

## De Ultieme Winnende Strategie



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Content :

De bio van ondernemer en auteur Jasmin Hajro &  
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boek Mi amor  
boek Hoe je moeilijke tijden overwint  
& Een preview van boek Bouw Jouw Fortuin

**boekje Het Recept voor Geluk &**

**boekje the Great King,**

**book Build your Fortune**

**boekje How to really attract money,**

boekje Victory

booklet Last 10 years

De bio van auteur Jasmin Hajro, even kennis maken ...

Hallo beste lezer, hoe gaat het ?

Bedankt voor kopen van deze boekenbundel.

Mijn naam is Jasmin Hajro, ik ben geboren op 6 juli 1985 in Bosnie.

Als vluchtelingen kwamen we naar Nederland, 21 jaar geleden.

Na school te hebben doorlopen & verscheidene banen te hebben gehad...

Heb ik op 17 december 2012, mijn eerste onderneming opgericht: beleggingsbedrijf Jasko.

Na een succesvol eerste jaar, heb ik helaas de onderneming moeten sluiten. Na een korte periode van rust, ww en tijdelijk werk. Begon ik weer als ondernemer.

Op 1 september 2015, heb ik onderneming Hajro opgericht. Sinds het begin is de kernactiviteit, het verkopen van setjes wenskaarten, deur tot deur. Tegenwoordig is het assortiment uitgebreid. Met o.a. de verkoop van mijn 51 boeken, waaronder :  
Moneymaker & Bouw jouw fortuin.

Voor meer informatie over mijn onderneming & de stichting, ga naar

[www.hajro.be](http://www.hajro.be)  
of [www.hajro-international.webnode.nl](http://www.hajro-international.webnode.nl)

## De Ultieme Winnende Strategie

" Trouwens, ik ben mijn eerste bedrijf begonnen in 2012.  
Ik heb meer dan 1000 sales gemaakt, sinds 1 september 2015 tot nu toe.  
Dus ik heb een trackrecord, en weet waar ik over praat. " "

Zoals je vast al begrepen hebt, verdien ik mijn geld door te verkopen voor mijn eigen bedrijf. Dat is mijn werk.

Ik schrijf uit ervaring, ik schrijf om mensen vooruit te helpen. "

## De Ultieme Winnende Strategie voor ondernemers

Hoe meten we succes in zaken ?

Met monetaire puntjes, met verdiende euro's.

Wat is succesvol ondernemen ?

Succesvol ondernemen = veel verkopen en veel winst maken

We zijn dus succesvol aan het ondernemen, als we veel verkopen.

Dus succes in ondernemen = veel verkopen (veel verkopen realiseren / veel sales closen )

Want sales (verkoop) levert winst op.

Wat is nou de Ultieme Winnende Strategie ?

Eerst beginnen we met het concept, daarna krijg je 2 voorbeelden uit de praktijk.

Heb je wel's opgemerkt dat supermarkten 7 dagen per week open zijn ?

Supermarkten zijn misschien een minder goed voorbeeld,  
omdat we nou eenmaal moeten eten en drinken.

Ben je wel's bij de Esso benzinepomp geweest ?

De Esso benzinepomp heeft een winkeltje met personeel, en is 24 uur per dag,  
7 dagen per week geopend.

En nee, ook al lijkt het dat we benzine nodig hebben,  
de Esso had ook een zelfbedieningspomp kunnen worden,

waar je zelf tankt en met pin afrekent. Maar de Esso heeft een winkeltje met een winkelbediende.

Wat doen de supermarkten iedere dag ?

Ze maken sales, en winst Iedere dag.

Wat doet de Esso iedere dag en nacht ?

De Esso maakt sales dag en nacht, iedere dag.

Dus maakt de Esso winst, iedere dag en nacht .

De supermarkten en de Esso zijn succesvol omdat ze iedere dag verkopen realiseren en dus iedere dag winst maken.

De Ultieme Winnende Strategie voor ondernemers is iedere dag winst maken.

Iedere dag van het jaar winst maken.

Dat doe je door iedere dag te verkopen, en dagelijks sales te closen.

Jouw voorsprong op je concurrentie

Als je iedere dag verkoopt & iedere dag winst maakt, heb je dan een voorsprong op ondernemingen die alleen maar 5 dagen per week winst maken ??

Praktijkvoorbeeld 1

Ik heb van maandag 18 september 2017 tot en met woensdag 27 september 2017, 10 dagen achter elkaar lopen verkopen, en 22 sales in totaal gemaakt.

Dus iedere dag sales gemaakt & iedere dag winst gemaakt.

Dat is de Ultieme Winnende Strategie voor ondernemers in actie.

(in de praktijk van ondernemen)

Nou als we eerlijk zijn, dan weten we wel dat de transactiewaarde van sets wenskaarten bescheiden is.

En dus ook de winst per sale.

Maar verkijk je niet op die cijfers...

Je krijgt straks een praktijkvoorbeeld van iemand die 1 miljoen maakte.

Het gaat erom dat jij het succesvolle Concept van de Ultieme Winnende Strategie voor ondernemers begrijpt en dat je ziet bewezen dat het werkt.

Dat concept begrijp je nou, je hebt enkele voorbeelden van ondernemingen gezien die de Ultieme Winnende Strategie toepassen.

Je hebt een praktijkvoorbeeld gezien van mij.

En je weet dus 100% zeker dat de Ultieme Winnende Strategie werkt.

Mensen hebben wenskaarten niet nodig zoals eten en drinken, maar ze kochten iedere dag en ik maakte iedere dag winst.

Dus het maakt niet uit wat voor product of dienst jij verkoopt.

De Ultieme Winnende Strategie werkt ook voor jou.

Stap verder

Jij begrijpt nou de Ultieme Winnende Strategie voor ondernemers, je weet dat het werkt.

Dus nou ga je het doen.

Je gaat het implementeren.

Ik vraag je niet om 7 dagen per week te werken, al zou je het wel een keer moeten doen.

Jij kan verkopen van maandag tot en met vrijdag &

iemand in dienst nemen die verkoopt voor jou van zaterdag tot en met maandag (een parttimer ) En dan heb je al iedere dag sales & iedere dag winst.

Als ik het alleen kan, dan kan jij het zeker met 2 personen !

Zijn er nog meer manieren waarop je iedere dag sales kunt maken & iedere dag winst ?

Wat dacht je van goede marketing en advertenties, zodat je orders binnen krijgt.

Bedenk en vind 20 manieren, waarmee je iedere dag sales maakt en dus iedere dag winst maakt.

Schrijf ze op

1 Een verkoper aannemen

2 Een team van verkopers creëren

3

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Deze oefening is erg effectief en heb ik geleerd van Brian Tracy, ik raad je aan om zijn boeken over verkopen (sales) te lezen.

Praktijkvoorbeeld 2

Ga naar [www.youtube.nl](http://www.youtube.nl) en bekijk het filmpje van Walter Bergeron, GKIC marketer of the year.

Het filmpje duurt ongeveer een half uurtje.

Let goed op als ie zegt : that means also on saturdays and sundays.

(dat ie 7 dagen per week aan het verkopen was en iedere dag winst maakte)  
Zie je wat de Ultieme Winnende Strategie voor ondernemers, voor jou kan doen ?

Ga aan het werk, ga iedere dag verkopen & iedere dag winst maken.  
Pas je 20 manieren toe, geef je sales een boost, en maak veel winst.  
Iedere dag van het jaar.

Voorbeeld :

als je besluit om 7 dagen per week te werken of iemand aanneemt zodat je bedrijf 7 dagen per week open is, en je verdient bijvoorbeeld 100 euro op zaterdag en 100 euro op zondag...

