BUSINESS REPORT

'How To Build A Part-Time Business While Keeping Your Full-Time Job?'

WARNING: The contents of this report will dramatically change your financial future

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INTRODUCTION

If this report ended up in your hands then you are probably seeking some changes in your life. If not, then your life is like everyone dreams about - you get up when you want to, you have time for yourself and your family, you are constantly travelling and enjoy your favourite hobbies. You live in your dream home, you are driving your dream car, you eat healthy food, you enjoy leisure time whenever you like, and you do for a living something you like doing. And of course you bank account is always full, you are debt free and are receiving a constant flow of stable income, therefore, you can do your shopping whenever you like and you can buy whatever you desire.

If you live like that, then this report is not for you. You already have everything, you will save the time by not reading it and you can spend it doing something more enjoyable.

Remember when was the last time you had a month-long holiday with your family or friends? When you bought a brand new car?

When you did not worry about money? When was the last time you slept as much as you wanted and you could allow yourself not to rush once you got up? When you bought something expensive that you were dreaming about for a long time without worrying a bit how much it costs? Almost nobody considers the fact that most people will spend their whole life working for 30-40 years so that they could retire, however, when the time comes they don't have the health or the money to do that. Are you excited about the prospect of having to go to work day after day for 30-40 years not having money or time for yourself?

Most people don't have any opportunity to change anything and don't even try looking for it. They look for a better job, where they could earn more by working longer and harder. In this way they are exchanging money into even more hours of their life, which are limited anyway. Everybody has 24 hours in the day. How are you spending it? How would you like to?

Ask yourself a question: how different would your life be if you had a constant stream of income (let's say 2-3 times bigger than your current income) and extra time, which at the moment you spend at work, going to work and coming back from it. What would you do? Where would you travel? What would you buy? Where would your children go to school? Maybe you would spend more time with your family? Or maybe you would buy that car that you always wanted or buy a new house? This list is yours... Realisation of it depends only

on how big can your dreams be and how committed you are to improve your life.

You would probably agree that most people:

- spend most of their day at work or commuting to it
- don't earn enough money to fulfil their dreams
- don't have an opportunity to start risk-free,
 no-investment business, that would generate them a constant stream of income

Would you like to transform your life in a way that you have always dreamt of? You can have it, however, we don't claim that it will happen easy and quickly. You have to make a decision, weather you are committed to live like you have been dreaming, or you just want to dream.

You have decided to take action, however, you don't really know what exactly you should be doing? Fast start game plan:

- 1. Read this whole report
- 2. Contact us using the details at the back
- 3.Based on the new information make a decision what you want to do next

We want to warn you in advance - this is **NOT** a get rich quick scam. You will need to allocate at least 10 hours per week for this business from your already busy schedule. Also you will need

initial investment, however, very small. You will not achieve your dreams within a month or in six months. Doing this business you will learn in year one, so I would not expect very big results, however, if you will be committed and work consistently, within 2-4 years you will have income few times bigger than your current income, and a lot more free time so you could enjoy it.

Would you like to finally become your own boss, so that you could make your dreams come true, achieve financial freedom and would be able to live the way you want to?

Everyone who wishes (including you) can increase their income 2-3 time (even more), have more free time, so that one could do whatever he or she wants, doing legal, risk-free home based business, which most importantly is so simple that anyone can do it. All you need to do is read this report through, contact us and take action. Or you can absolutely nothing - the choice is in your hands.



The only way to legally make more money is by providing other people with what they need - improving their lives. The more other people you can help, the more money you will have.

How can you do that?

In this report you will learn a way, how doing a completely legal business, without risk, and without taking a lot of your time, you can become the master of your own life - to have money and time, so you could live how you like. In other words how to achieve **financial freedom**.

Here you will learn about passive income, its' value, explanation on how leverage works, and how you can grow your business, without having to worry about managing staff, without having to take out loans and other problems associated with traditional business ownership.

Here we describe a business that will allow you to ensure secure financial future in these challenging times, and most importantly it has unlimited potential, so your destiny will be in your hands once and for all.

