

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

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Jasmin Hajro



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Hello
dear mom, dad, career women or busy person...
How are you ?
Thank you for picking up this book of mine...

It has taken me many books,
a couple of homestudy courses,
a lot of time studying
and years of experience
personally and professionally
with money matters,
to come up with a financial system,
that works,
and doesn't take too much time
to work it...
with minimum risk.

If you want to see more,
that qualifies me
as the financial expert..
you can watch video :
your money Expo I
and
your money Expo II
on youtube or
on my Author website :
<http://www.jasminhajro.nl>

If you want to make your money grow more
than just the savings interest...
If you don't have a lot of time to do it,
but you do want to have total control over your finances..
If you think your pension will be smaller or worth less
because of the depreciation of money...

Then this book is for you.

I am fully aware that you have worked hard for your money,
and that some of my readers have kids...
So this system is as low risk as can be.
And it gives you a solid return
every year.

The system is described in simple language
so that every person can understand it
and do the steps.

I do must warn you :
this book is Not sensational.
(it doesn't promise overnight riches)
This book is Not a feelgood book.
This book is probably not for lazy people
that are not willing to take 3 or 4 little actions,
like saving of the top of your income,
opening 3 accounts
and putting a third of what you saved of the top
in every of your 3 accounts.
And it's also not for people who are not willing
to invest 1 or 2 hours every month
on rereading this booklet
and doing the small action steps
that are required to be done
every month, for many years.

But if you are willing to invest 2 hours every month,
to study and do the steps,
then this booklet is for you
and it will be of great value to you.

**Below is what the chapters are about,
I recommend you to read it from beginning to end,
and to reread it, preferably every month.**

- 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.

And most of the stores that sell my book,
will refund you, if you are not satisfied.

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
business owner.

Or actually as a entrepreneur,
meaning that I have several businesses.

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



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 28 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,
you can find the links to some of them at :
<http://www.lulu.com/spotlight/jasminhajro>

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



Rijksdienst voor Ondernemend
Nederland

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.

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 banking accounts.

- 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.