Hoeveel extra geld heb je na 1 jaar ?

200 euro x 52 weken = E 10.400,- euro extra winst

Mooi meegenomen toch ?

Is zeker een 2de vakantie per jaar voor je

Hoeveel heb je na 10 jaar ?

200 euro x 52 weken = E 10.400,- x 10 jaar = E 104.000,-

Breng dat offer, offer je weekenden op ,waarin je toch niks doet en ga aan het werk, iedere dag...

Na 10 jaar heb jij lekker een ton op je bankrekening staan....

Je kunt in de tussentijd zelf bepalen wanneer je een weekje vrijneemt om uit te rusten,

bijvoorbeeld ieder kwartaal een week..

Ena na 40 jaar heb je meer dan E 416.000,- euro

Misschien verdien je meer dan 100 euro op een dag, en dan zul je veel meer dan 4 ton hebben...

De meest succesvolle bedrijven ter wereld zijn 7 dagen per week geopend, waaronder de McDonalds...

Dan heb je toch een voorsprong op iedereen om je heen ?

(de meeste mensen hebben niet eens 10.000,- gespaard)

En ja, je zult na 40 jaar meer dan 4 ton hebben, want op een gegeven ogenblik, ga je een deel van dat geld beleggen ,en groeit het nog harder voor je.

(daarvoor raad ik je mijn boek Bouw jouw Fortuin ,aan)

Nog een voorbeeld :

Ik heb in april 2022, 25 dagen achter elkaar gewerkt....

Ik heb in die maand 305 sales gemaakt, dat is 1525 euro

en mijn boekenverkoop bracht 175euro op,

in totaal was mijn winst 1700 euro

minus 150 euro zakelijke kosten is : 1550 euro

Daarmee heb ik mijn bedrijf Hajro levensvatbaar en succesvol gemaakt !

Nogmaals zie je bewezen dat de Ultieme Winnende Strategie, voor ondernemers werkt.

Ik wens je veel succes.

P.S. Als je dit een goed boek vindt, zou je dan zo vriendelijk willen zijn om het aan te raden bij mensen die je kent.?

Zodat het hun ook vooruit helpt. Dank je wel.

Mi amor...

I used to work in a restaurant, at Landal greenparks in Doetinchem...

I worked in the kitchen as a dishwasher and eventually got promoted to cook..

I worked hard and in my free time I was focused on getting rich,

I was teaching my self to invest in mutual funds and stocks...

It was in 2007 when I started working there...

She worked in the service ,like the waiters

bringing food and drinks to our customers,

her name was Anne...

I will leave the last names out of this booklet for privacy reasons,

but it's a true story

I fell in love, had butterflies in my stomach, every time that she was around...

I did never know what to say to her./.

only hay and bye came out of my mouth...

I worked there for 4,5 years

from 2007 till 2012

in 2010 I fell down to the ground a couple of times,

I didn't faint, I was aware that I fell down and couldn't get up...

I thought it was because of my drinking habit,

I drank a lot of beer and sometimes whisky...

so I quit drinking alcohol...

It was hard to change at first, but gradually it got better...

Somewhere in 2011 I started having hallucinations at work

I saw people that didn't exist and that noone saw , except me...

the movie : a beautiful mind , shows how it was

so I freaked out, thought that I was going crazy,

I couldn't sleep anymore, I came in late to work...

I couldn't focus and concentrate anymore, and I couldn't handle the pressure

anymore

eventually I got fired...

After that came some tough 10 years, with no income or just a little bit money,

but never enough, to pay the bills and live...  
I couldn't find work and when I did find it, I couldn't hold on to it for long .  
I started my first business and failed, in 2015 I started my second business  
and that went better than the first one, I earned more

I would approach Anne by facebook  
and send her jokes and messages,  
she blocked me  
and her sister told me to not send any more messages...

About 1,5 years ago I got medicine for my hallucinations  
and it helps a lot, I am not paranoid any more,  
the hallucinations don't happen as frequent any more, and I am clear in my mind  
and think realistically.....  
I also got subsidy from the government and now I am able to pay all my bills, every  
month...

I asked Anne to go out with me via facebook,  
I was thinking for a drink somewhere, where we could talk and get to know each  
other better...  
She blocked me for the 3rd time...

Corona crisis came, and I thought  
the best way to get through this, is to keep on working...  
So I did, I went out selling my greeting cards every week of the year  
and I wrote about 10 new books  
I also made a author website at [www.jasminhajro.com](http://www.jasminhajro.com)  
where readers can buy my books, directly from me ,at a discount...

I again got curious about Anne,  
and I created a fake profile on facebook  
and I started sending her messages once again...  
I called her Rietje, because that is a abbreviation of her last name...  
I said mi amor, mon cheri  
like gomez adams  
and asked her if I couldn't be her gomez, perhaps I could become her fester  
like fester adams,  
and I would end my message wth Fester  
instead of jasmin  
I didn't send her anything weird...  
I just asked how her day was, how she felt, how was work and so on....  
Eventually I was sending her 3 or 4 messages every day

I shared things about my life...  
I thought , if she knew me better  
she could like me more  
and develop feelings for me....

After a few weeks,  
she responded : to stop approaching her  
she said...

Too bad...

Like they say, sometimes it works out and other times it doesnt

So, no happy ending to this love story...

A friend of mine then said to me to get on these online dating websites and apps  
to find a woman...

So I did,

and now I am chatting with Rianne,

she likes me, and she talks back to me...

she does live in rotterdam, which would be 3 hours traveling time with the train

and she has a daughter,

but I can be flexible about that,

nothing is perfect, right ?

So maybe after all, there will be a happy ending....

Moeilijke tijden overwinnen

Wat zijn moeilijke tijden ?

Is dat niet voor iedereen anders ?

Er zit moe in het woord moeilijke tijden. Tijden waar je moe van wordt.

Ik werkte in Arnhem in een tapas restaurant, genaamd Ramblas.

Het eten was heerlijk, maar ik was aan iets anders toe, dan in de afwas en de keuken staan werken. Ik begon aan een thuisstudie voor Wft basis Adviseur, toen ik in dat restaurant werkte.

's Avonds thuis hoorde ik dat mijn oom Ibro, die in Bosnie woont, overleden is.

Dingen waren eindelijk de goede kant op aan het gaan.

Ik had eindelijk werk en verdiende geld, kon mijn rekeningen betalen.

En mijn schulden verminderen. En nou dit. Het was alsof alle energie uit me ging.

Ik heb heel gelukkige herinneringen aan mij jeugd in Bosnie.

Mijn familie maakt deel uit van mijn gelukkige herinneringen.

Iemand vroeg me toen wat ik aan hem miste ?

Want ik had bijna geen contact met mijn oom gehad.

Blijkbaar gaan die dingen zo, contacten verwateren .... Zeker als je ver bij elkaar vandaan woont. Wat ik miste was zijn humor, het me altijd weer goed en gelukkig voelen als ik daar was. En naar Bosnie op vakantie gaan is niet meer hetzelfde, als de mensen voor wie je ernaar toe gaat er niet meer zijn.

Ik heb er over nagedacht... Want ik heb al meer dan 45 boeken geschreven.

Deze die je nu leest is het eerste deel van mijn nieuwe serie : Work to shine.

Wat voor een boek zou nou Goed zijn voor veel mensen ?

Aan wat voor boek, hebben veel mensen wat?

Wat erin staat, wat zou dat mensen moeten geven ?