Module 1: Active and Passive Income

First of all let's determine the source of income. We can two types of income: **Active** and **Passive**.

Active Income - is money, which you receive only as long as you work. In other words, you are exchanging your time for money, you are selling it.

Examples of active income:

- Employed
- Employed on contract
- Self-Employed

In an active job, we something once and get paid for it once. (Let's say you clean a house or manage a bank for a month - for which you get paid). In order to get paid next month, you will need to do the same amount of work again. Therefore, in order to earn money from a job, we need to be constantly selling our time, in other words, our life.

If you stop working, the money stops coming in, as the work is no longer done. Even if you work hard all of your life, when you retire, you will only receive a small portion of what you used to earn. Whether you are bank manager or bank cleaner, the source of income is the same - you are getting active income for the hours of your life that you sell. The difference is only in the tariff per hour that you get paid and the price of the things you can purchase with that money.

Passive Income - is money you receive from the business system, which needs very little or no time of the owner (you) and still does the work. You will get paid every time the business system provides service or does the work.

As you understand, this business system works without your involvement and you still receive the income, which you can later sell or will it to somebody.

Examples of passive income:

- Owning a business
- Real estate (rent, increase in value)
- Intellectual property (royalties)
- Savings in the bank (interest)

When you are building your own business, very often, you do not earn any money to begin with even though you work harder and put more hours than in a regular job, however, here lies the main difference as now we are investing our time instead of selling it.

When we are building the business the income starts increasing. When the business system is built, the income keeps increasing, without your involvement.

True business does not require active work form the business owner, and income for such a business is n longer called active income, but passive income.

In this case bank owner and share holders are receiving passive income, while people working in the bank like the manager and the cleaner are receiving active income.

Module 2: Value of Passive Income

Here is a good example of passive income - saving in the bank. Let's say that your bank pays you 5% interest per year on the deposit you make (even though most often banks pay less, at the time of writing interest rates available for individual savings accounts (ISA) in UK are from 1.3% AER to 3% AER). In order to receive £1000 of interest per month you would need to have £240 000 in your savings account. How long would you need to work to save up that amount of money?



Let's count how much money you can put aside to create passive income:

Income	
Salary/Wages	
Income from investments and other passive	
income	
Total Income	
Expenses	
Groceries	
Accommodation (rent /mortgage + bills)	
Travel (fuel, leasing, insurance, repairs)	
Children (nursery/school+pocket money)	
Health	
Entertainment	
Other expenses	
Total Expenses	
Left for investment (Income-Expenses)	

If you already know how much spare money you can put aside every month you can easily calculate how many months, years or decades you will need to save in order to achieve your desired level of passive income.

Here is the table showing how much passive income you could receive for certain amount of money in a savings account:

£10	£100per/month		£200per/month		£500per/month		£1000per/month		h	
Inter	est Am	ount Int	erest	Amount	Intere	est	Amount	Intere	est Amoun	ıt
Rat	te in b	ank R	ate	in bank	Rate	e	in bank	Rate	e in banl	k
2%	£60,000	2%	£1	20,000	2%	£30	00,000	2%	£600,000	
3%	£40,000	3%	£8	0,000	3%	£20	00,000	3%	£400,000	
4%	£30,000	4%	£6	0,000	4%	£15	50,000	4%	£300,000	
5%	£24,000	5%	£4	8,000	5%	£12	20,000	5%	£240,000	
6%	£20,000	6%	£4	0,000	6%	£10	00,000	6%	£200,000	
7%	£17,143	7%	£3	4,286	7%	£85	5,714	7%	£171,429	
8%	£15,000	8%	£3	0,000	8%	£75	5,000	8%	£150,000	
9%	£13,333	9%	£2	6,666	9%	£66	5,667	9%	£133,333	
10%	£12,000	109	% £2	4,000	10%	£60	0,000	10%	£120,000	

