

FINANCIAL FREEDOM FOR THE REST OF US

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Introduction:

Anyone can do it!

If someone had told me when I was 20 what my life would be like today, I would have thought him crazy.

Back then, I was a student – flat broke and resorting to odd jobs to try to pay for my schooling. You name it, I did it: washing dishes, waiting tables, door-to-door sales, stocking shelves... I even assisted a plumber.

I was the child of a tough suburb, so my education hadn't exactly been brilliant. I was failing out of college, with no network and no confidence. As you can imagine, my future was pretty uncertain.

(The day before my first day at university I saw a TV show in which they showed Ph. who had set up an unemployment association (LOL).

Fast forward 20 years, and I live in sunny Lisbon, Portugal.
I'm married to a wonderful woman, and we have a lovely little girl.
I have an online business that makes over 1 million Euros in sales per year.
This year, we're on track to make between \$1.5 and \$2 million.

I have nine people in five different countries working for me, from home, at their convenience. That means I don't have to spend my whole day supervising an office.

Instead, I work most mornings and then hit the gym in the afternoon.

I'm usually home before 5 p.m., and I get to spend time with my family.

On top of all that, I've been able to invest in multiple real estate properties that net me an additional €3,000 per month.

20 years ago, I didn't speak a word of English. Today, I'm fluent in four languages.

So how did I move from a flat-broke college student to a successful entrepreneur?

I took a risk, of course. But above all, I was curious, and I never stopped dreaming.

I get the feeling that a lot of people don't allow themselves to dream of a better life.

There's a quote from Ford that says, "Whether you think it's possible or not, you're usually always right".

I decided to not close doors, but instead, look for opportunities

.

And then, of course, I worked. Not relentlessly, but a little every day.

If you change your trajectory by a fraction of a degree every day, you'll find that in a few years – or months! – you'll have made a radical change in direction.

I am convinced that with the right strategies, everyone can achieve extraordinary results. And there are successful strategies no matter what area you're in.

My goal with this book is to pass on to you what I learned over several years – what allowed me to move from a broke, shy student to an entrepreneur who makes over a million dollars a year.

I want you to know that you can believe in your dreams.

Because if I can do it, you can do it too.

Part 1: How to Get Lucky

How to Get Lucky

One day, when I was a teenager, I was playing basketball on a street court.

I made a 3-point basket, and one of the opposing players told me, "you got lucky."

I remember thinking, "Lucky? So why am I practicing then, if success depends on luck?"

Sure, there's a certain amount of luck in everything we do.

But the best way to create opportunities is to practice and work.

I started my first business in Australia when I was 28.

When I came back to France, the father of a friend, an entrepreneur who started from scratch, told me, "about your business in Australia, I think you got lucky."

My ego didn't like that. Still, it made me wonder if my success in Australia was due to luck. Around the same time, I started an online business. It took off quickly. A few years later, I saw my friend's father again.

I said, "Georges, do you remember a few years ago when you told me that I got lucky with my business in Australia?"

He smiled warmly and answered, "yes, actually, I think you're a good one."

Maybe I was lucky. Or maybe I wasn't totally bad at what I was doing.

Mostly, I think my success was due to using effective functioning techniques and strategies. Let me give you an example.

In my life, I have created four businesses. All of them have been successful.

Why? Because I use a simple rule that I'll give you in the second part of this book.

The press loves to make headlines like this: "New swimming prodigy," or "This entrepreneur floated his whole company on the stock exchange."

But what we never talk about are all the years of work behind those success stories.

To get that medal, the new swimming prodigy had to train almost seven days a week for 15 or 20 years.

Fifteen or 20 years!

Everyone wants to succeed, but few people are willing to make the necessary effort. But you know what? Those people who think that that success requires working yourself to death?

They're wrong.

Here's the real secret. You don't need to drive yourself into the ground with work. You just have to do a little bit every day.

Working this way has allowed me to run multiple successful businesses and learn three languages.

By changing course by a little bit every day, you slowly but surely set your life in a totally different direction.

There are plenty of books on personal and business development that can help you progress. I've listed some of my favorites at the end of this book.

By reading a few pages a day, over time you'll end up with more knowledge than most of the people around you.

And the best part? You don't have to read everything cover to cover.

Thanks to the 20/80 rule, we know that by doing 20% of the work we can obtain 80% of the results.

So, by reading only 20% of business books, you can know more than 80% of your peers.

Even better, you can find and study successful people who have already done what you want to do.

In 2006, I met an American friend in Paris who was working as a stylist.

She told me that in her "old life," she'd had a classic (translation: boring) office job.

I said, "But Christina, I don't understand, how did you become a stylist?"

She told me that she'd always dreamed of being one, even when stuck in an office.

One day on a whim, she sent an email to the stylist for *Sex and the City* to ask her for advice.

To her surprise, the stylist answered my friend and offered her an interview. For an hour she told her everything she knew about the job.

With the help of a friend, Christina was able to land a job for a commercial shooting. Then she got a second job and a third.

Within a few months, her career had launched.
And that was before social networking...

Today, mass platforms like YouTube and Instagram make it insanely easy to follow successful people who are already living the life you want to live.

What's stopping you from learning from them and putting in the work yourself?
Do you see where I'm going with this?

It's easy to talk about luck, but dig a little deeper and you'll probably find more concrete explanations for someone's success.

Work. Be persistent. Study those who have succeeded.

As Thomas Jefferson said, "I'm a great believer in luck. The harder I work, the more luck I have."

So, let the lazy ones keep looking for their stroke of luck; we know that success is anything but.

How to make friends

At the beginning of my career, I started looking into personal development.

