



**EINDELIJK ONBETWIST  
SUCCESVOL**

Build your Fortune

+

surprise

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+

surprise



Jasmin Hajro



**EINDELIJK ONBETWIST  
SUCCESVOL**

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Cover design by Jasmin Hajro

First english edition

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.



OCTROOINUMMER 1040234

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

Jasmin Hajro te Doetinchem, Nederland.

Uitvinder(s): Jasmin Hajro te Doetinchem, Nederland

Voor: Financieel systeem.

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

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

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

Uitgereikt te Den Haag, 27 februari 2018

De Directeur van Octrooiencentrum Nederland,

mr. D.J. de Groot



Well...

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

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

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

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

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

### The good news

Money keeps flowing into your life.  
Money continues to flow.  
Money keeps circulating.  
Money has done this for hundreds of years.  
Money will continue to do this for hundreds of years.

Since you first received pocket money,  
since you were paid for your first job.  
Since your studentloan money began to come in,  
since your job started paying your monthly salary.  
Since your business became profitable.

Money kept flowing into your life every month.

Even to people with social welfare.  
Thank God.  
Fortunately money keeps coming in regularly.

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



### the Pay Yourself First rule

It means that when you receive your money,  
you first pay yourself.  
For example by saving 10% of it.

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

For example, you earn 3000 dollars per month.  
And you pay yourself first,  
in other words: you save 10% of your income.  
That is 300, - dollar per month.

A year has 12 months,  
So after 1 year you have

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

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

If you save 10% every month,  
how much will you have after 10 years?

$(3600 \times 10) = 36000$  dollar.

So after 10 years you'll have 36000 dollars  
or a whole year's salary in your savingsaccount.

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

Grow faster.



**10% of everything**

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

That you save 10% of everything.

Of course 10% of your income.

But also 10% of the tip if you get it,  
also 10% of your allowances,  
also 10% of your gift money,  
also 10% of your 13th month,  
also 10% of your bonus,  
also 10% of your wage increase,  
also 10% of your tax refund,

also 10% of your welcome premium.

From which angle or from whom you receive money,  
the first thing you do is pay yourself first.

By saving 10% of it.



**the secret of success**

The secret of success is Persistence.

    If it takes 20 years,  
    for you to become a millionaire.  
If that means that it requires of you  
    20 years,  
    of working and saving & investing.  
Then you have to Persist 20 years with  
    working and saving & investing.

And not quitting after 5 years ....

PERSIST until you reach your goal.



**The 2nd secret of success is:**

WHAT YOU DO WITH YOUR TIME

So do not go watch TV for hours,

but start earning money

&

deal with people who earn a lot of money.

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

That money will start to work hard for you,

according to this system,

that you are learning.



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

Therefore, take good care of yourself.

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



### Trend

Because people live longer nowadays,  
they need money for a longer period of time.

Many people build up income for later,  
with dividend paying &  
interest-bearing investments.

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

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



## Bonds explained

If you buy a bond,  
you actually lend money to a company or government.  
You get interest for this,  
which is paid to you annually.

A bond usually costs around a thousand dollar.  
Some bonds have a certain duration,  
for example 10 years.  
If this bond gives 5% interest,  
with a duration time of 10 years.  
And you buy this bond.

Then you get the upcoming 10 years,  
50 dollar in interest each year.  
After that 10 years, you get your deposit,  
that thousand dollar back.

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

These perpetual bonds pay interest annually, for  
eternity.

As long as the organization that issues them still  
exists.

That can be hundreds of years.

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

That's better, is it not?



### Preparation

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

1. Have your will prepared by a notary.

This is not fun, but important.  
So that when you're gone,  
there are no ambiguities or misunderstandings.  
About what you leave behind and to whom.

2. Make sure you are well insured.

Get the insurances that you need,

and think that you will need.  
Such as a term life insurance policy and  
a funeral insurance.

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

And still have to arrange things.

But that everything is already well arranged.

Try to get all your insurance policies from 1 or 2  
providers, so that you get a discount on your insurance  
package.

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

3. Open the following 3  
accounts:

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

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

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



### **Systematically building it up**

You will systematically on these 3 accounts,  
build your Own Fortune.  
With the amount of your income,  
that you save every month.

If you, like in our previous example,  
save per month 300 dollar.

Then you divide that 300 dollar,  
about your 3 bankingaccounts.

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

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

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

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

For example :

50 dollar in the NN Utilities Fund Dis  
50 dollar in the Triodos Sustainable Bond Fund

You can leave it that way, all year round.  
Without having to worry about it.