£200	£2000per/month		£4000per/month		£5000per/month		£10000per/month	
Inter	est Amount							
Rat	te in bank	Rat	e in bank	Rat	e in bank	Rat	e in bank	
2%	£1,200,000	2%	£2,400,000	2%	£3,000,000	2%	£6,000,000	
3%	£800,000	3%	£1,600,000	3%	£2,000,000	3%	£4,000,000	
4%	£600,000	4%	£1,200,000	4%	£1,500,000	4%	£3,000,000	
5%	£480,000	5%	£960,000	5%	£1,200,000	5%	£2,400,000	
6%	£400,000	6%	£800,000	6%	£1,000,000	6%	£2,000,000	
7%	£342,857	7%	£685,714	7%	£857,143	7%	£1,714,286	
8%	£300,000	8%	£600,000	8%	£750,000	8%	£1,500,000	
9%	£266,667	9%	£533,333	9%	£666,667	9%	£1,333,333	
10%	£240,000	10%	£480,000	10%	£600,000	10%	£1,200,000	

We will show you, how simply, without investing large amount of money and time, you can create a passive income stream, which will allow you to live how you want to.

Module 3: Leverage

Leverage is used in all business systems. There are two kinds of leverage:

- > OTHER PEOPLE'S MONEY or
- > OTHER PEOPLE'S TIME



Leverage: other people's money

This type of leverage has inevitable risk. Not only you are risking your own money but also those you have borrowed. Also, you are probably going to have to pay interest on the money you have borrowed, and in case you use the borrowed money incorrectly and business fails, you would lose your own and borrowed funds. In this way you

risk what you have already accumulated and also you would have to work hard to repay what you have borrowed. This type of leverage we recommend to use with caution.

Leverage: other people's time

Everyone's day has 24 hours and year 365 days. Therefore, you can work a maximum of 8760 hours per year (this is not including time for sleeping, eating, etc). Working individually on your job you can earn on a maximum of 8760 hours per year. Therefore, income of those people who are employed is limited by time, and of course, competition, because if somebody else has the same qualifications and would chose to work for less, the employer would chose them instead.

Income can be **unlimited** if you are using a business system in which other people work. In other words, you are using other people's time.

Example:

You have a company that employs 100 people, who work 40 hours per week each for the whole year. You receive an income for 208,000 working hours (40 hours x 52 weeks x 100 employees)! What if you have few hundred employees or even few thousand?

If you use this type of leverage correctly, you can create immense force. And surely, if you have employees, you will have problems too.

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Module 4:

Business Without Conflict of Interests

Between the employer (you) and the employee there is a constant exchange. Employee is exchanging their time for money, and you - your money into employees work results. (Or other way around if you are currently an employee).

Employee goal - to earn as much money, by putting as little effort as possible.

Employers (your) goal - to get as much results from an employee, by paying them as little money as possible.

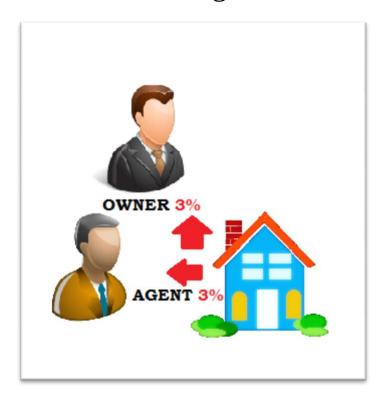
The problem is self evident. Employee will never care about your business as you do. Your employees goals will always be in contrast to yours and you will have to control them constantly and resolve the constant conflict of interests (that is, if this exchange is useful for you and if you will make profit). And by employing the person you commit to:

- ➤ Pay a constant salary regardless of how profitable the business is;
- Provide paid holiday for employee;