The first book I read was Dale Carnegie's How to Make Friends.

The title might make you smile, but it's a classic for self-development. Plus it's short and easy to read.

In it, Carnegie delivers a load of tips and techniques that are genuinely effective – so much so that I think the book should be taught at college!

Here's an example of how his advice worked for me.

In my first job, I had difficulties with a colleague who oversaw the network.

After taking a strong dislike to me, he started hindering me in my work by preventing me from accessing network resources.

I decided to use some of the techniques I learned in How to Make Friends to break the stand-off. Like this tip: listen to people.

Everyone likes to talk about themselves, but few people take the time to listen to others. By following this simple tip, you can bring value and be nice to anyone.

And it requires practically nothing from you. NOTHING!

Just listen to the person you're talking to, and you create value out of nothing.

So, I stopped by my colleague's office one day instead of walking past and asked him what he was working on.

I took the time to listen to him, and I saw that he was happy to talk to me about his work. In a few weeks, his behavior did a complete 360!

I was able to get my hands on resources at the network level, which allowed me to learn a lot and progress quickly in my job.

I had created value out of nothing.

This experience was a revelation.

I thought, “if I can achieve such results by reading a simple book, what will it look like if I keep going?”

The second book I read was *Influence and Manipulation* by Robert Cialdini.

The techniques in it were fascinating because they were nothing extraordinary – just subtle ways to influence others.

But that's the difference between a yes and a no.

Between success and failure.

The lessons I learned from these books have been with me ever since.

When I started my business on the Internet, I connected with as many people who had already succeeded in this field as I could.

I'd invite them out to eat and try to establish a relationship of trust or friendship with them.

And it worked! By the following year, I had an army of affiliates for my first launch and we made €550,000 in sales in two weeks.

Let that sink in.

Reading these books isn't just a nice bonus. It's essential for anyone seeking professional success, whether as an employee or as an entrepreneur.

I also recommend Robert Greene's *48 Laws of Power*.

If you can't get through it all – because it is hefty – just read the summary of each chapter. That's more than enough.

Now you might be thinking, “I haven't even finished this book, and he's already given me three more to read! I'm never going to get through this...”

Well, stop right there. Don't put pressure on yourself!

Start by reading How to Make Friends. You can do it in a few hours, so there's no excuse.

Just by reading this book, you'll know more about the topic than 80% of the population – if not more!

You'll have plenty of time to read the other books. There's no rush.

Just remember: do a little bit every day.

How to learn any language in 5 minutes a day

I took German as a second language in college – my mother's idea.
I HATED it.

Two years later, I started English classes. That was when I knew for sure – I despised formal foreign language learning.

When I started working, though, I noticed that the most successful people (entrepreneurs, senior managers) could speak English.

I decided to bite the bullet and learn it myself – but not in a class. I was in no hurry and instead tried to practice a little bit every day.

A friend gave me a grammar book, so each day I'd read one lesson and do the exercises in my head. It took 10 minutes at the most.

I also started looking up lyrics for English songs I liked and would watch English movies and TV shows with subtitles. When I went out in Paris, I'd talk to Americans I ran into.

After a while, I became the one they called at work when there was a foreign client on the phone. Who'd have thought?

Not only was I happy with my progress, but I found I was enjoying the process. I felt like I was discovering a culture, and I got to enjoy movies and TV shows.

Then in 2006, I went to Mexico.

That brought on another revelation: I was not attracted to Latin culture at all.

I did, however, fall in love with the people, the landscapes, and the music.

When I came back to France, I started to learn Spanish the same way as I'd learned English: a few minutes a day, finding ways to make it enjoyable, and improving my interest in the culture. This eventually led me to Colombia in 2010, where I met my wife.

Following our move to Portugal in 2015, I learned Portuguese using that same method. Why should you care about this?

Because there are no downsides to knowing a foreign language. NONE.

So, let's recap:

You don't have to commit to an expensive, time-consuming course with loads of homework to learn another language.

You just need to:

- Do a little every day, persistently.
- Find ways to make it enjoyable (music, movies, websites on subjects you are interested in, phone apps). Be curious and find what works for you!
- Learn the basics of grammar. It won't be the most fun part, but a little every day keeps things simple and gives you a foundation to build on.

4. How to earn more money

One day when I was a young employee, I came across a used book called How to Make More Money.

It was a short book.

The two main tips in it were: learn English and become a sales representative.

It makes a good point. Each profession comes with an average income – it's pretty useless to hope to become a millionaire if you are employed at City Hall.

Working in sales is a solid way to earn a higher-than-average income if you don't have a prestigious degree. Still, this line of work isn't for everyone.

My advice is to be curious.

Look around and see how much other people earn.

Seek out niches – little known activities or small companies where it is possible to earn more.

Or, you can supplement your regular income with flexible jobs like real estate or freelancing. I have a friend who used to deal in second-hand goods in order to buy second-hand video games, which he then sold individually online and make a nice profit.

The bottom line is, there are no limits. You just have to be curious and resourceful. In my opinion, though, the best money-making option is to start your own business.

With my own business, I pay myself a salary of €2,500 per month. My real estate income nets me an extra €3,000 per month.

And then there are my company's profits. Currently, with €100,000 of turnover per month, my company makes €25,000 in profit. That adds up to €300k of profit per year. My goal is to reach €100,000 of monthly profit.

That kind of money would be about as attainable as the moon if I was still working for somebody else. I don't have a boss, no set hours, and I don't have to go to a stuffy office.

So, what do you need to start a business of your own?

First, have some money saved. €5,000 or €10,000 is the minimum to start without pressure. If that seems impossible, think again!