Al is het herkenning, periodes waar ik doorheen ben gegaan & waar zij ook doorheen gaan. Om te weten dat je overal wel doorheen komt. Hoe pijnlijk het ook is en hoe erg het ook lijkt, momenteel. Of troost. Misschien relativatie, de dingen en de situatie afzwakken & in het juiste perspectief zien.

Net als een drempel op de weg, waar je echt wel overheen komt.

Om eerlijk te zijn wil ik dit boek niet schrijven. Ik heb er nou geen zin in.

Ik moest me er echt toe zetten, om ervoor te gaan zitten & te beginnen met schrijven.

Het is zondag nota bene.

1 juli Een nieuwe maand begonnen, het is prachtig zonnig weer.

Ik ben 's een keer voor de middag opgestaan.

Tjah om miraculeuze redenen, ben ik bijna 33 jaar en struggle ik nog steeds met op tijd opstaan in de ochtend. Dus wat doet deze Workaholic op zo'n mooie zondag? Beginnen aan een nieuwe boekenserie & aan een boek dat ie eigenlijk niet wil schrijven.

Misschien helpt dit boekje je wel om te reatieren...

En het zal vast wel chic zijn hoe je het moet en hoort te schrijven.  
Maar sjiek ziet er grappig uit.

Even naar oom Ibro terug, hij liet een vrouw en twee dochters achter.  
Ik baal gewoon heel erg dat ik niet iets voor hem heb gedaan, toen het nog kon.  
Ik woon in een land waar ik veel meer mogelijkheden heb, dan hun in Bosnie hebben.  
Ik had hem graag geld willen sturen, iedere maand ...

En ze bezoeken ieder jaar, of een aantal keer per jaar.  
Ze cadeautjes sturen en meer tijd met ze doorbrengen.  
Ik had hem graag mijn geweldige onderneming & mijn 45 boeken die in 190 landen wereldwijd te koop staan, laten zien.. En de stichting die ik heb opgericht.  
Maar dat kan nou niet meer, oom Ibro is overleden....

Mensen van goud

Dat waren voor mij opa Vejsil en oma Ziba.

Ook zij woonden in Bosnie.

Oma en stiefopa eigenlijk.

Misschien omdat zij meer ervaring met opvoeden hebben, dan mijn ouders.

Het was altijd geweldig leuk bij opa en oma.

Veel te danken aan haar ...

Mijn vaders oudste zus, tante Rahima.

Dankzij haar konden we naar Nederland toe.

Ik heb veel te danken aan haar.

In een korte periode ...

In de periode dat oom Ibro stierf, ben ik naar het werk gegaan & toen weer naar huis.

Ik had er genoeg van en ben vertrokken.

In die periode, misschien een half jaar of 1 jaar durende periode.

Stierf tante Rahima aan kanker, is oma Ziba overleden.

Ik ben toen wel naar Bosnie geweest en heb haar kist heel eventjes gedragen.

Er stond een lange rij van mensen en de kist werd dan steeds doorgegeven, en uiteindelijk begraven.

We hadden hier een vriendin van mijn moeder in onze buurt : Ria.

Die dronk een beetje te veel en had een rare angst, waardoor ze niet de trap op durfde te lopen. Het was wel gezellig met haar, als ze op bezoek kwam.

Zij overleed ook aan kanker. ....In die periode.

En toen hoorde ik dat oom Vejsil ook was dood gegaan.

Een tijdje daarvoor waren opa en oma al uit elkaar gegaan. Maar toch.

Dat waren 5 mensen in een korte tijd.

In die tijd kregen we veel brieven van incassobureaus en deurwaarders.

Rekeningen die verdubbeld werden en dat was allemaal volgens de wet. Jaja.

Het zijn legitieme dieven. Ik was dus erg boos en verdrietig toen.

Zoals je wel begrijpt, had ik graag iets meer voor ze gedaan.

Meer tijd met ze doorgebracht. Ze meer gegeven.

En ze graag laten zien, hoe ver ik nou ben gekomen.

Van 1 nacht dakloos, naar 45 boeken geschreven & in 190 landen wereldwijd gepubliceerd

Plus een goede stichting & een onderneming .

Maar daar is het nou te laat voor. Ze zijn dood.

Ik ben gestopt met drugs gebruiken, nadat ik door teveel te nemen, in een coma lag.

Nou als je zelf gebruikt of iemand kent die dat doet..  
En je vindt het zonde & wil graag clean zijn of iemand helpen om het te worden.  
Dan is het misschien goed om te weten, wat ik erna deed.  
Dat was net zo belangrijk als stoppen met de rotzooi.  
Ik besloot natuurlijk om het niet meer te doen.  
Ik kon het ook niet meer.  
Ik kreeg volgens mij een angstaanval, toen ik een joint probeerde te roken.  
Want ik was aan het trillen, en vroeg me af of ik een hartaanval ging krijgen.

Wat ik erna deed..  
Niet meer van die rotzooi kopen.  
Niet meer met mensen omgaan die gebruiken.  
Ja ik zat veel thuis en het was kut, maar het was beter.  
Ik begon fanatieker met mijn schaak hobby bezig te zijn.  
Ik ging wandelen.  
Ik vond mensen die gebruikten LOSERS

Ik ben toen een keer in elkaar gezakt, en ben toen gestopt met drinken van alcohol.

Wat ik erna deed...

Was niet meer naar de kroeg gaan.

Niet meer uit gaan.

Veel thee en koffie zuipen.

Wandelen.

Lezen.

Naar audioboeken en motiverende video's op youtube kijken.

Zelf schrijven.

Niet meer naar plaatsen en mensen toe gaan waar alcohol gedronken werd.

Ja ik zal veel thuis als een kluizenaar.

Maar het was beter.

Rekeningen en schulden

Rekeningen en schulden zijn geen last, maar verantwoordelijkheden.

En mensen die nog geld van je moeten krijgen,  
zijn mensen die je vertrouwen of hebben vertrouwd.

En met dat soort mensen ga je het goed maken.

Hoe lang het ook duurt.

Doe al je nota's in 1 mapje en zet dat ding uit het zicht, in een la of zo.

Zet wat cash geld om je heen.

En focus je op geld verdienen, geld sparen, en voor je verantwoordelijkheden zorgen.

Als je er zelf niet uit komt, ga naar een instantie die je door schuldsanering begeleidt,

dan ben je na 3 jaar helemaal schuldenvrij !

Kut om ouder te worden

Klote he ?

Ieder jaar, een jaartje ouder.

Dat vond ik ook.

En ik vond het vooral erg om 30 jaar te worden.

Want ik ik had gehoord of dacht dat je na je dertigste jaar gaat aftakelen.

Dat alles minder wordt en minder goed gaat werken.  
En ik dacht eraan om als ik 80 jaar ben,  
en niks het meer doet om mezelf op de een of andere manier om te leggen.

Totdat iemand zei : Hoe ouder hoe beter  
En dat is de fokking waarheid, wat ouder worden betreft.  
Sommige kinderen halen de 10 jaar niet eens.  
Sommige mensen worden niet eens 18 jaar oud.  
En jij bent 30 of 40 of 50 en jarig & je mag nog een jaar leven.  
Hoe een geweldig cadeau is dat...  
Je kan zoveel doen en ervaren.  
En genieten.  
Wees blij Hoe ouder, hoe beter.

Het Betere

Falen en op je bek gaan is goed voor je.  
En afgewezen worden ook.  
Want daarna komt het Betere op je pad.  
Ik had een oplossing voor de banken, netjes uitgetypt en al.