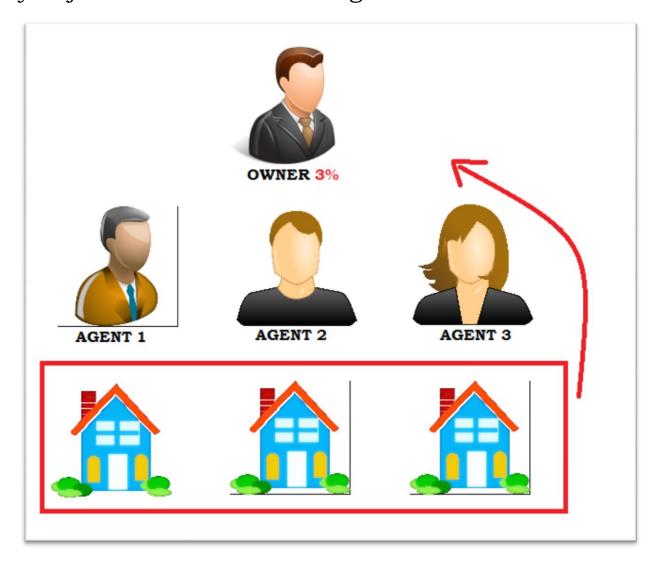
- ➤ Pay salary if they don't work due to illness;
- ➤ Pay large compensation if you no longer want to employ them.

There is a solution to these problems!

To make a contract with self employed people who will be paid according to the results they produce. A real estate agent might be an example, who receives commissions instead of a set salary for working hours. You (the owner) receive a piece of this profit because you have trained these agents and help them with challenges.

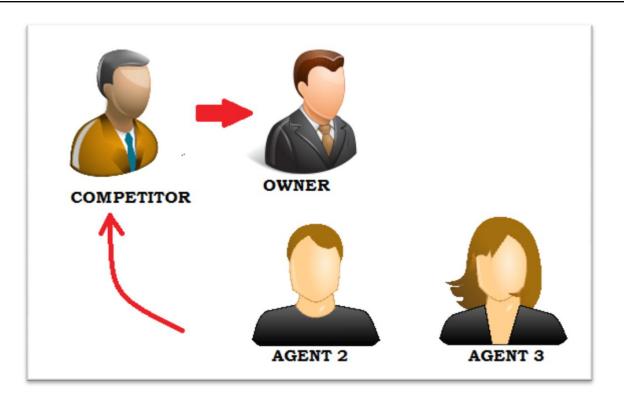


In this scenario, both sides have vested interest in each other's success. If there are no results, nobody earns, and other way around, when profits are big, both sides are happy. By improving the business this way, you avoid the conflict f interests. And if you want the business to grow, you just need to hire more agents.



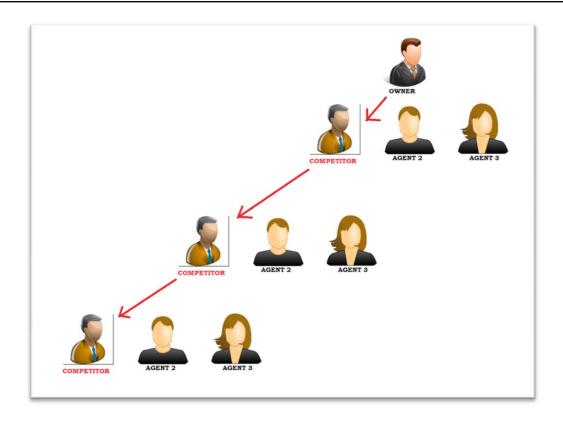
We have used the real estate agency as an example but this business model works for other products too.

However, what happens once the worker has learnt everything there is to learn from you? Well, there is a chance that if he or she is brave enough and smart enough, they will leave your company and will create exactly the same business.



In this way not only you are losing your worker, but you get a competitor and lose some of your clients too! In this way you create a competitor creation system.

Because your ex-worker will also hire new agents and teach them (what he has learnt from you), some of which will g on to create exactly the same business like you.