Start by deducting your fixed expenses from your monthly salary. Then, take out what you want to save (when I was an employee, I put away €300 per month).

Divide whatever's left by 4.2, and it'll give you your weekly shopping and leisure budget. If it feels like a struggle, embrace it! Adversity is the mother of creativity.

There are always economical solutions out there. For example, if you've spent your entire budget, you can still stream movies at home, go for a walk or play sports.

Make tasty food at home and invite friends over.

Take the opportunity to visit your parents or relatives you haven't seen in a while. Never forget – some make excuses, and some find solutions.

Believe me, if you want to make money, you have to be in the second category.

Part Two: How to Get Free

How to get free

I remember when I first started my career, I had this strange feeling:

"I've done as I've been told. I've got a 5-year degree, I earn more than anyone I know, and yet I live in a studio in the suburbs of Paris.

And even though I have a good salary, I don't have a crazy life, either."

It also occurred to me, "I'm an adult, why am I asking permission to leave the office? I feel like I'm still in school..."

It was when I switched from a skilled worker to a sales representative in a small IT company that I saw the other side of the coin.

When you're a sales representative, you're on the management side.

While the engineers are on assignment at the customer's site, you're in the office with the managers.

I remember one of the traditional Monday meetings, in which the managers discussed a 45-year-old colleague who was leaving the company.

It got me thinking.

To receive a full pension, you have to contribute for 42 years. If you have a 5-year degree and start working at 23 years old, that means you'll have to work until the age of 65 to get your pension. If at 45 (halfway) you have to change jobs, it'll be super complicated.

Another time, I had to interview a candidate for a specific job within a bank.

He was a handsome man with a great CV, mid-40s, had a nice suit and a briefcase.

I remember thinking, "When I'm his age, there's NO WAY I want to have to take my little briefcase and commute for an hour just to go and sell myself to a young graduate."

That moment gave me the clarity to know that a career in project management or management was not for me.

Later, another experience got me to reflect on that revelation.

On my first day as a sales representative, I wasn't the only newcomer; I was one of six! It was a battle royale sort of setup.

Among these new sales representatives was Patrick. At 36, he had just come off 10 years at a big service company.

He used his professional network to place engineers, and it worked. Still, I could see him struggling. It was common for him to still be on the phone after 7 or 8 pm.

I thought to myself, "He's 36 years old. He still has the energy to start again from scratch right now, but if he changes positions in 10 years, will he have the strength to rebuild everything?" I suddenly realized that being a wage-earner was a dead-end street.

And with all the development in artificial intelligence and automation, it's not going to get any better.

At the time, I came across an article that profiled some French entrepreneurs who had created a company in India.

I was only just back from my trip to Mexico, and I was dreaming of adventure. I felt that there were more opportunities outside of France.

So, after seeing an advertisement for working holiday visas in Australia, I bought a plane ticket to Sydney with just a suitcase and my own ambition.

One month after I arrived, I started a small door-to-door sales job.

The first day I saw that it was working, so that same evening I started looking for suppliers. A month later I had a car and five salesmen working for me.

There were ups and downs, but on average I managed to put aside €5,000 per month for a year.

I was in shorts and flip-flops, and I was earning three times more than my ex-pat friends who worked at Société Générale!

Because that's what being an entrepreneur means- more freedom (more responsibility too, of course) and unlimited income.

So how do you find your business idea? That's what we're going to talk about now. With the method I'm about to show you, I've had a 100% success rate in business creation.

How to find your business idea: The Foolproof Method

I've started four businesses in my life, and all of them have been successful.

When I arrived in Australia, I did a little job selling paintings door to door. I saw that it was going well, so I started my own business. In a year and a half, I made €200,000 in sales and set aside €50,000.

On returning to France, I met amateur bloggers who were earning between €500 and €1,000 per month through advertising and affiliations. I decided to devote myself full-time to my little blog that nobody read – six months later I was earning €1,000 monthly.

A blog post I wrote ended up being the number 1 Google result for the search query "how to learn English." That had to mean there were companies making money in this area, so I created english5minutes.fr.

After a year, I had an email list of 4,000 people and I launched my first training course, which generated €3,052 in sales.

After that, I built up the business to €3,000 per month while spending very little time on it. Apart from creating the sales pages, I delegated all other tasks, from writing articles to managing email campaigns.

For years I paid for software to manage my contact list and send emails. I knew that these companies made between 5 and 100 million dollars a year.

So, I launched my system.io to do the same. Today, we make a monthly turnover of €50,000. Do you see the common denominator?

I've NEVER had a revolutionary idea.

I haven't invented anything.

I just saw that there were companies making money, and I decided to do the same thing.

When you start a new business, you often think that you have to have a new idea where there are no competitors yet.

But when there are no competitors, there typically is no market.

Think of it like opening a restaurant. You're not going to try to invent a new kitchen. Instead, you'll choose a concept that already exists and that you like – pizza, burgers, pancakes, sushi – and you'll do it your way. It will be your name above the door, your recipes, your decor, your personality, your energy.

In case you haven't got it yet: you don't have to have a great idea to start a profitable business.

So then how do you know what's profitable?

Pretty simple. You just need to be curious and observant.

For a physical business like a restaurant or shop, you just have to go to a point of sale, look at how many customers buy in an hour, and evaluate the average basket to calculate the turnover.

Then by deducting the expenses (inventory, personnel, utilities, etc.) you can estimate the company's profitability.

Look at companies that are already doing what you want to do. Search for articles about the company and interviews with the founders.

I came up with the idea for [systeme.io](#) after listening to podcasts about entrepreneurs and realizing that these companies were making tens of millions of dollars in sales.

