

Victorious series



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Jasmin Hajro





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First english edition

Written & Translated by Jasmin Hajro

Hello dear reader,  
how are you doing ?

I am doing good, and I am very excited  
because I have translated all 10  
books from my first series.

It has taken me some time to get it done,  
because I have a business to run as you  
probably know, and a lot of greetingcards to  
sell. Besides that I have also kept writing  
and completed my 2<sup>nd</sup> series (Work to shine  
series), I have also finished a title of my  
3<sup>rd</sup> series (mama Azema series)

Isn't that cute ? My mama's name as a  
series. And I have written 2 titles for my  
4<sup>th</sup> series, the You legenss series.  
But by now I have only translated my first  
series into English, and I am very happy  
to give you 10 books in this convenient  
bundle.

You receive :

book #1 Build your fortune

book #2 Moneymaker

book #3 Recipe for Happiness

book #4 the lifebuoy for banks ' loyal banking '

book #5 the Ultimate Winning Strategy for  
entrepreneurs

book #6 Poems, jokes and book

book #7 Victory

book #8 Victory II

book #9 Always work & always money in your  
pocket, every day

book #10 Things you do not want to know

Have a great time reading...  
And share and spread the good word  
about my work, if you enjoy it.

Besides an exciting and true story,  
my autobiography (book Victory and book  
Victory II) there are also books  
that can help you to change your life.

So I hope that you will do the things  
that you learn about  
money, finance , perhaps getting a job for  
life in sales or doing it parttime,  
like Jim Rohn says :  
'there is magic in making profits parttime  
'  
and about happiness....

So that you end up not just enjoying a  
good book,  
but that you experience more security,  
build a fortune,  
have lots of fun watching comedy  
and by doing so get stress out of your life,  
and ofcourse start living with more  
happiness.

I wish for you all the best,  
kind regards,  
Jasmin hajro



That's me with the first edition of my very own newspaper, called Your newspaper.



And that's me with the dutch edition of this bundle.

**Book Build your fortune**

In this book you'll discover & learn:

- There is enough money in the world
  - the Pay yourself first rule
    - 10% of everything
    - the secret of success
- Trend (which is important to you)
  - Preparation
- Systematically building it up
  - Your result after 10 years
  - the 2nd secret of success

Before we begin.....

There should be something here  
like : If you want to buy financial  
products, you should seek an professional.  
Someone who works at a bank or whatever.  
And the author is not responsible  
for your decisions and money.

Which is bullshit.

Because even though it's a nice way  
to prevent yourself from being sued.

It would mean :

That I do not believe in my work,  
and in what I write.

So, that's not gonna be here.

If you want to sue me, go ahead.

But I will give you a guarantee :

If you are not satisfied with my book,  
send it back to me.

And I will give you back the money,  
that you paid for it.

Guaranteed.

I am primarily a business man,  
and I have to do what I say  
or write.

Because I have a good reputation

&

want to keep it good.

You should know that I write Nonfiction.

This is a reassurance for you.

Because I earn my money as a  
salesperson.

I am not dependant on people buying my  
books.

And this means, that I don't have to make up  
wonderfull stories & make false promises.

I write from my life & business experience.

Just the facts.

To give you the best experience,  
there will be a short bio of me,  
so that you get to know me a little better.

Then I will tell you how & why  
this book came into existence.

Then you get to read the book.

And after that, you get your surprise,  
which I included to overdeliver & delight  
You.

The bio of author Jasmin Hajro, nice to meet you



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 23 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)  
or at [www.hajro-global.webnode.nl](http://www.hajro-global.webnode.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

Octrooicentrum 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 octrooschrift gehecht met nummer 1040234 en dattekening 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 Octrooicentrum 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 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  
 $(12 \times 300) = 3600$ , - 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?