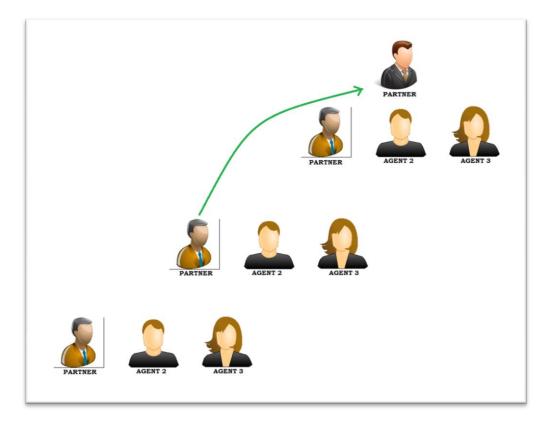
Module 5: Business Without Competition

There is a profit sharing system, according to which (including you) the income depends only on a results produced. In this case, the workers, who produce greater results, can earn more than you. And if you are the worker, you can earn more than your boss! Because you have trained the workers and because you have contributed to their success, you will continue to earn a small percentage from their efforts. The workers don't want to leave your company because you have a vested interest in their success, and they have a vested interest in the success of their recruits. You will always support them and help them grow and reach higher goals - you will invest time in them because their success is your success.

A business where the profits are shared according to the results produced has large advantages:

- ➤ You avoid conflict of interests, therefore, everyones results are much higher
- There is no increase in competition
- Everybody in business has a vested interest of their partners success.

Is this a perfect business system?



Module 6: That's Not All

So far we have discussed the difference between active and passive income, the advantages of the latter, leverage, employing people and competition. It looks like you've got a working business system, for which to get started you need to complete 4 steps:

- 1.Learn how to find customers you are a self employed person (e.g. real estate agent).
- 2. Find recruits and train them how to find customers you are a business partner.
- 3. Teach your recruits to recruit other people and teach them how to find customers the recruits now become your business partners.
- 4. Teach your business partners to train their recruits on how to become business partners.

Once you've completed these steps you have an independently working business system, generating for you a constant stream of passive income. Once you create this system in a correct way, you passive income will continue increasing even when you stop working.

This business model is especially well used in direct sales and network marketing industries.

However, when it comes to selling we have a large challenge - 90% of people don't know how to sell and don't want to learn. Also, if you want to become a successful sales person you need to develop a number of complex skills, therefore, your business might grow very slowly. When you do network marketing this challenge is resolved, because here you don't need to sell. In this type of business the focus is on the 90% of people who don't know how and don't want to sell. Actually, to all 100% of people. How?

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Module 7: No Need To Sell

Everybody buys something, even sales people.

How to help most people to stop being employed and to become business partners?

If you will chose a network marketing company that produces consumable products used by most people, and it will have an attractive quality to price ratio, you will never need to sell. Your business partners will be ordering these products for themselves and their families, and you will be receiving the commission checks for each order that they place. In other words, your workers - are consumers, who are purchasing products for themselves: when they need them, whichever they need, as much as they need. Almost all of the people are consumers, however, there are very few sales people, therefore, almost everyone can become you business partner.

The network of consumers is expanded very simply: by sharing information about this type of business model, i.e. by looking for business

partners, who want to fulfil their dreams, achieve financial freedom and live a better quality of life.

This business model is called *multi level* or *network marketing*.

This type of business model will allow you to build an independently growing stream of passive income, at the same time avoiding taking any financial risks and challenges, associated with traditional business. You can build a multimillion business without risking anything and without committing to anyone: no employees, no suppliers, no business premises. This is possible by investing a little of your time into this business - enough even sharing this report with your friends and family!

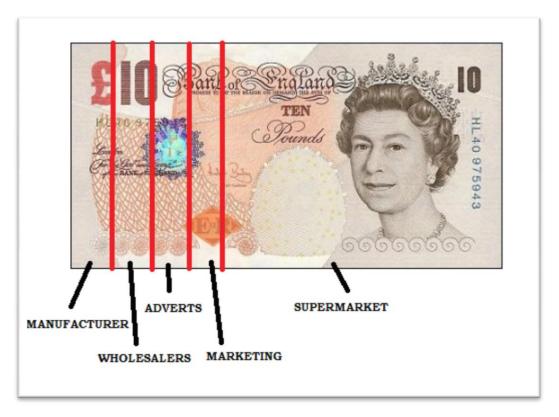
Surely, you have some questions, one of which might be: how could it be that the products are high in quality and low in price?

Module 8:

How can we buy highest quaity products for a lower price?