I was competing with companies making between 10 and 100 million dollars a year, so I thought that even if I performed badly, I was likely to make 5 million.

Once again for the people in the back: You don't need to have a revolutionary idea to create a profitable business.

How to find your business idea: The New Method

We've just seen The Foolproof Method, which allowed me to successfully create four businesses.

Now we'll look at a more recent method developed by American entrepreneurs.

In 2011, Eric Ries published *The Lean Startup*, which states that it's better to test an imperfect version of your idea as soon as possible than to spend a lot of time creating the perfect product. Subsequently, Dane Maxwell launched "The Foundation," an online training course for developing a start-up idea based on problem detection.

Sam Ovens took this course and had the brilliant idea of applying the method to services. Today, Sam Ovens makes \$20 million a year selling his method, which has enabled thousands of people to create profitable businesses.

Here are the steps of the method:

a) Choose a group of customers you want to serve; it can be architects, real estate agents, business executives, etc. The important thing is that the group is well identified and able to invest in a solution.

b) Conduct telephone or face-to-face interviews with people in your target group.

Ask them questions about their daily lives to identify an important problem they are facing. Your role is to listen and give your full attention to your interviewer.

It's imperative that conduct as many interviews as possible – a few dozen as a bare minimum. The more interviews you conduct, the more likely you are to uncover important problems.

Don't feel intimidated by conducting interviews, people love talking about themselves, and the mere fact that you're listening to them sincerely is a gift unto itself.

c) Once you have found an important problem, make an offer to your contact person and propose a solution to solve the problem. It can be a service, coaching, or even software.

If you are afraid of not being able to find a solution, don't worry. It's normal to feel uneasy when you venture out of your comfort zone, but changing your life requires doing the scary stuff

Worst case scenario, if you don't succeed you pay back your client.

So, you make an offer that means you ask the person you're talking to for money.

Don't ask "would you buy this product or service?" or "would you be interested in this product or service?" because it means absolutely nothing.

What actually matters in entrepreneurship to validate an offer is a firm and definitive order.

Some tips for finding an interesting problem: the greater and more urgent the pain caused by the problem, the more the client will be willing to pay. And, often one problem leads to others.

By questioning the person, you can help him/her understand how this seemingly mild problem actually leads to other problems (this is the famous selling method taught in the book *Spin Selling* by Neil Rackham).

d) After testing your results, you may want to adjust your offer and/or target. It is better to fail quickly so you can find an offer that works faster.

Broadly speaking, you should not be afraid to sell a product or service before you have created it.

That's the whole method: it's simple and devilishly effective.

Some entrepreneurs have made a fortune with this method.

There are dozens of testimonials from students of "The Foundation" who have sold software even before creating it. (Usually the deal is "if you start paying a subscription right away, I'll be able to finance the development of the solution and I'll offer you a lifetime discount on the normal price in exchange.")

Recently, I listened to an interview with the founder of the company Naturebox (a subscription box containing snacks).

In 2011, the creators published a single page that described their product and had a PayPal payment button.

Forty-eight hours later, 100 people had paid their subscription. And they didn't have a product! So, they went to the supermarket, bought some snacks, put them in bags with a sticker containing their logo, and that's how they started a business that now makes several tens of millions of dollars in sales.

If it is possible to pre-sell a software or physical product like a subscription box, then it is even easier to pre-sell a service. You can always train on the job or find a partner to help you with the implementation.

Whether you take this route or not, you'll have to look for solutions if you want to be successful in entrepreneurship!

9 indicators for whether your business idea is right for you

In addition to determining a business's revenue potential and its profitability, there are nine key indicators to help you determine whether a business idea is good for you.

Indicator #1: How do the people in this business live?

Do they earn a good living? Do they work a lot? Are they super stressed?

For example, a restaurant requires a lot of work. On top of providing the service, you have to manage purchases, administration, marketing, and employees.

For me, it's an activity incompatible with a good quality of life, so I wouldn't get into it.

But this is not an absolute rule; some restaurant owners have found how to scale up their operations and open several points of sale that are operated by teams.

Indicator #2: Is the company's turnover recurring?

Almost all start-ups use a subscription model.

A lot of software has moved to subscription-based models too.

You can't just buy Microsoft Office anymore; you have to take out a subscription.

Netflix, Spotify... these are still subscription-based offers.

The advantage? More regular income for the company, and a higher valuation.

At the beginning of 2016, I read *The Automatic Customer* by John Warrillow. This book explains how to set up subscription-based offers in any industry.

Two months later I launched Business Pass, a revolutionary program that gives subscribers access to all my marketing training for 19 euros per month.

Then two years later I launched *systeme.io*, a software program for managing online businesses – as a subscription model.

Indicator #3: What is the margin on the products you sell?

The margin is the difference between the selling price and the production cost.

Is the margin you make on the sale of your products high?

For example, you can record a training course on your computer for almost no cost (a few dozen euros). You then sell it in hundreds or thousands of copies.

That's what I did on my website *5minutes.fr*. I created five training courses that I have been selling for several years to my email list subscribers.

It only costs me a few dozen euros per month for technical costs, yet it brings me several hundred or thousands of euros per month.

When you create software like this, you tend to have one-time fixed costs to create the software, after which you spend the same whether you sell to 100 or 10,000 people. (The cost of customer support and infrastructure will increase, but so will the gross margin.)

This model, where it's possible to make a lot of profit with a low-margin product, is called the "supermarket model."

For example, Amazon.com has a phenomenal sales volume with incredibly low margins. It also has Amazon Web Services (AWS), a subsidiary offering on-demand online software.

