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MAKE MONEY ONLINE

TOOLKIT FOR SOUTH AFRICANS



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Steps to an early retirement full of abundance, wealth and freedom

1. Introduction

Congratulations on your purchase. For R299 you have opened a door to a new income stream.

Why share my intellectual property?

You might be asking yourself, "why is he selling this book? Just to make money off me?". I do not need the income from this book, as I have achieved my targeted passive income already. I am a successful chartered accountant and have multiple income streams from equities, venture capital and investment property. I value my intellectual property in this book and therefore put a price on it to serve as a barrier to entry. Not everyone should have access to it. My philosophy is that those who are willing to pay are willing to put the work in.

It is very rewarding to receive messages on how my financial advice has changed people's lives and I will continue to share more as I proceed on my journey. Although nothing beats investment property, I found that online income is a quicker way to boost your income – property takes a few months, online income takes a few days.

Why the need for this book?

I put this book together because I know that there are thousands of people out there who are looking for a way to earn an income using the Internet. I also know that there are a lot of junk out there and people are going in circles or getting ripped off on a daily basis.

The internet and social media are bombarded with "Get-Rich" schemes and there are thousands of clutter which could cost you tens of thousands and in the end you still do not have anything to show for it.

There are a million offers as we speak, actually a whole lot of junk wrapped with a red ribbon with empty boxes inside. I find it hilarious how the different "guru's" all give the same schemes different names. The risk with so much of choice is that your head spins and you end up writing them all off as scams. In the end, there are just a handful of ways that yield extra income and even fewer ways which yields close to R10 000 or more a month. Yes, approximately R10 000 a month is what I can benchmark is on offer in these chapters and not millions. If R10 000 is below your expectations for entry point of online income then I have bad news for you, the online game is about time served and to get to 6 figures you going to have to start low and build.

Do not feel daunted by the fact that online businesses are not your expertise... I am a chartered accountant and usually feel like two left feet when it comes to technology. I have no degrees or prior experience in I.T or programming or website building, whatsoever. I build my own websites and learnt everything online from hundreds of books and Help pages. The biggest learnings came from the failures and I will share with you so you do not fall trap to these. Anyone, I repeat, anyone can start a money making website right now with a PC and internet connection.

I am earning an online income from all of the methods I present in this book. Some earn more than R10 000 and some less. The objective is to have a few websites and thereby multiple streams of income. Do not rush the process — be patient, you are already leaps and bounds ahead of the average South African by having this book in your hands. Today is DAY 1 of your path to financial freedom.

Throughout this book I will keep the tone very conversational. Imagine we are friends, sitting by the window of a quant coffee shop and it is raining outside. You are stuck with me for the next, say, 3 hrs.

Some Context

I am sometimes cynical and opinionated, however, all this tough love is for the benefit of growth. This book may violate everything your parents, teachers and financial planners taught you. At best, in the next few hours you will get exposure to an alternate reality. My everyday reality. Thankfully, when you are done reading from cover to cover, I can sleep at night knowing that I took your money, but delivered tremendous value - a system that will earn you a new source of income every month. Let me stop, I am starting to sound like what I hate most - some late night infomercial.

Some confidence

Do not settle for mediocrity. You can live rich, retire young and live the life of luxury, comfort and happiness. Those that achieve early retirement share the following 3 prerequisites:

- (i) They are brave and take action with speed and decisiveness even in the face of risk
- (ii) They are committed to their "Why" and persevere even when the world is against them
- (iii) They have a mentor who has done it

I can assume by the fact that you found this book online hidden amongst a thousand offers, you probably have the first 2 requirements. Not everyone has a real mentor. If you think that Robert Kiyosaki and other wealth gurus are mentors, you are in for a rude awakening. If you have read any of their books or attended their seminars, you would know that they just teach principles. Not target-based results or systems. They also design their offers for upsells. We are South African. We hate being played and upsold anything. We hate pussy-footing and being led on. You can rest assured that everything you need to know about launching your online business is contained in this one book.