It's all very simple: we buy directly from the manufacturers

When we purchase products from the shop, before these products have reached you they have visited retail shop, few wholesalers, and they had to be advertised in the press and on television. Did you know that the manufacturer only receives a small portion of the money, which you have paid in the shop (very often 10% or less) And that money manufacturer receives only few months later, because, everybody in this distribution chain, ask for a delayed payment of invoices.



If you are purchasing from a multi level marketing company, you receive the products directly from the manufacturer, and you pay the money when you order. Later on, usually at the end of the month, the manufacturer pays a part of the money received for the products (usually around 50%) to the people who have done the marketing.



Network marketing companies do not spend money on advertising, therefore, they can use that money to create and manufacture the highest quality products. If this way of distributing products did not exist some people would not be able to obtain these products at all - they would only be affordable to the small part of population who are wealthy, because using the traditional marketing the price of these products would increase dramatically. However, you and your family can get these highest quality products for a lower price than that which you would pay for much lower quality products that are sold in the supermarkets.

Because the products of serious and trustworthy network marketing companies are better, and the price is lower than that of lower quality products sold in the shop, your business partners would rather chose network marketing company products, if they learn about them. Especially, because most network marketing companies deliver these products straight to your door. You can order online or over the telephone - which is more convenient and saves a lot of precious time.

Now you might have another question: 'It all looks great, but where will I find these business partners, is it really possible to do this business without selling?'

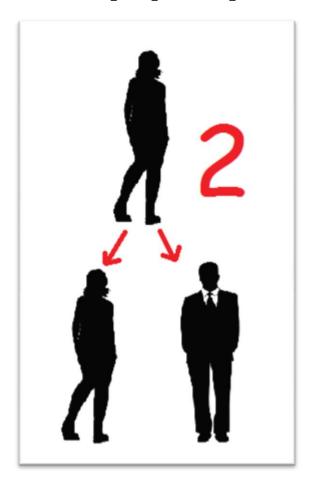
Module 9:

How To Find Business Partners?

Selling, i.e. offering to people something they don't need is definitely unnecessary. Most people (even those who do network marketing) confuse this business model with direct sales. It is misconception, that network marketing business is carrying various things and asking people to buy them. The essence of this business is not sales of the products. Sales is a trade, doing which you will never create passive income. This business is all about informing, consulting and educating. All you have to do to create a successful network marketing system is share this information, i.e. sharing information about this type of buying products, with friends and family, then introducing them to your business and teaching them how to do the same. By repeating these actions, your network of business partners, and also your income, will continually increase - it is called **duplication**. It's like cloning yourself - by teaching your business partners to repeat the simple actions, and when lots of people are repeating simple actions, a massive leverage is created (other people's time).

This example will help you better understand the power of duplication. Imagine, that you have 2 people who joined your business, you teach them how to do the same - introduce 2 person into the business:

2 x 2 = 4 Your 2 people help 2 other people 4 x 2 = 8 Those 4 people help 2 other people 8 x 2 = 16 Those 8 people help 2 other people 16 x 2 = 32 Those 16 people help 2 others



We can see, even though you have personally worked only with 2 people, by duplicating yourself four times you have a total of 62 consumers.

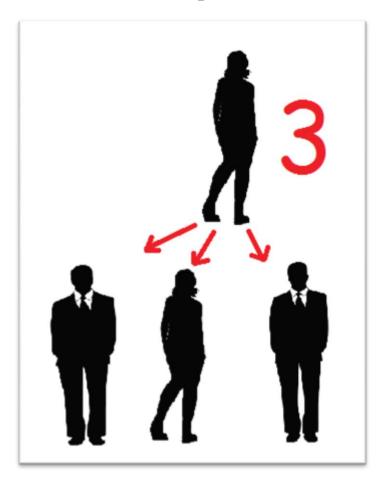
How would it look if you would only help 1 more person do the same?

 $3 \times 3 = 9 \text{ Your } 3 \text{ people help } 3 \text{ people}$

 $9 \times 3 = 27$ Those 9 people help 3 people

 $27 \times 3 = 81$ Those 27 people help 3 people

 $81 \times 3 = 243 \text{ Those } 81 \text{ help } 3 \text{ more}$



You have done 50% more work (found only one extra business partner), however, the fourth level of organisation is 7 times larger (243 instead of 32)! And now you have 363 consumers in total.