This software offers basic functions (virtual servers to host websites, send emails, back-up data) and is used by companies and start-ups to run their infrastructure.

Amazon launched this service because they realized the powerful tools they'd developed in-house might be useful to other companies.

It's also a business with much higher margins than Amazon's traditional distribution business. Result: In 2016, Amazon Web Services represented just 10% of Amazon's turnover, but 50% of its profits!

Indicator #4: Does this business allow you to be geographically independent?

At the end of 2017, I took my wife and our one-year-old daughter to spend six weeks in Australia and New Zealand.

When I spoke about this trip to a client of mine – who runs franchise shops in Luxembourg – he said, "with my employees, I could never do that."

Today, we live in Portugal simply because we love it. Any time we want a change, we can.

Further, every year we go to visit my wife's family in Colombia. This doesn't affect my business at all – I just take my laptop in my bag and bam!

Having a business online is obviously the first solution we think of to be geographically independent, but some people do it with physical businesses, too. You just need to get creative!

Indicator #5: Does this business require a lot of work?

This might sound obvious, but seriously, I've seen people launch themselves into careers that require working like crazy to make a living (restaurant owners, accountants, bankers, etc.).

When you start a business, it takes a lot of work in the beginning. After a while, though, you want to have the possibility to ease off (by delegation or otherwise).

If you're going to devote time and effort to your business, you might as well go in the right direction from the start!

Indicator #6: Is this business scalable?

If you own a restaurant, most of your customers live or work within a few miles of you.

Even if you have a large number of customers, you are limited by the capacity of your premises.

In this case, the only solution to develop your turnover is to open new points of sale.

On the internet, customers can come from all over the world – and some markets are absolutely huge.

For example, once I had the software for [systeme.io](#), I could sell to 100 or 10,000 customers. Some companies make between 10 million and 100 million a year doing what I do – so I know that it's possible to make 10 million or more in the future.

Indicator #7: Can you resell this business?

When I was in Australia, I realized that my door-to-door sales business was a cash cow – but it was impossible to sell.

It's typical when starting a business to only think about generating sales – we often overlook the company's valuation.

If you can create a source of income and at the same time develop an asset that can be resold, why not do it?

A few years ago, I read *Built to Sell* by John Warrillow.

In this book, he tells the story of a boss of a marketing agency who discovers that his company isn't worth much. With the help of a mentor, he changes his company's business model from a service model to a product model, which adds value to his company.

To estimate the value of your business, ask yourself the following questions:

1. What would be the value for a buyer, whether in terms of profits or in terms of synergy with the company?
2. Can the business continue to generate revenue without your presence?

In general, the value of a company is measured in terms of the number of turnover years.

A valuation of one or two years of turnover is low and indicates a company with low margins or low growth potential.

On the other hand, some start-ups can be valued at more than 10 years of turnover.

For example, a business selling online courses will generally be valued at less than an online software program.

So, ask yourself how much your company would be worth.

Indicator #8: Are there any barriers to entering the industry?

These are circumstances that prevent a company from competing in the intended market.

Examples include restrictive regulations or very heavy investments.

The fewer barriers to entry, the easier it is for new companies to enter the market.

This also means you'll probably have more competition.

In my case, I was selling web marketing courses. I noticed that many of my clients went on to create profitable web-marketing training businesses – in competition with mine!

This was one of the things that pushed me to launch systeme.io. A project of this type requires at least one or two years of work and several hundreds of thousands of euros of investment, so it reduces the number of companies that can jump in and compete.

Indicator #9: Is this business sustainable in the long term?

With an expert business (where you sell your expertise in the form of services, training, or coaching), you naturally acquire more customers and offer more products over time. This in turn increases the comfort of your position.

The idea is to have a business where time works to your advantage – the more time passes, the better your position.

Of course, there is no perfect answer; it all depends on your situation. When you start your first business, you are in survival mode and you have to live it as fast as possible.

Most people don't learn to think long-term until later on. But why not do it right away?

5. How to become a productive entrepreneur

I can't end Part Two without giving you some essential productivity tips.

Tip #1: Make decisions (even if they aren't perfect).

A few years ago, I helped a client with individual coaching. He had a blog that yielded an average of €1,000 per month.

I noticed that in his blog posts, he was sending people directly to the sales page of his flagship product.

I told him, "I'm not sure, but I think that if instead of sending people directly to your sales page you ask for their email address and then send them a sequence of emails to sell your product, you'll earn more."

In theory, we could have set up an A/B test to find an exact answer, but in practice, resources were limited so we just tested our strategy outright.

Three weeks later he told me, "I set up the system and now I make three sales a day – that's €100 per day, €3,000 per month!"

This taught me that it is better to make an imperfect decision and move forward than to wait. Too many people wait until they have the "perfect idea" before starting. As if one day a wizard will appear and tell them what idea they should choose!

Your role as an entrepreneur is to make decisions and act even if your idea is imperfect. You will always be able to improve your service or product later on.

The sooner you act (and fail), the sooner you will find what works.

I have been an entrepreneur since 2007 and a web entrepreneur since 2010, so I can give you some real-life statistics.

- Out of 10 products in general, 2 will work very well, 2 won't work, and 6 will work moderately well.
 - In the same way, most of the things you will try as an entrepreneur will fail or yield poor results.
- Solution: try many different things quickly.

The 80/20 principle tells us that 20% of shares produce 80% of the results. So typically, 20% of revenue generates 80% of sales. Solution: launch many products quickly to find the most profitable ones.

Tip #2: If you have an online business, produce every day.