Some ground rules

As we embark on this journey of wealth creation you will come across many of my life stories — some money related and some not. The hustle is real. The life of an entrepreneur is usually met with all kinds of challenges. We will make no progress if I do not explain some principles at the outset.

GET RICH SLOW: Majority

This is the consumer mentality. Go to school, get good grades, graduate, get a degree, get a good job, save 20%, invest in the stock market, max your pension fund, steer clear from debt, get e-tagged for Sanral discounts... Then someday, when you are, oh, 65 years old, you will be rich. Wealth in a wheelchair financial planning.

GET RICH FAST: Minority

This is the producer mentality. Not the consumer. Be a solution to a need. Scale determines your wealth factor. Start building systems of income generation! Get-rich-fast is possible. It is get-rich-easy schemes you should steer clear from.

In your conscious and subconscious mind, right now, make a decision to see the world as a **producer** and not a **consumer**. This means (fake it until you make it, see the world as):

- Instead of booking holiday accommodation, rent out accommodation
- Instead of digging for gold, sell shovels
- Instead of taking UBERs, own UBERs
- Instead of signing up for a study course, offer courses
- Instead of buying a franchise, sell a franchise
- Instead of borrowing money, lend it
- Instead of taking a job, hire for jobs
- Instead of shopping online, sell online

Producers get rich. Consumers get poor. Switch teams. Even when switching teams, there's some risk: The risk of leaving a job for a job. Be your own boss — sounds glamorous right? Wrong! In actual fact, this is just another form of premium slavery. If you are the owner of your own business and the income of the business depends on your presence, then I have bad news for you: you do not own your own business, your business owns you! "By working faithfully 8 hours a day, you may eventually get to be the boss and work 12 hours a day." ~ Robert Frost. The aim is to be an entrepreneur, not be a boss.

Doctors, dentists, lawyers, accountants and other professionals created their own business and "became a boss". The moment these people go on leave, however, they stop earning an income. They sell their time for money.

In order to obtain real financial freedom and wealth you need to create a system that can generate a passive income for you. This is a system that works for you and not you it. In the beginning you will be working very hard creating this system until you have everything in place.

I closed down a few "be your own boss" businesses which I started because it required too much of my time. Time, being the currency of life. Even with good profits, I value my time more than the excess profits I was making from these businesses:

- Beauty salon I owned in Sandton
- A kiddies coin-operated rides business
- Running an UBER business
- A clinic franchise

Define Wealth before you go after it

If you ask 10 different people you would get 10 different answers. Those answers are bound to include: Mansions with multiple sparkling pools where half-naked women/men bounce beach balls in

the sun, Private jets, yachts, wine cellars, Lamborghinis, Ferraris, Diamonds and Gold Chains, TAG watches, etc..

To me, wealth is not material possessions, but rather measured as:

- 1. **Family (relationships)** I am most wealthy when I am surrounded by family and friends and creating special moments. They say money is not everything, but I can tell you that in present times life is not easy without it. Money is very important. But so is your wellbeing and your relationships with the people around you.
- 2. **Fitness (health)** It is not worth working hard to earn millions if you never have time to spend with your family or to have time to spend the money you earned. Or you work so hard that you end up in hospital because of stress and die of stress induced cancer a year later. What is the use then?
- 3. **Freedom (choice/time)** Freedom from the pressures of money, alarm clocks, traffic, deadlines, politics of a job, etc..

Money plays the biggest role in 3. Freedom. Passive Income is the answer to Freedom. This because it is income independent of time. You are not trading your time for income.

Is Passive Income only for those young people who have millions in the bank because of rich parents or some God-given talent? If you are reading this book you already know better — No. Making millions in the digital age neither requires rich parents nor great talent. It requires the knowledge of how to make those millions.