In order for your business to grow stable and profitable, we recommend to work with no more than 5 business partners at the time. Because your work is support and training of business partners, if you have more than five new ones, you may not have enough time for all of them. So how would your consumer network would look if you had 5 serious business partners who will also have 5 business partners each?

 $5 \times 5 = 25 \text{ Your 5 people help 5 others.}$

 $25 \times 5 = 125$ Those 25 people help 5 others.

 $125 \times 5 = 625$ Those 125 help 5 others.

 $625 \times 5 = 3125$ Those 625 help 5 others.



Can you see that by finding 5 serious people and by teaching them how to do the same (duplicate your own ability to share information), on the fifth level your organization is 3125 large, who are your company's products consumers? Neither you, nor they have to take products home to friends or offer them to strangers - all people in your organization just change their shopping habits and order products from your company instead.

In most network marketing companies, that distribute daily consumable products, one persons consumed products can be worth £50 or £100 per month, because of the great quality and price ratio

most of the time the family and friends start using these products too. You can easily calculate what sort of turnover an organization of 3905 consumers would do. Person, who has such an organization and is receiving a small percentage from all of those ordered products, can achieve income in the region of a few thousand or even ten thousand pounds per month!

Now it becomes clear that if we want to successfully work by using network marketing business model we should avoid selling products (if you inform your potential business partner about the products first hey may think you want them to sell something) or attracting hundreds of people personally in one go.

However, now we may be thinking that there might be a potential challenge of us having to invest a large amount of time into this business, which is already scarce?

Module 10:

Would you sacrifice 10 hours per week for your dream?

We all have the same amount of time - 24 hours a day. You already know that. Your present situation is the result of what you have been doing over the last years or decades. Your present life - is the sum total consequence of your decisions and habits. If you want to live differently tomorrow, you should be doing something differently today, then you did yesterday.

When you do network marketing business your life becomes better without trying to drastically change it. It does not require a lot of time, and you do not need to change your habits much.

By choosing a trustworthy network marketing company, you only need <u>2 things to become</u> <u>successful in this business</u>:

- ➤ big dreams;
- ➤ 10 hours per week.

These 10 hours will be used for these 3 simple steps:

- 1. Change your shopping place to order some products you used to purchase from the supermarket from your own network marketing business. By shopping this way you will save money and time, as you already know that majority of the products from network marketing companies will come at a lower price and better quality compared to similar products from the shop, and these will be delivered to your door.
- 2. Share the information about this business opportunity (and about products later) with your friends and relatives. You can inform people about it by using this report.
- 3. When you find people who want to join your business, teach them how to do the same what you are already doing. (remember Duplication!?)

And that's it. To do that you will need around 10 hours of your time per week.

In addition to the benefits that we have already mentioned, this business have few more side benefits. To make it simple we will share them all here.

Module 11: Core and Additional Benefits

- ➤ This is a business without financial risk or commitment
- ➤ When you start this business you will not be on your own. You will have a team of people who have achieved what you are aiming to achieve, and have a vested interest in your success and are ready to help and support you, because their success depends on your success. They will work with you for free and show you everything you need to know to fulfil your dreams.
- ➤ By doing this business you will be in control of your time
- ➤ You can chose the people you want to work with (your business partners)
- ➤ You will have no boss. The only boss for you will be You
- ➤ Nobody can make you redundant or reduce your salary - you income only depends on your results. The bigger your dreams are and the bigger the willingness to achieve them - the faster you will see the results.

- ➤ If you wish, you will be able to travel a lot, most of the time paid by the company.
- > You will meet and get to know positive and successful people from various backgrounds.
- > Your job is to help others achieve their dreams.

And most importantly - you will have unlimited income potential. Would you like to finally be in control of your life, so that you can realise your dreams, achieve financial freedom and live the way you like to?

If the answer is YES, then please get in touch with the person who gave you this report, before they

have their 5 business partners spots filled in \bigcirc .



We wish you a prosperous and free life!

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