Creating a business on the internet is an excellent opportunity. Little or no investment is required, you can start from home, etc.

The problem is that it's hard to measure what you produce.

Does commenting on social media posts or blogs bring a lot of value?

A lot of people start online businesses but stagnate.

For them, I have a very simple exercise: look at how much content you have produced in the last 30 days.

How many items?

How many pages of a book?

How many videos?

If the answer is nothing or not much, it's not surprising that you're not moving forward. Like in television, it is the people who PRODUCE that make money.

To be successful, you have to go from CONSUMER to PRODUCER.

You need to produce content or marketing – you can produce sales pages or advertising campaigns for people who have products to sell, for example.

I believe that you can only be effective for a few hours a day. For me, that time is in the morning, so I have a simple rule.

In the morning, I go to the office. By noon, I make sure I've earned my day: it can be by having written a few pages of a book, by having created a new training course, by having written a sales page, or by having made a strategic decision.

In the afternoon I do a smaller number of less essential tasks: listening to podcasts of entrepreneurs, answering emails, going to the gym.

Look at successful entrepreneurs and try to find the reason why they succeeded. Was it by creating an extraordinary product? By attracting a lot of traffic?

Often you will find that these entrepreneurs are very good at one thing, and that is the reason for their success.

Tip #3: Look at the long term.

Last night I was listening to a report on Amazon when a certain passage caught my attention. For decades, Amazon generated little profit for its shareholders because all the company's profits were reinvested. That's what allowed Amazon's almost exponential increase in turnover (and share price, by the way).

The journalist made a seemingly innocuous but in fact totally crucial comment when he said, "long-term strategies are always more profitable in the long run."

There are tons of tips online on how to save 5 minutes here or 10 minutes there. But the model of "working more" or becoming "more efficient" is limited.

We all have 24 hours in a day, and after a while, we can't produce anymore. (And in any case, if you can work efficiently for 12 hours a day but don't have a personal life, I don't see the point.) So how do you produce more without spending more time?

Delegate.

This could mean recruiting writers to write articles for you or developers who develop software for you.

For my English blog 5minutes.fr, I recruited writers to create articles. For systeme.io, I have developers who work every day to add new features to the software – even if I'm on vacation.

And I have a salesman who sells coaching services to our clients and a coach to help our clients.

Ask yourself the question: "How can I achieve my long-term goals without working harder?"
Tip #4: Hire rising stars.

Looking back, what has allowed me to achieve extraordinary results in my entrepreneurial career has been to hire what I call "rising stars": talented experts who haven't gotten to the top yet. So, they still have affordable rates, but they're great at what they do.

For example, I hired Sébastien the French Marketeer as a marketing consultant in 2011. A year later, we brought in €500,000 in an orchestrated launch.

In 2017, it was by finding talented developers that I was able to launch systeme.io.

To find these talents, you have to look at the market. When you find potential candidates, ask yourself these three questions:

1. Do they make a good impression?

2. Have they achieved results for themselves?

3. Have they achieved results for clients?

If you can answer yes to all three questions, then you can hire the candidate with minimum risk.

One of the golden rules of investment is to acquire goods whose value is underestimated.

That's exactly what you're doing by recruiting rising stars.

Tip #5: Make irresistible offers.

The secret to selling is making irresistible offers.

Ask yourself: what is the value of what you are proposing?

Now, look at the price you're asking, as well as the modalities at the time of purchase (shipping costs, delivery times, money-back guarantees, etc.)

The more irresistible your offer, the more sales you will make.

When I launched systeme.io, competing solutions started at €97 per month.

Systeme.io starts at only €27 per month.

One year after the launch, systeme.io had 1,500 paying customers and €50,000 in monthly turnover.

Conclusion: Make irresistible offers. They pay off!

Part 3: How to Get Rich

How to invest in real estate

Real estate is an excellent way to build up your assets and/or alternative sources of income.

But beware – investors' enthusiasm for real estate can be excessive.

Why invest in real estate?

I personally own four properties that are worth €700,000 and bring in €3,000 per month in revenue.

The big advantage of real estate is that you can invest using a bank's money, and there is a significant leverage effect.

Let me give you an example.

Let's imagine that you invest €10,000 of your savings to buy a property that costs €150,000, including notary fees and renovation.

So, you borrow €140,000 from the bank.

Now let's imagine that you put this property up for rent and that in the end, once you have deducted all the costs and expenses, this property nets you €300 per month.

That's €3,600 a year.

For your initial investment of €10,000, you get a return of $3,600/10,000 = 36\%$ per year!

I don't know if you realize it, that's a huge number. If you invest your €10,000 in a Livret A, you'll earn a little more than 1% per year.

The difference is massive.

And it gets better...

Every month, you pay back not only the interest on your property but also part of the borrowed capital.

So, this is adding to your estate every month.

Moreover, your property might increase in value. My wife and I bought an apartment in Lisbon in 2015. The total cost of the purchase and renovation was €155,000. Three years later, this apartment was worth €350,000.

That's €200,000 of capital gain!

Plus, we were earning about €1,800 per month from this property.

Would you like to do the same?

My method for investing in real estate

It is important to know the trends in real estate. Some niches are profitable, while others over time become less profitable.

What defines a niche:

- Geographical area (e.g., New York City or the Mississippi Delta)
- Type of business ("buy/sell," "short-term rental," "long-term furnished rental," "commercial premises," etc.)

For example, at the time of this writing, it's a popular thing to buy investment properties in Florida's "sun belt" region because of low property taxes and high demand for rentals.

Here in Lisbon on the other hand, buying to rent in the city center is no longer very profitable; it is better to go to other niches (commercial premises, or developing areas on the outskirts like Beato).

