Hajro very much.  
It's like a baby for me.

We're doing well too,  
and support many Charities,  
and my books can really help people.  
To live happier and richer,

and to make their business more profitable.

I earn my money with sales.

So the royalties (the proceeds)  
from my books go to the Charity that I founded.

A good foundation,  
called the Giveth Life foundation.  
Which has already given families a helping hand.

I would like to tell you more about Hajro,  
because it's going to do a lot of good things,  
but the intention of this book  
is to tell you something else.

Of course you can always  
get the e-book Establishment Hajro,  
the conglomerate  
As a free download  
on [www.hajrobv.nl](http://www.hajrobv.nl), when I finish translating it.  
You can go through the E-store  
to my authorspotlight at Lulu.  
You will automatically get when  
you click on one of my books in the E-store (E-winkel),  
at [www.hajrobv.nl](http://www.hajrobv.nl)

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As you can see,  
since that night when I was homeless on the street.

Since then I always have work and always cash in my pocket,

I now can sell and earn every day of the week.

Thanks to sales (selling)

A blog article of mine:

Salespeople sell something to the market (the people/consumers),  
the companies that those salespeople work for make profits.

With a piece of those profits taxes are paid,  
the government pays for facilities with that money  
that we all sometimes use.

Facilities such as the fire brigade, the police, hospitals,  
roads (infrastructure).

Companies are also the ones that donate the most money to  
Charities.

And companies also give more money than anyone else,  
to the  
sponsorship of sports clubs and sports clubs.

And also not unimportant:  
companies give millions of people work.

So there is nothing wrong with commerce and  
commercial companies.

How can those companies do that ?

Because of sales.

By selling products or services to people,  
there will be money (turnover & profit)  
that comes in to those companies .

And through sales, money comes in your pockets as well.

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

I have made more than 700 sales,  
since September 1, 2015 so far.

So I have a track record, 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 improve their personal & business  
life. "

Well 700 times 5, - euro =

3500 euro

But do not get turned off by that amount ....

For someone who was homeless,  
and now has work until his retirement.  
Every day work & money in his pocket,  
every day.

It is good.

Remember that if you help someone switch  
from, for example, his current electric supplier,  
to another electric supplier. Which is cheaper for that customer.  
You earn 50 euros or dollars in commissions.

As an energy consultant.

And 50 euro/dollar times 700 customers =

35000 euro/dollar

Find 20 people per month,  
that you help to switch from energy supplier,

(that means you fill out a form)  
and you earn  
20 x 50, - = 1000, – euro/dollars a month

With 40 customers per month you earn  
2000, - euro/dollars per month.

You only have to find 1 or 2 customers per day.

Do you see what the possibilities are in sales?  
Available & possible for you too.

You can start very simple  
by selling pens for a euro/dollar .

On Saturday.

1, - euro/dollar per pen.

Then sets of greeting cards.

5, - euros/dollars per set.

Then electric & gas,  
to arrange the switch from current supplier to another,  
by filling in a form.

And earn 50 euros/dollars per customer.

Then start selling vacuum cleaners or cars

and earn several hundred euros/dollars  
per customer.

After that you can start selling houses,  
and earn 10,000, - euro/dollar or more  
per customer

In sales you have work until you retire!  
Job security.

It is best if the company that you are selling for  
does some good.

Then you also do something good  
and you just feel good about it.  
Because you do something more,  
than just sell a product or service.

That's why I like to sell for Hajro,  
because I support 40 Charities,  
and the customers do too.

You can become a volunteer at Hajro,  
if you want.

Then you walk on Saturday to sell.  
And you get a fee for it.  
You learn the trade.  
And do good,  
by supporting Charities.

Visit us at [www.hajrobv.nl](http://www.hajrobv.nl)  
and if you feel good about it.  
Please contact us via mail or email.

And otherwise you can always go somewhere else  
to start in sales, in the place where you live.

Or you can start your own webshop.

If you want to sell for Hajro .....

Then you will be trained by the same person  
who has taught me to sell. My sister.

Emina Hajro now has 8 years of experience with  
selling (sales)

She has a track record.

She had an office with 20  
salespeople.

She has trained dozens of people  
to become a salesperson.

And she has made thousands of sales.

She is the owner of Energy Now (EnergieNu),  
that is the overarching organization  
for Hajro and Hajro Group.

You can find it on [www.energienu.nl](http://www.energienu.nl)

Selling is a very important profession.  
As you have understood from my Blog article  
the economy moves  
thanks to salespeople.

Government employees are also paid,  
through the tax on profits from companies.

You can be proud if you become a salesperson  
or already are one.

Well, I have told you  
how sales literally saved my life.

That I have work until my retirement  
and after that if I want.

I showed you the possibilities,  
what the salesprofession has for you,  
if you eventually grow to sell more expensive products and  
services.

Or become a broker =  
seller of houses and business premises.

You understand that with my company Hajro,  
what is Hajro Group nowadays,  
other people  
get the same opportunity.  
As the wonderful opportunity that I got

Yes, I have by now already 3 times  
applied for various wellfares.

All have been rejected.