Ze wouden het niet.  
Een tijd daarna heb ik van mijn oplossing een boek gemaakt.  
Het Betere, boek de Reddingsboei voor banken "loyaal bankieren"

Ik vroeg voor de 2de keer een bijstandsuitkering aan.  
Het werd afgewezen.  
Ik ben toen naar huis gelopen, en heb mijn 3de boek geschreven :  
boek Recept voor Geluk  
het Betere ...  
Zo zal het bij jou ook gaan.  
Wanhoop niet.  
Werk naar je doelen & dromen toe.  
Het Betere komt ....

een Doe boek

Nou, zo als je misschien ondertussen al weet schrijf ik best korte boeken.  
En Non fictie.  
Gewoon feiten en levenservaringen.  
Met vaak dingen die je kan doen, of moet doen.  
Acties die je kan uitvoeren, zodat je resultaten krijgt.  
Waarschijnlijk heb je al begrepen dat door alleen aan 10 euro te denken,  
het tientje niet in je zak manifesteert.  
Maar als je iets doet wel.  
Zoals eventjes werken.

Ik zou je graag mijn boek Recept voor Geluk aanraden.

Daarin staan tips en adviezen die je makkelijk kan doen &  
die je helpen om minder stress te hebben.  
Gelukkiger en gezonder te zijn.  
En ook een beetje om moeilijke tijden te overwinnen.

### Op een handje tellen

Die nacht op straat is eigenlijk het beste wat me is overkomen.  
Het heeft peper in mijn reet gedaan, om hard aan het werk te gaan.  
En meer uit mezelf te halen.  
Het heeft me ook geleerd, dat er maar weinig mensen altijd voor je klaar staan.  
Die kun je op 1 handje tellen.  
Wat je ook hebt gedaan, en hoe je je ook hebt gedragen.  
Zij zijn er voor je.  
Dat kunnen best je pa en ma zijn.  
Bedank ze, waardeer ze.  
Zet ze in het zonnetje & maak ze trots.  
Nou weet je ook aan welke mensen je je waardevolle tijd kan besteden.

En aan de rest dus niet.

En dat Wat ik nadat ik gestopt was met drugs en drank ook ging doen was Werken  
Het waren niet altijd de leukste baantjes.  
Maar werken heeft echt mijn leven verandert.  
Dat zal het bij jou ook doen.  
Werk is je beste vriend, je kan er altijd op rekenen.  
Je kan er ook altijd geld van 'lenen' nadat je hebt gewerkt.  
Het helpt als je het werk leuk vindt.  
Is dat momenteel niet zo, blijf dan zoeken tot je werk vindt waar je veel mensen  
mee kan helpen en waar je veel mensen mee blij kan maken.  
Dan voel je je ook veel beter over het werk wat je doet.  
Ook al is het ijs verkopen.  
Daar wordt iedereen blij van.

Die magere maanden

En hoe zit het met die maanden dat je maar een paar tientjes verdiende ?

Ik word miljonair of sterf werkende ernaar toe.

Dus fokking goed.

Mijn Victorious serie van 10 boeken & nog eentje, laten jou zien :

Dat als je echt iets wil, dan kun je het ook.

Wat ze ook zeggen.

Teken een visie van wat je wil, schrijf je doelen op,

En blijf werken, doorgaan & doorzetten totdat je het hebt bereikt.

Dat voor de hand liggende recept

Het gaat ongeveer zo : Schrijf op wat je wil bereiken in het leven Leer, Werk &

Zet door totdat je het hebt gerealiseerd

Ongeveer hetzelfde proces als je rijbewijs halen.

Of eten koken.

Of je diploma halen.

Of het schrijven van een boekje.

Spaar een deel van je geld & doneer wat aan Goede Doelen.

Blijf lezen, naar audioboeken luisteren en jezelf ontwikkelen.

Groei.

Leer het 80/20 principe, zodat je alleen de belangrijkste dingen gaat doen,  
die je de meeste resultaten geven.

Dan voel je je ook beter over jezelf & dat helpt je ook om moeilijke tijden te  
overwinnen.

Leer dat het niet uitmaakt wat mensen zeggen  
Om de dingen te bereiken die jij wil in jouw leven,  
maakt het alleen uit wat jij denkt en wat jij DOET .....

Als je dit een goed boek vindt,  
wil je dan zo vriendelijk zijn om het aan te raden bij mensen die jij kent.  
Of het aan ze cadeau te geven.  
Zodat ook zij ermee vooruit worden geholpen.  
Dank je.

## Preview Bouw Jouw Fortuin

het Betaal jezelf eerst principe

Het betaal jezelf eerst principe.

Het betekent dat wanneer je jouw geld ontvangt,  
je eerst jezelf betaalt door bijvoorbeeld een tiende opzij te zetten.

Om het resultaat hiervan te verduidelijken, maken we een voorbeeld berekening.

Je verdient bijvoorbeeld 3000,- euro per maand.

En je betaalt jezelf eerst, oftewel : je zet een tiende ( 10% ) van je inkomen opzij.

Dus 300,- euro per maand.

Het jaar heeft 12 maanden, dus na 1 jaar heb je ( 12 x 300 ) = 3600,- euro.

Na 1 jaar heb je een heel maandsalaris opzij gezet.

Als je iedere maand een tiende opzij zet, hoeveel heb je dan na 10 jaar ?

( 3600 x 10 ) = 36000,- euro.

Dus na 10 jaar heb je 36000,- euro oftewel een heel jaar salaris opzij gezet.

Verderop in dit boek : Bouw jouw Fortuin, ziet u hoe u dat bedrag dat u  
maandelijks opzij zet. Harder kunt laten groeien.

## Preview Bouw Jouw Fortuin

10 % van alles

Het is belangrijk dat wanneer je eerst jezelf betaalt, door 10 % opzij te zetten.  
Dat je 10 % van alles opzij zet.

Natuurlijk 10 % van je inkomen.  
Maar ook 10 % van de fooi als je die krijgt,  
ook 10 % van je toeslagen,  
ook 10 % van je cadeau geld,  
ook 10 % van je 13de maand,  
ook 10 % van je bonus,  
ook 10 % van je loonsverhoging,  
ook 10 % van je belastingteruggaaf,  
ook 10 % van je welkomstpremie.

Vanuit welke hoek of van wie dan ook je geld ontvangt,  
het eerste wat je doet is jezelf eerst betalen.  
Door een tiende ervan opzij te zetten.

Einde preview

Voor meer informatie over dit boek , ga naar onze verbeterde website :  
[www.hajro.be](http://www.hajro.be) of [www.jasminhajro.com](http://www.jasminhajro.com)

Preview boek Moneymaker

Moneymaker 3.

de bijbel voor ondernemers, geschreven door een ondernemer.

Dus jouw dagelijkse kost.

Nee, het gaat niet over GOD.

Er staat, geschreven door een ondernemer.....

**JIJ LEEST ALLEEN MAAR BOEKEN DIE GESCHREVEN ZIJN DOOR  
MENSEN DIE EEN EIGEN BEDRIJF HEBBEN !!**

Begrijp je dat ?

Zo voorkom je dat je geest voedt met BULLSHIT.

En dat je BULLSHIT gaat modelleren.

Dus bespaar je jezelf tijd en geld.

Ok, dan even over die Ondernemers Bijbel.

Het heet No Excuses, the Power of self discipline

En is geschreven door Brian Tracy

En ja die heeft een eigen bedrijf.

Anders stond zijn naam hier Niet.

Het komt toch op zelfdiscipline neer.

En zelf discipline maakt dat jij je heel erg Goed voelt over jezelf.

Als je gaat sporten bijvoorbeeld, terwijl de meeste mensen tv aan het kijken zijn.

Als je op zaterdag werkt, terwijl de meeste mensen weekend houden.

Als je op zondag een stap zet richting het bereiken van je doelen.