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

And interest from your deposit account.  
And dividend & interest from your investment account.

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



### Every month

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

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

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

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

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

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

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

For example :

50 dollar in the BNP High Income Property Fund  
50 dollar in the NN Global Bond Fund

In total you have:

200 dollar in your Savings account.  
200 dollar in your Deposit account.  
200 dollar in your investment account  
The money in your investment account is  
equally divided over 4 mutual funds.

This means for you,  
that you receive annual interest on your savings  
account.  
And that you receive annual interest on your deposit  
account.  
And that your receive annual dividend &  
interest on your investment account.

Every year.



**The next month you do the same 3 steps again**

Step 1: You save 10% of your income.

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

A third into your savings account.

A third into your deposit account.

And a third into your investment account.

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

you divide in two.

One half you invest in a dividend

yielding mutual fund  
or  
a dividend yielding real estate mutual fund.  
The other half you invest in an interest yielding bonds  
mutual fund.

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The next month you do the same 3 steps again.

Then you do the same 3 steps each month.



**Why not put everything in your investing account?**

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

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

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

Which reduces your risk dramatically.

The amount with which you pay yourself first every  
month,

that 10% that you save.

Always divide it into your 3 accounts as below:

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

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

by category,  
as below :

1/3 stocks mutual funds  
1/3 bonds mutual funds  
1/3 real estate mutual funds

Choose mutual funds that pay you dividends or interest.



**It depends**

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

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

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

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

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

In our example,  
you have after 5 months (5 x 100) =  
500 dollar,  
saved up.  
You then meet the minimum requirement for a  
depositaccount.  
And you can put 500 dollar in your depositaccount,  
fixed for 10 years or more.



### After 1 year

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

You have done the 3 steps on a monthly basis.

Now you have:

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

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

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

You have spread your investments in mutual funds per  
category,

So :

1/3 of 1200 is 400 dollar and that is in stocks mutual  
funds.

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

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

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

So you receive interest and dividend on your investment  
account.

You will receive interest on your deposit account.  
And you also receive interest on your savings account.



#### Step 4 and 5

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

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

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

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

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

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

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

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



### Na 10 jaar

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

Then you will have :

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

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

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

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

This will result in increasing your total annual  
receivable returns.



**Increasingly bigger annual returns for you**

In the course of time, your total revenue per year,  
increased in interest & dividend.  
This allows you to buy more and more bonds per year.  
And thus, your total revenue per year is even greater.

For example after many years:

You have 10 perpetual bonds that pay 10% interest,  
you receive 1000 euro per year in interest.  
And you have 100 bonds that have a loop time of 20  
years,  
and that pay 8% interest.  
You receive 8,000 euros per year in interest.

Plus the interest you receive on your savings account  
& plus the interest you receive on your deposit account  
(s)

In total, your annual revenue is more than ten thousand  
euros.

En daarmee kun je nog meer obligaties bijkopen,  
zodat je totale jaarlijkse opbrengst nog groter wordt.



### **Hoe nu verder ?**

Als je dit boekje begrijpt,  
en je begrijpt alle stapjes die je moet doen.  
Als je alles zelf gaat doen,  
dan is dat prima.

Ga aan de slag.

Begin met het opbouwen van jouw Eigen Fortuin.

Als je vindt dat je wel wat hulp kunt gebruiken,  
kun je dat vragen aan iemand.  
Je kunt het aan je adviseur bij de bank vragen.  
Of je zoekt een onafhankelijk adviseur.  
Dan ga je samen jouw Eigen Fortuin opbouwen.

---

Leg dit boek op een plaats,  
zodat je het iedere dag ziet.  
Zodat het je herinnert aan jouw doel :

jouw Eigen Fortuin opbouwen.

En zodat het je herinnert aan de stapjes die je iedere  
maand & ieder jaar moet doen.

---

Bedankt voor het kopen van dit boek

&

succes met het opbouwen van

jouw Eigen Fortuin

Dit boek is geschreven in simpele taal,  
zodat iedereen het kan begrijpen.  
En de beschreven stapjes makkelijk kan doen.

Dit boek leert je om systematisch,  
met simpele stapjes,

jouw Eigen Fortuin op te bouwen.

'Hoe je met simpele stapjes jouw Jouw Eigen Fortuin  
opbouwt

is het resultaat van  
jarenlange zelfstudie en  
praktische ervaring ''

---

Jasmin Hajro,

de auteur van dit boek &  
het boek Moneymaker,

is beleggingsexpert & serie ondernemer.

Voor meer informatie, ga naar :

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



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