So how do we know what works?

The easiest way is to follow investors online through platforms like YouTube and Instagram. They share a lot of content about what they do, so you can learn a lot without having to dig too deep.

These investors tend to share their operations, their numbers, and their profitability, so all the information you could want is right there.

You just have to be a little curious!

Once you have an idea of your target niche, you can start your property search.

The key is patience and responsiveness.

Every day, check for new ads. Create email alerts so you receive new ads right away. When you look at an advertisement, the first thing to do is to calculate the cost per m² (divide the price of the property by the number of m²).

This will give you an objective indicator of the value of the property.

As you go along, you will get to know the average rates that are practiced on the market you are targeting. As soon as there is an interesting deal, you have to be reactive and visit the property immediately.

It's so easy to do.

The advantage of this method is that it removes the need to visit 50 properties. For our apartment in Lisbon, we visited just four or five properties. It took us about two months to find the right deal (which is not very long, either).

Once you have found a property with an interesting price per m², you need to calculate the profitability of the project.

For purchase/resale: Estimate the amount of work needed and the rate at which you could resell the property.

For rental yield: Estimate the amount of work needed and the potential rental income you could earn over a year. Then divide the annual rental income by the total acquisition cost (purchase price + notary costs + renovation and furnishing).

Different types of rentals will have different costs, but let's say that for long-term rentals you should aim for at least 7% profitability.

For short-term rentals, aim for at least 10% profitability.

The bottom line: be patient and wait for the right opportunity. Good deals are released from time to time, and when they happen you have to react quickly.

Is it better to rent or buy one's principal residence?

My wife, daughter and I are currently renting the unit we live in and renting out the apartment we own.

Why do this?

To sum up: the most beautiful properties and/or those located in the best neighborhoods are generally unprofitable.

This makes sense since one of the basic principles of investment is that profitability is linked to risk.

So, in uptown areas where there is less risk of the tenant not paying you or of the property devaluing, the return on these properties is lower.

This is the main reason why the yield of buildings in the uptown areas of Paris is around 1% when the yield of an investment property in a provincial city is more like 10%.

Let's take a practical example: in Lisbon, we pay €1,400 per month in rent for a large apartment in a beautiful area, 20 minutes on foot from the historical center.

If we had wanted to acquire this property, we would have had to invest about €450,000. (Note that the profitability of this property would have been $16,800/450,000 = 3.7\%$.)

Instead, we invested €150,000 to buy a property in a developing area on the other side of town.

This property started out bringing us €1,800 per month and has since increased in value.

So, instead of investing €450,000 to stop paying rent, we invested €150,000, which pays our rent. And we even generate extra income every month.

With just a few simple tips, you can manage your money and assets in a completely different way.

Like I said at the beginning, leave luck for other people. You don't need it!

Final real-estate tips

The more debt you have, the higher the risk you take on.

Don't forget too that real estate requires work – small technical problems are bound to happen, as are disputes.

However, don't use these cautions as excuses not to invest.

Remember: an entrepreneur is someone who makes decisions and takes action.

In five or 10 years, you'll be very happy you made this investment today.

And above all, try to have fun. Think of it as a treasure hunt. When you find an interesting ad or you visit a property with potential, it's really exciting.

How to invest in the stock market

Important: transparency is particularly important to me, so before I start this chapter, I want to make something clear.

I've never bought a stock in my life!

The reason is very simple: in recent years, I have invested a lot in real estate and systeme.io. So, I haven't really had the chance to invest in the stock market.

That said, I have learned a lot about it by reading reference books on the subject. And I'm eager to share what I've learned with you.

The most important books I've read are William Bernstein's *The Four Pillars of Investing* and *A Random Walk Down Wall Street* by Burton Malkiel.

These are not new books. Bernstein published in 2002, and A Random Walk Down Wall Street was first published in 1973.

But this is precisely what gives them their strength! What is new has not been tested, whereas the methods taught in these books have proven themselves for 15 and 40 years!

Both books share a similar message:

Portfolio managers cannot beat the market over the long term.

Example: over X years, manager Y has had an average performance of 4% per year.

Meanwhile, the market has increased by an average of 5%.

Of course, you will always find portfolio managers who beat the market for a few years, but after a while, their performance drops. As time goes on, their performance averages out to be lower than the market.

There are exceptions like Warren Buffet, who has been performing exceptionally well for decades, but you have to take this information with a grain of salt.

First, investors like Buffet are a handful out of hundreds of millions.

Second, Buffet is highly publicized, so the mere fact that he's investing in a company is going to boost his stock price.

The point is that you have about as much chance of beating the market in the long run as winning the lottery.

Add on management fees to compensate your portfolio manager, and you're hurting your chances to make money.

The bottom line: it's better to invest your money in listed index funds than to pay managers to manage your money.

On average over the long term (i.e., over 20 years), the stock market brings in 8% per year – that's huge!

This return is linked to the high volatility of the stock market. Some years you can make -20% or even -30%, and when that happens you have to keep calm.

All studies show that day traders (people who try to speculate by buying and selling securities quickly) on average lose money.

Experts now recommend a “passive” approach:

- Only invest money you don't need, keeping your vision long-term
- Buy index funds (trackers) that replicate the market's performance (e.g., US equities or global equities) so you can diversify easily and keep management fees to a minimum
- Invest regularly over time rather than a large sum all at once to limit your risk.
- Mix stocks and bonds, depending on your age and your appetite for risk. A ballpark estimate is to have a percentage of bonds in your portfolio equal to your age. For example: at 40 years of age have 40% bonds and 60% shares.
- Once you have decided how to allocate your assets, you need to rebalance your portfolio. Every year or two, sell some securities that have performed well and buy securities in the asset class that haven't performed as well. This is counter-intuitive, but if you want to make money you have to buy low and sell high.