Bovenstaande 3 voorbeelden, vereisen zelf discipline van jou.

Maar over 1, 3, 5 jaar waar sta jij dan ?

En waar de meeste mensen ?

Wel's een dag gewerkt met pijn omdat je tanden afgebroken waren ?

Wel's gewerkt met 2 uurtjes slaap, de nacht ervoor ?

Wel's gewerkt zonder te hebben geslapen, de nacht ervoor ?

Het was vast makkelijker om toen, tv te gaan kijken.....

Maar dan zou ik nou voor jou een Bullshitter zijn, en niet iemand die je respecteert.

Oh jah, koop de ondernemers bijbel.

NU.

Preview boek Moneymaker

Moneymaker 2.

Twee dingen waar je dagelijks je tijd aan MOET besteden

Welke 2 zijn dat ?

Tv kijken en op Facebook zitten ?

Zonder BULLSHIT, dus : SALES & DIRECT MARKETING

Als je iets verkoopt (sales), dan komt er winst binnen.

Als je goed wordt in (direct marketing), dan komt er winst binnen.

Met marketing bespaar je jezelf tijd tijdens het verkopen.

Je hoeft tijdens je presentatie niet uit te leggen wie je bent en wat je onderneming doet.

Hoeveel uur per werkdag besteed Jij aan sales ?

Hoeveel uur per werkdag besteed Jij aan Direct Marketing ?

WAT GEBEURT ER ALS JE ALLEEN MAAR JE TIJD BESTEEDT AAN SALES & DIRECT MARKETING ??

Heb je dan meer winst en dus meer geld ?

Einde preview

Voor meer info over dit boek van mij, ga naar [www.hajro.be](http://www.hajro.be) of [www.jasminhajro.com](http://www.jasminhajro.com)

Bedankt voor het lezen van mijn boek,  
hierna volgen nog andere boekjes om je te vermaken en vooruit te helpen.  
Ik wens je in ieder geval veel sterkte, voorspoed & geluk.

Groetjes,  
je vriend,  
Jasmin Hajro

## Recept voor geluk

In dit korte boekje ontdek je :  
De bio van auteur Jasmin Hajro  
& Het Recept voor Geluk

De bio van auteur Jasmin Hajro, even kennis maken  
Hallo beste lezer, hoe gaat het ?  
Bedankt voor kopen van boekje Recept voor Geluk.  
Mijn naam is Jasmin Hajro, ik ben geboren op 6 juli 1985 in Bosnie.  
Als vluchtelingen kwamen we naar Nederland, 21 jaar geleden.  
Na school te hebben doorlopen & verscheidene banen te hebben gehad...  
Heb ik op 17 december 2012, mijn eerste onderneming opgericht: beleggingsbedrijf  
Jasko.  
Na een succesvol eerste jaar, heb ik helaas de onderneming moeten sluiten.

Na een korte periode van rust, ww en tijdelijk werk.  
Begon ik weer als ondernemer.  
Op 1 september 2015, heb ik onderneming Hajro opgericht.  
Sinds het begin is de kernactiviteit, het verkopen van setjes wenskaarten, deur tot  
deur. Tegenwoordig is het assortiment uitgebreid. Met o.a. de verkoop van mijn 45  
boeken

Voor meer informatie over mijn onderneming & de stichting, ga naar  
[www.hajro.be](http://www.hajro.be)  
of [www.hajro-international.webnode.nl](http://www.hajro-international.webnode.nl)

## Het Recept voor Geluk

Er is een boek geschreven over een waar gebeurd verhaal...  
Een man die in een concentratiekamp zat ten tijde van Hitler,  
en gelukkig was.

Dus, geluk heeft Niks te maken met jouw omstandigheden.  
Het heeft alles te maken met, jouw keuze om gelukkig te zijn, ongeacht  
omstandigheden.  
Kies ervoor om gelukkig te zijn.

Natuurlijk zijn er mindere periodes in het leven, zoals wanneer iemand waar je van  
houdt, overlijdt. Dat hoort bij het leven. En periodes van verdriet moet je gewoon  
verwerken. Verwerken doe je het beste door erover te praten, je hart te luchten,  
regelmatig.  
En ook door erover te schrijven, als je een situatie of je gevoelens erover opschrijft,  
dan staat het op papier, en zit het minder in je hoofd. Schrijven is een goede  
uitlaatklep.

Verwerken doe je ook goed door : bezig te blijven.  
Of dat nou in je werk of je hobby is.  
Ze zeggen : een rollende steen vergaart geen mos.  
Dus blijf bezig....

Oke, een goede les geleerd om negatieve ervaringen beter te verwerken.  
Maar je bent hier voor het Recept voor Geluk, toch ?  
Nou, de les hiervoor helpt je om het Recept beter voor je te laten werken.  
Hier komt ie dan...

Je leest vast wel 's een lokaal krantje,  
en je kijkt vast regelmatig naar het journaal (het dagelijkse nieuws op tv)  
Is je al opgevallen dat het voor 99% Slecht nieuws is ? Alleen maar ellende..  
Als je niet beter wist, zou je denken dat de hele wereld aan het vergaan is.

Als het voor jou een gewoonte is, om dagelijks een half uurtje naar het journaal te  
kijken...  
Heb je er wel's bij stil gestaan of dat wel gezond is ?  
Word je er gelukkig van ?  
Natuurlijk Niet !

Het makkelijkste verander je een gewoonte door het te vervangen met een nieuwe  
gewoonte. Dus vanaf vandaag ga jij in plaats van dagelijks een half uurtje naar de  
wereldellende op het journaal te kijken.....  
Een half uurtje per dag naar COMEDY kijken.  
Verplicht.  
Iedere dag.

Nou is half 8 in de avond geen nieuwstijd, maar Comedy tijd.  
Als je naar comedy kijkt, ontspan je & lach je.

Klinkt al gezonder, vind je niet ?

Nou, iedere dag lachen is makkelijk te doen, toch ?

En je oude slechte gewoonte vervangen, met een leuke, gezonde nieuwe gewoonte, is ook makkelijker dan je had gedacht.

Behalve dat ontspanning goed voor je is, maakt wanneer je lacht, jouw lichaam endorfines aan. Dat zijn natuurlijke geluksstofjes en pijnstillers....

Nou, je hebt na 21 dagen, een nieuwe gewoonte gevormd.

Dus kijk iedere dag Comedy.

Je kan veel stand up comedy op Youtube, gratis kijken.

Simpel ?

Zeker, maar je moet het wel even doen, iedere dag,

totdat je er niet meer over na hoeft te denken, en je het automatisch gaat doen.

Even wat Geluks Ingrediënten op een rij :

- Kijk iedere dag comedy, minimaal een uur
- Eet ijs, trakteer iemand op een ijsje
- Ga sporten, lekker van je afslaan met tennis of lekker hardlopen
- Pis in de tuin ( en als je een boete krijgt voor wildplassen, dan lach je je helemaal stuk)
- Maak je geen zorgen, het leven is te kort daarvoor
- Blijf bezig met werk en hobbies( door bezig te blijven, heb je geen tijd om je zorgen te maken)
- Knuffel mensen waar je van houdt
- Ga gezellig een kopje koffie drinken en trakteer diegene.
- Neem een kat of een ander huisdier
- Als je geld ontvangt, spaar gelijk een deel ervan .
- Laat je niet bang maken door de media, de wereld wordt niet slechter, de wereld wordt steeds beter.
- Sex, need I say more ( als je sex hebt maak je ook endorfines = geluksstofjes aan )

Misschien is het Recept anders dan je had verwacht,

maar daar gaat het niet om,

het gaat erom dat het werkt & jou helpt gelukkiger te leven.