I can not count on the municipality or the UWV  
(organisation for welfare for unemployed).

But I can count on myself and on selling !

Every day.

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

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

Earning money every day.

You can do that too.

Hopefully I have been able to enthuse you  
about the selling profession.

And hopefully you will start selling.  
Even if it's just 1 day a week.

Or you send someone you know,  
who needs work and money  
into the selling profession.

Into Sales, where there is always work.

Give that person a copy of this book,  
so it helps him or her  
forward.

You have now read  
book Always employment & always money in your pocket,  
every day

You have been offered work until your retirement.  
Job security.

(There is always plenty of work in sales, wherever you live,  
just search)

Be willing to do the things,  
from the book.  
Start small,  
step by step.  
You can do it.

Would you be so kind  
to recommend this book,  
to the people that you know ?

So that they also buy a copy,  
and improve their lives.

And I will promote it.

Then we will make it a BestSeller together, and do good,  
because the proceeds go to the Charity.

To that good foundation,  
foundation Giveth Life

Super thanks in advance.

I wish for you 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](mailto:j.hajro@hotmail.com)  
Thanx.

Book Recipe for Happiness

In this short booklet you will discover:

The bio of author Jasmin Hajro

&

book The Recipe for Happiness :

Introduction,

Chapter I,

Chapter II,

Note from the author.

&

A preview of book Build Your Fortune

&

A small acquaintance with establishment Hajro

The bio of author Jasmin Hajro, nice to meet you



Hello dear reader,  
how are you ?

Thank you for buying booklet Recipe for Happiness.

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.

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For more information about my company &  
the foundation, go to my website : [www.hajrobv.nl](http://www.hajrobv.nl)

### 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.hajrobv.nl](http://www.hajrobv.nl)

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.hajrobv.nl](http://www.hajrobv.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.



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.







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 savingsaccount

1/3 of that 10% in depositaccount

1/3 of that 10% in investingaccount

It is wise to also, divide your investments in mutual  
funds

by category,

as below :

1/3 stocks mutual funds

1/3 bonds mutual funds

1/3 real estate mutual funds

Choose mutual funds that pay you dividends or interest.



**It depends**

It could be,  
that your savings account pays the interest per month.  
Or per year.  
That differs per bank and savings account.

It could be that your mutual funds  
pay out the dividend per quarter.  
Or per year.  
That differs per mutual fund.

If you open a deposit account at Rabobank,  
the so-called Target Savings.  
Then you can decide for yourself,  
how often you put money into it,  
and how much.  
That is a very convenient deposit account.

It may be that other banks,  
request a minimum deposit for a  
deposit account.  
For example 500 dollar.

If the bank where you open your deposit account,  
requires a minimum deposit .  
Then you can save that up monthly,  
until you have enough to meet the minimum requirement  
and put it in a deposit. For several years.

In our example,  
you have after 5 months  $(5 \times 100) =$   
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](http://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?

-  
-  
-  
-  
-  
-  
-  
-  
-

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  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20

Example 2 from real life

Go to [www.youtube.nl](http://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](mailto: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](http://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.

Hi

how are you ?

My name is Jasmin Hajro, I am the  
founder of establishment Hajro, Hajro  
Group & foundation Giveth Life.

And the author of 23 books, which are  
available (in  
Dutch & English)  
in 190 countries worldwide.

Establishment Hajro specializes in direct selling sets of birthday  
greetingcards.

We now have self designed gold colored Unique ones.  
And donates part of it's proceeds to more than 40 charities in the Netherlands.  
Before becoming an entrepreneur, I've had a successful career as a cook.  
After 10 years of reading, studying, taking courses, investing personally & professionally...  
I became a selftaught financial improvement specialist & share my patented financial system with you, in my first book Build Your Fortune.  
In my other books I share my knowledge, life experiences and business strategies, to help people improve their personal & professional life.  
Part of the proceeds of my books go to charity, namely Foundation Giveth Life.  
You can see this proven at our blog, where we published some bankstatements.  
Go to : <https://www.hajrobn.nl/doen-wat-je-zegt-of-schrijft>  
For more information about me, establishment Hajro & the foundation, please visit : [www.hajrobn.nl](http://www.hajrobn.nl), [www.hajro.shop](http://www.hajro.shop) or [hajroglobal.webnode.nl](http://hajroglobal.webnode.nl) (English website)  
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I've created a bundle called : the Greatest, biggest & most spectacular book in the world.  
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I am still working on my third series (Mama Azema series) 1 book : Voor jou, is finished, the rest you can get as preorder. (in Dutch)  
Being a workaholic I have also started working on my forth series of books (You legend series) and have written and published 2 titles :Grote ballen & Vrede religie, the 3rd book Legendo you can get as a preorder. (in Dutch)  
I am committed to giving you my best & to helping as many people as I can.  
I have a longer introduction video, where I show you my desk, and 2 others in which I read the first part of 2 books to you, watch them at :  
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Kind regards,

Get in touch with me in our books & fans community at :

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Please share this bundle & introduction with the people that you know...

Thank you





Kind regards,  
Jasmin Hajro

Met vriendelijke groeten,

Jasmin Hajro



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