Online income generation does not care about your 6 A's in school. It does not care about your UCT or Wits Degree. It does not care if you are a man or woman or how tall or short you are. It does not care about your past – blacklisted, bad credit scores, no cars or assets. You are qualified today, as you sit there and read this, to launch an online

business and generate an income. You **DO NOT NEED** the following pre-requisites:

- Good childhood, functional family
- Attending the best schools
- Knowing the right people in the right places
- Educational or professional accomplishments
- Being a certain sex, colour or age
- A network of partners
- Capital
- A "bank-worthy" business plan

How many money trees do you have?

This book is a seed to a money tree. A money tree is a business system that takes a lot of work to set up, but thereafter generates income where you do not trade time for money.

The following income is income from a money tree:

Income	Money Tree
Online income	Websites
Rental income	Rentable assets
Royalty income	Rentable intangible assets
Interest income	Cash deposits
Dividend income	Equity instruments

Note how share trading or crypto-currency trading (which I used to do) is not a money tree – it requires your time and effort. Even offline service and product businesses (which I used to own) require ongoing management. Over time I have shifted my focus to passive income and not only do I have more time, I am getting much more yield!

The Internet Goldmine

The internet is a miraculous invention. It runs 24 hours a day, 7 days a week, and it does not have any entrance fees or prerequisites for you to partake in its system, other than a connected PC and at least R500 for some value costs. It strips the rich and famous out of their advantages of access to distribution (In the old days of wealth, striking it rich via content meant you had to have access to a newspaper mogul, magazine publisher, or successful author.)

Today we have 13 year olds owning R1 million worth Blogs, social networks, e-books, and online magazines.

Times are changing. Libraries, newspapers, magazines and even universities are endangered. We live in a time where all companies are looking to cut jobs and replace people with machines, automation. That puts employees at risk. The same technology is available to employees to launch income streams that could exceed their employment salaries and escape the clutches of corporate indenture. They just need the right push by the right mentor.

Change creates millionaires. A new paradigm is upon us where ordinary entrepreneurial-minded people can become millionaires or even billionaires by staking their claim to the world of e-commerce. How can you possibly not be attempting to stake your claim! Superbalist, SPREE, Gumtree are all launched by ordinary South Africans who figured the system early. There is still plenty room for you and I to stake our claim.

Steer away from get-rich-easy schemes. There is no such thing. Get-rich-quick is possible. The strategies you see later did not come about one glorious morning where I decided, "Hey, today I will become free from a job by going online". It took years to know what I know. How nice to see it all in one book in under 3 hrs! Pretty quick right!

Some expectations to be managed... If you implement these methods, you could see approximately R2000 income in month 1 to 6. To get the income stream to be R10 000 will take about 6 months and a lot of hard work. If you launch 6 websites this could be multiplied by 6.

Before I go step-by-step and explain how to build each of the 6 online businesses below, let me quickly summarize the 6 concepts:

----END SAMPLE----

Only you can decide if R299 is a barrier to entry for you. You could be a cynic or be positive and trust that some things are not scams and there are still good people out there trying to make a difference. People will forget what you said, people will forget how you look, but people will never forget how you made them feel. If I inspired a feeling of HOPE in you with this shortened version, that is good enough for me.



If you are ready to fight for your spot on the ark. Also good. Your purchase will entitle you to the following 7 books:

- 1. The Make Money Online Toolkit for South Africans
- 2. The Investment Property Toolkit for South Africans (introduction only)
- 3. Think & Grow Rich by Napoleon Hill
- 4. The Richest Man in Babylon
- 5. The Science of Getting Rich
- 6. Napoleon's Secret
- 7. 7 Keys to Success

2 PAYMENT OPTIONS:

- 1. Click CHECKOUT on the website www.passiveincomesouthafrica.co.za
- 2. Or, a direct deposit/EFT

If not comfortable with online payments, kindly pay via EFT or bank deposit and I will email the book to you once payment is made. Please do remember to email the proof of payment or screenshot to kashan.maharaj@me.com

Account Holder: PASSIVESA

FNB Cheque Account: 62743508527

Branch Code: 250045

Amount: R299

Reference: Your first name or email address

Email proof of payment to: kashan.maharaj@me.com

It's still raining outside... let's keep talking.