Doe het, het is makkelijker dan steeds zuur te kijken.

book How to really attract money

Contents :

First part of book Victories, also known as book Victory  
and

Book the Great King

Booklet How to really attract money

Book How to build your fortune

Whitepaper : How to really attract money

Hello,

how are you doing ?  
What is your age ?  
Do you go to school or are you already working?  
Perhaps you started your own business....  
Thank you for choosing one of my books to read  
This is a box set with 5 booklets in 1 book.

Do you have some money in your wallet or pocket?  
Pull it out ,  
put it down on the table before you....  
The bills and coins....

Now go to another room in the house  
and think continually about that money that you left on the table in the other  
room...  
think of getting it, attracting it...  
visualize it coming to you....  
Do this very seriously.....

See ?

Nothing happens....

The bills and coins are dead or not alive matter....

Yes I know the messages about the Law of Attraction  
and 'teachers ' who preach about manifesting abundance...

I am 36 years old,  
I have had several different jobs,  
and now I run my 2nd company ,called Hajro, like my last name.  
I sell greeting cards, door to door , and the books that I have written I sell online.

Never in my life have I attracted money,  
not once in those 36 years of living and working about 10 years,  
never have coins and bills floated to me....

'Money doesn't move on its own' !!!!!!!

Only people can move money from one pocket to another...

So you better focus on attracting people who have some money...

You can do that by marketing yourself and your skills  
Maybe you can sell a product or service, and then you market and advertize that...

The only way that I attracted money to me was by working for it,  
you will also only attract money ,by working for it....

Sorry to burst the bubble,  
but it was bullshit anyway,  
and you deserve the truth...

People only attract or accumulate money by working for it. , and then by saing  
and investing it.

So spend your days working for money  
and not visualizing it ,floating to you ....

Build your Fortune

<u>The bio of author Jasmin Hajro, nice to meet you</u>
-

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 5 different charities,  
and helping people to live richer. )

Since the beginning the core activity is,

selling sets of greeting cards,

door to door.

Nowadays the product range has been expanded.

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

My company website is [www.hajro.eu](http://www.hajro.eu) and  
[www.hajro-international.webnode.nl](http://www.hajro-international.webnode.nl)

For more information about me and my books  
go to [www.jasminhajro.com](http://www.jasminhajro.com)

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 of that restaurant.

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 kinda 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.

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 wellfare.

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



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 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 working and 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.

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 a 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,  
over 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.





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  
different 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.



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.



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 :

$1200 \times 10 \text{ years} = 12000$  dollar on your savings  
account.

$1200 \times 10 \text{ years} = 12000$  dollar on your deposit  
account.

$1200 \times 10 \text{ years} = 12000$  dollar on your investing  
account.

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

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

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

This will result in increasing your total annual  
receivable returns.

Increasingly bigger annual returns for you

In the course of time, your total returns  
annually,  
increase by the interest & dividend that you  
receive.

This allows you to buy more and more bonds per  
year.

And thus, your total annual returns  
become even bigger.

For example after many years:

You have 10 perpetual bonds that pay 10% interest  
annually,

you receive 1000 dollar per year in interest.

And you have 100 bonds that have a duration time  
of 20 years,

which payout 8% interest.

You then receive 8000 dollar per year in  
interest.

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

In total, your annual returns are more than ten  
thousand dollars.

And with that you can buy more individual bonds,  
so that your total annual returns  
become even bigger.

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

What now & how do you proceed ?

If you understand this book,  
and you understand all the steps  
that you have to do.

If you are going to do everything yourself,  
then that's fine.

Get started.

Start building your Fortune.

If you think you can use some help,  
you can ask that someone.

You can ask your adviser at the bank.

Or you find an independent consultant.

Then you can together

Build your Fortune.

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 send a copy or 2 as a gift.

So that it helps them to

improve their lives also.

Thank you.

The bio of author Jasmin Hajro, nice to meet you

Hello dear reader, how are you ?

Thank you for buying one of my books.

My name is Jasmin Hajro,  
I was born on July 6, 1985 in Bosnia.  
As refugees, we came to the Netherlands 21 years ago.  
After having completed school & worked at several jobs ...

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

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

On September 1, 2015, I founded establishment Hajro.

( We say establishment instead of company,  
because we do a bit more then just sell stuff.  
Like providing jobs,  
donating to 5 different charities,  
and helping people to live richer. )

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

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



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 I 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,  
from 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 hurt.

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. (the rayers are in Arabic)

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.  
Happy days...

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.

I still love it  
to look outside  
when it snows.  
Everything seems so peaceful then.

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.

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.



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 ..in the Netherlands..
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.

Thank you for reading  
the first part of my life story.

book, the Great King

Secretly multiple atomic bombs were made...

But sir,  
the people don't want war...

' They are not for war...

For what are they then ?

To ensure peace,  
the king said....

What shall we do about the riots and the rebellion ?

Continue with the 'Istina broadcast'  
, the newspaper and the distribution of flyers....Everyday of the year

(Istina means truth in Bosnian language,  
the king started his own television broadcasting station,  
his own 'Istina' newspaper'  
and the endless printing and delivery  
of sales letters and marketing flyers....  
Everyone in Bosnia gets mail from the king

Sadly ...people don't understand his policy,  
he gets ridiculed like Donald Trump was on tv and internet  
and people are rioting on the streets ,  
to make matters worse : world leaders, kings and presidents of countries around the  
globe  
are very nervous by his proposal, the NATO is threatening Bosnia with huge  
sanctions)

Proce...

said the king in Bosnian, it means  
'it will pass'

He is a madman  
the prime minister of England shouts...

in the presence of the Queen of England and her officials....

After he won the elections,  
he reformed Bosnia  
to a kingdom  
and crowned himself as the king  
putting other officials on the sidelines

with his so called board of advisors

He sends mail to every human being in Bosnia

and he started his own tv broadcasting station  
and owns a newspaper

it's all very convenient for his propaganda...

Do you realize that he has tore down buildings  
that were businesses in operation  
and put the people in jail ?

I see, replied the queen....calmly

Madam, he has enough arms to destroy countries, perhaps the whole world,  
his proposal is an act of war !

With her decades of experience in ruling a country of world power  
she calmly replies : I have sent people of the Royal Guard to investigate  
what is really happening...

We shall wait

until we have the facts....

### Constitution of kingdom Bosnia

Law 1 : every resident of Bosnia is free to choose his education, work and religion...

Law 2: every resident of Bosnia has the right to a sufficient income, if he works and when he doesn't work....

Law 2b : the minimum wage in the kingdom of Bosnia is 2000 KM or 1000 euros a month.

Law 3: every resident of Bosnia has the right to a sufficient pension, from the age of 65,  
the monthly minimum amount is 2000 KM or 1000 euros.

Law 4: it is forbidden for the Bosnian army to attack any country in the world, the Bosnian army is only allowed by law to defend it's own country...

Law 5 : every resident of kingdom Bosnia has life insurance and health insurance including dental,  
the health insurance premiums are paid for by the government...

Law 6 : Everyone in Bosnia must pay 50% taxes

Law 6b : corporations unable to pay the 50% tax get subsidy,  
people unable to pay the 50% tax get subsidy

Law 7 : salesmanship and entrepreneurship are highly encouraged and subsidized.

Law 8 : all in need of an income or pension, will be accepted by the 'Agencija' offices  
of which there are 1000 offices in the country

Law 9 : essential skills as cooking, personal finance, saving and investing, running a household,  
running a business, are taught at school and are mandatory

Law 10 : every resident of kingdom Bosnia when reaching the age of 18, must serve for 1 year in the army to learn discipline

Mister president,  
what do we do ?

What does the satellite footage show ?

A few riots....  
the rich people of Bosnia are angry ...

Why is that ? asked the president...

Well, because they have to pay 50% in taxes.

Really ?

Yes sir

And everyone's debt has been erased ...

Really ?

Yes sir

Is he really training everyone to be a soldier ?

Everyone who reaches the age of 18, has to serve 1 year in the army...  
It's mandatory by Law.

What are the current military operations of them ?

All the soldiers are in Bosnia,  
every base is staffed,  
but with less people...  
The rest is gardening.

Gardening ???

Yes sir....  
they are building natural parks , all across the country

That is what the footage shows,  
it is also on many news broadcasts  
around the world...

And it is forbidden ...by law...for the Bosnian army to invade any country ?

It is Bosnian law sir, it is part of their Constitution.  
The king has obviously not always been  
a king...

He was not even a real politician...

Most years of his life he has been a business man,  
and he wrote a lot of books....

He has even videos on Youtube...

''Znate da se nije bilo posla, para ,penzija i hrane ,  
posle rata...  
Sad po zakonu, svako ima  
primanje, para, hranu, kucu, slobodu''  
'Švako ima zdravljeno osiguranje...  
Vazno je ,narode moj, da svako ima...  
Eh, da svako ima , svi placamo malo vise poreza.  
Puno vam hvala za vase  
povjerenje u mene, u vladu i nasu drzavu''

What did he say ?

You all know that there was no work, money, pensions and food  
after the war...  
Now, by Law, everyone in Bosnia  
has a income, money, food , a house, freedom''  
Everyone has health insurance...  
It is very important that everyone (every resident of Bosnia)  
my people,  
that everyone has these things...  
For every resident of kingdom Bosnia, to have these things,  
we all pay a bit more taxes...  
I thank you for your faith in me,  
our government and our country.

In a big castle  
in beautiful Bosnia  
the meeting began...  
World leaders attended,  
they ones who had agreed to visit the king of Bosnia ....

Sir, thank you for your proposal for a everlasting peace,  
and the opportunity to do business  
by import and export  
We do have some questions...

Thank you all for visiting  
the king said,  
pushing his meal from the McDonalds aside...

You say, all you do is for the good of your country and your people,

Yes.

Then why are they rioting against you ?

Besides every mosque I have built a church and a synagoge  
and a room for Eastern religions...  
Not everyone likes that...

When they refused, you have torn down buildings!

I think...  
the religious people should not only preach peace and tolerance  
they should practise it...  
said the king, in his powerful heavy voice...

The rich people in Bosnia are angry because they dislike the rate of taxes...  
50% is a lot  
For years they have avoided and evaded paying taxes  
Now they must pay or they go to jail  
until it is paid .....

The religious people are angry because they have to pay taxes  
for the first time in their life,  
and they particularly hate that half of their possessions  
mostly gold  
has been sanitized....

What ?

That is unheard of ....

So you take their gold  
to put in your royal treasure chests ?  
the chancelor asked suspiciously..

The gold has been melted and sold,  
the proceeds went into  
rebuilding peoples houses  
and after that was done  
it went into  
restoring buildings and roads...

I see, said the queen of England...

Mister Cenga,  
you keep the postal offices busy...

people say that is how you share your propaganda....

The New Bosnian Constitution  
is delivered to every resident of Bosnia  
as are the other laws,  
financial statements,  
and other news concerning the changes  
in law and government  
So that my people can see, how the money that they pay in taxes  
is used....

How much does the royal family of Bosnia get ?

They get minimum wage ....

I see, said the chancelor of Germany

Which has doubled several times, you mean....

The king replied : It is the new standard, the new minimum wage,  
it is meant to be sufficient to live,  
enough to pay your bills, with enough money to save and invest  
and to enjoy life

We can not ignore all the news reports about the politicians in your country...

While they talk

the ferocious bloodsuckers....  
I mean politicians.....(the king smiled)  
while they talk and congregate  
I get work done...  
said the king.

I still don't know what to think about gardening soldiers...  
Is that just a facade, while you are getting ready for war ?

It is very therapeutic for them...my soldiers....  
and it restores nature in overbuilt cities...  
we are ahead of schedule for our climate change goals and requirements  
the electric cars are getting more mainstream  
the subsidy helps progress....

Gardening companies pay the soldiers who are gardening,  
it saves Bosnian government billions a year...  
Part of this money went into restoration  
of buildings, roads  
of everything that was destroyed in the war ...

A part goes into health and life insurance for the residents of Bosnia ....

A part goes into subsidy for salespeople, and entrepreneurs and business owners...

A healthy positive surplus remains....

Every quarter there is a celebration and parade of the season....

And still plenty of money remains available....

Bosnia has withdrawn all charitable and humanitarian donations...

Yes, replied the king..  
We first had to solve our own problems ....

Excuse me  
said the king  
as he stood up  
'My sister will take over from me  
thank you all'  
and he slowly left the room ....

We have more questions for your brother  
they said...

My brother needs to rest  
he has been shot,  
luckily he survived ...

The princess took a moment  
to regain her emotions  
and continued ...

Our country is prosperous and thriving  
after a short period of time  
More than 100 countries have accepted  
our peace proposal  
and are doing business with Bosnia  
including Russia, China and Turkey  
My brother has received many presents from world leaders around the globe...

The queen of England smiled to the young Bosnian princess....

I hope you liked my story  
Please share my work with friends, family and booklovers.

For more information and to find my other books  
please visit me at [www.jasminhajro.com](http://www.jasminhajro.com)  
you can also find my books at amazon.com , kobo.com,  
barnesandnoble.com

## Victory IV

For my mother Azema Halilovic ... Thank you draga majko (dear mother) that you are always there for me. And that you gave me the time to build my company & to write so many books ...

## Victory IV

Hey Hello how are you doing ? In principle, I'm fine ... yet it is a bit mixed ... it is Monday, April 20, 2020. it's been 2 months Corona time .. just a fucking flu .. old people with poor resistance die from the flu. Our neighbor has passed away, he had bad lungs for years. I worked anyway ... all this time... It's harder ... it takes much longer to find a customer and I face more closed doors. I found 3 today, 3 customers ... who have bought a set of our unique greeting cards ... I designed them myself and only we have them, so they are unique.

“Note at the time of translation, Sunday november 22, I am human too, I could be wrong” We have a temporary promotion ... or offer... the well known buy one, get one free... if you buy a set of greeting cards, then you get a giftmug for free. To cheer the people up a bit, in this "strange time" ". Maybe you got on the news that some businesses and shops are closed, there was talk of lockdowns of countries, they want people to keep their distance from each other and in the supermarket the cashier was wearing gloves. The paper said that if you didn't have any symptoms of a cold for 24 hours, you just got over it and you are fine... I have written 2 booklets in recent times ... booklet For Saartje and Secrets of writing and selling books.

Due to current government measures I did get a Tozo ... which is corona crisis subsidy... Hoeray finally financial support from the government .. the money is of course nice, but above all it is the principle ... It means... we do not pay taxes for nothing.

Because if you need help, you will get it ... apparently .. even if it just took a long time for me to get some. And only after my 6th application for benefits, the Tozo subsidy got approved..

Dutch government and tax authorities ... Thank you. I don't feel like a 2nd class citizen anymore. With more than 36 books and still no bestseller ... I start to wonder if I am doing something wrong? What do you think ? But I know what it is ... Marketing ... I have to do more marketing ... maybe several thousand people know that I write books and where you can buy my books ... In a world of more than 6 billion people ....a several thousand is not so much people... I also write in my diary ... my journal ... a little less than I used to do lately ... I was busy... so I wrote those 2 books ... I have worked.. selling our greeting cards ...

I also made Author Merchandise ....maybe you think that's cool or nice .. Tshirt with "Victorious" on it or "Work to shine" like my book series ... and ofcourse also "" You legend " and an author mug And a Tshirt with a funny but true text: " My poo is black from all the coffee. I am a writer " Wouldn't it be funny to walk around with that ...

In addition, also a Tshirt with the logo from my company Hajro and a sweater which is also printed with our logo. You can see them all at [www.gumroad.com/jasminhajro](http://www.gumroad.com/jasminhajro)

I have made and delivered mix sets to our Member, a customer of mine who has a greeting card subscription, every month she receives greeting cards with something extra. And I also have working links put on my Author website, if you click on it then you actually end up on the website of the bookstores where my books are for sale. It all takes time to do and create and energy .. Maybe that's why I was a little tired the past few days.. I hadn't even thought about it ... And I also added Marketing for Author as a service to my company's services. Because that's what I and other book authors need. what I do for myself I can also do as a business for other people. Beethoven plays in the background while I write ... I like classical music ...

‘Note by the time of translation, november 22nd 2020, my company's website is [www.hajro.be](http://www.hajro.be)

I have paid for it a year upfront....so it's always online and working... I have a new Author website...which has a longass domain name.....but it's free and always online, available for you to visit and ofcourse online 24/7.....I give away 10 of my books on it....so it's worth a visit.....just remember the longass domain name which is [www.jasminhajro6.webnode.nl](http://www.jasminhajro6.webnode.nl)

I was thinking of writing a fiction book a kind of "rant" " swearing on things I hate or to blow off steam ... as to "pickers" or pluckers... " too lazy to work want something for free ... living of other people by theft ... drug other people to pick them better ... What do you think ? Is it gonna be a weird fucking book? Should I just stay in my arena ... my box ,the NONfiction area.... I respect working people ... I like to work .. working has positively changed my life ... I know how hard some people have to work for their money ... I respect that ...

I jogged this afternoon ... it was going slow ... it has been a while since my last run... 1 or maybe 2 weeks ago that I was last running .. scandalous I know... I jogged a lot more in the past year ... I have to get back into the habit of running regularly. Sometimes I would like it to come back to someone at home after work... I'm alone for a long time .. I just haven't actively looked for a relationship ... I first wanted to get my life in order ... It's more or less in order by now ...

I do not drink I don't use .. I don't make any problems .. I work... Ready? Ready for a relationship? First I'll have to earn a normal ... minimum of E 1500, - per month. Then at least I can do nice things with my woman.. .. good food and stuff and go to the McDonalds of course ... But also because it gives peace, when everything is paid.

‘Another note, by the time of translation .... I know it's short... I don't like that either... I don't want to disappoint you.... It's just that I've been so busy.. building my business... designing new greetingcards.... Adding new products and services... and then I had to create a new company website and also a new author website... And when the corona crisis began... I had to do something to keep my business going... like the promotion... buy one, get one free...

I had to Apply for subsidy and funding... Then I decided that the best way to get through the crisis was..... to just keep on working... so I kept on selling door to door my greetingcards.. and I wrote more books... Sometimes I worked 6 or 7 days a week... and on my free day I would visit my sister and her kids... the girl is 2 years old now and the boy is 1 year old and he just started to walk...

Here they are... my books of this crisis year...

Through the crisis (english)

Running out of time

In loving memory

Actie als strategie

Rahima & Idriz

Exposium

Hajro, story & catalogus

My story english

Word miljonair in sales

Wat het beste werkt ? na 7 jaar ondernemen

Ondernemen met hersenschadE

Productiviteit crash course

And I also translated Victory 3 into english... and now also Victory 4... By november I got like exhausted... and took 3 to 4 days off every week.... And... well guess what..? I also wrote "My little masterpiece" I recommend you get that one.. the booklet has a great quote for everyday of the month.. they are things you can do... and they are lifechanging... for sale at : My little masterpiece ([www.lulu.com/spotlight/jasminhajro](http://www.lulu.com/spotlight/jasminhajro))

And after that I wrote : I don't feel like writing, says the author it's more of a whitepaper... but it's still valuable... for sale at : I don't feel like writing says the author (lulu.com) These 2 booklets I have written in english it saves me the time of translating them...

## 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](http://www.jasminhajro6.webnode.nl)

And I made an international english website for my company Hajro at  
[www.hajrointernational.webnode.nl](http://www.hajrointernational.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 youtube channel Coffeozilla, 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 ofcourse 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 transparant, 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 buy Victory 5 and gets all those books also in the box set

or books bundle which is book Victory 5,  
I have added more books to it,  
to give more value to my readers and fans.

Kind regards, Jasmin Hajro

To read more books by Jasmin Hajro, please go to [www.jasminhajro.com](http://www.jasminhajro.com)  
or [www.lulu.com/spotlight/jasminhajro](http://www.lulu.com/spotlight/jasminhajro)

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, hashish, 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 tobacco and fought with the manager of the store who had caught me... Just stupid shit.... I tried to sell hashish but we ended up smoking it ourself.....

I would get a job from an employment 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 Greenparks 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 home study 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 work .....in the kitchen I started hallucinating... severely.... 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 went 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 companys 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 phone ....no 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 greeting cards 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 greeting cards, 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 learned 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 debt free 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....

will help you.

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](mailto:j.hajro@hotmail.com). Thanx

My Author Website is at [www.jasminhajro6.webnode.nl](http://www.jasminhajro6.webnode.nl)

You are welcome to visit, I will give you 10 free ebooks there ,See you soon

P.S.S. I hope you liked my books,  
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and lots of discounted books  
for you to read.  
See you there

Kind regards,  
Jasmin Hajro

More books by Jasmin Hajro :

My bibliography...

the books that I have written....

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

Build Your Fortune  
Moneymaker  
Recipe For Happiness  
the Lifebuoy For Banks "Loyal Banking"  
the Ultimate Winning Strategy, for entrepreneurs (which is for salespeople & business owners too)

Poems, jokes and book  
Victory 1  
Victory 2  
Always employment & always money in your pocket, everyday.  
Things You Don't Want To Know.  
Challenges in having your own business, in real life.  
how to Grow your money & Build a good retirement in 2 hours per month, for moms, dads, career women and busy people .

Overcoming tough times.  
Secrets of writing and selling books.  
Double your profits.  
Double your profits, extended.  
Triumph 1 (boxset)  
Triumph 2 (boxset)  
Victorious series (boxset)

Through the crisis  
Victory 3  
My story  
My little masterpiece  
Victory 4  
I don't feel like writing, says the author  
Hackers are scouts  
Being real and true: in times of fake and pretend

100 % sales rule  
Quotes for success  
Entrepreneurship course  
3  
Last 10 years  
Unknown millionaire  
This is the real secret to success, forget mindset, shiny objects and the law of attraction

At Lulu, where you learn more about the book and where you can buy it as paperback or ebook. Go to [www.lulu.com/spotlight/jasminhajro](http://www.lulu.com/spotlight/jasminhajro)  
All my titles are there, but you can search the one that you want.. " I have good experiences ordering at Lulu" )

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

Jasmin Hajro lifestory( which includes Victory 1,2,3,4)  
Controversial  
This is how you get rich: passively  
200 % sales rule

Visit my author website and get 10 free books at [www.jasminhajro6.webnode.nl](http://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](http://www.jasminhajro6.webnode.nl)  
You get 10 free books if you visit me there..

My companys website (in dutch) is [www.hajro.be](http://www.hajro.be)

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

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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..