There are other strategies like buying high-dividend stocks, but this gets complicated.

You have to choose these stocks individually – which requires a lot of research – and if these stocks generate dividends, they'll likely be less valuable than stocks that distribute fewer dividends.

In short, the passive investment strategy is the one that gives good results for a minimal amount of time spent (literally a few hours per year).

How to invest in your business

My first real estate investment in Portugal provided some food for thought:

I had the know-how to make money in real estate, but what was my added value compared to another ex-pat or a local?

They too could invest in real estate. My added value compared to them was not enormous. On the other hand, I had a lot more added value in my business because I'd been doing it for years, and the expertise I'd developed was much rarer.

At that time, I was making about €25,000 per month of turnover selling online courses in web marketing and English language learning.

I had a few expenses, so I was making about €15,000 of profit per month.

Rather than investing this €15,000 per month in real estate or the stock market, I decided to develop software.

I listened to several interviews with Nathan Barry, the founder of Convertkit.

His idea was not revolutionary – it was a kind of software to populate an email list and send newsletters.

But he found an interesting marketing angle: he targeted bloggers, and with the help of several influencers, his turnover went from \$5,000 per month to \$500,000 per month in a year and a half.

It is important to know that SaaS (software as a service = you pay a monthly subscription to use the software) is generally sold between two and four years of turnover.

So, \$500,000 a month is \$6 million a year, which gives the software a valuation between \$12 and \$24 million.

All this made me decide to launch my own software in the summer of 2015.

It took me a few months to find a provider who could help me. In November 2015, I signed with a software development company in Morocco.

After a year I wasn't making progress, so I discontinued working with them.

That partnership cost me a year and €30,000.

A few months later, I found a freelance developer I could trust. In early 2017 we started to build the software I had been dreaming of for years.

Little by little, we migrated my two training businesses onto it and launched at the beginning of 2018.

The turnover increased by 10% per month. One year after the launch, we reached €50,000 of turnover per month.

It was a huge success, with the biggest gains still to come since we were targeting at least five million in annual sales.

In the end, I invested about €200,000 of my own money in this project.

So, what was the profitability of this investment?

With €50,000 per month of turnover, that's €600,000 per year.

Let's imagine that this software is valued at two years of turnover. That would give it a valuation of €1,200,000.

The profitability of this €200,000 investment, made over two years, was 240% profitable per year ($€200,000 \times 2.4 \times 2.4 = €1,152,000$).

Compare this profitability with the roughly 40% yearly profitability of my real estate.

Then compare with the returns you can get in the stock market (8% over the long term).
Or with Livret A – currently just 0.75%!

This shows you just how much you can make your assets grow when you are an entrepreneur.

Again, think about the long-term value of your business.

It's not just the software.

You can also invest:

- in your team (today I have nine people working for me)
- in online advertising to make more sales
- in the services of a marketing consultant who can help you take your sales to the next level

Bonus: How to Get Fit

Why talk about losing weight in a book about financial independence?

Because being rich is good, being rich and fit is even better!

Being fit allows you to:

1. Feel better about yourself and have more self-confidence;
2. Be healthier;
3. Project a better image of yourself.

I see some interesting parallels between money and fitness, too.

1. To increase your wealth, you must earn more than you spend. With weight, it's exactly the opposite (you must spend more calories than you consume).

2. Like in business, losing weight is hard at the beginning but becomes easier the more you invest in yourself.

In my case, I've always tended to put on weight easily. You know, those infamous and unsightly "love handles."

For a long time, I was what you'd call "skinny fat." I looked ok when dressed, but as soon as I got into my swim trunks you'd see my belly and spare tire. It wasn't a good look.

A few years after starting my online business, I went through a stressful period and gained about 12 pounds.

I decided to get back into sports, but more importantly, I started learning about nutrition.

I'm now back to the shape I was in my 20s, and I'm leaner and have more muscle than ever. So what did I do to get these results?

But before getting into it, remember that we're all different, and your health is important. You should always ask a doctor for specific advice.

Now, we've all heard the news. Obesity is affecting more people than ever before.

It's not at all surprising when we think of how the average activity level has changed over the years.

Sedentary work, like sitting at a desk, has replaced physical labor.

But even more than that, our diets have changed – and not always for the better.

For me, I found that the Paleo Diet was great to lose those few extra pounds hanging out around my middle.

The idea is to eat as hunter-gatherers did before the advent of planned agriculture. That means as much meat, fish, fruit and vegetables as you want.

Meanwhile, you remove carbohydrates (bread, rice, pasta, sugar) and dairy products from your diet.

If you are significantly overweight, the Paleo Diet is a simple way to get good results.

But if you want to get a body like in the magazines, you're going to have to go a bit further.

For years I avoided terms like "nutritional value" and "macronutrients" like the plague.

Then I read Strength Nutrition by Julien Venesson.

I found it fascinating because everything was explained so logically.

To sum up: your body needs a certain number of calories daily.

If you are over-caloric (you consume more calories than you expend), you will store fat.

If you have a caloric deficit (you spend more calories than you consume), you will lose fat.
Pretty simple, right?

The big game-changer for me was realizing that it's much easier to regulate how many calories you consume than to try to burn them off with exercise.

For example: to work off a 450-calorie slice of chocolate cake, you'd have to walk for 1.5 hours!
The bottom line is that it's much easier to pay attention to your diet than to eat whatever you want and work it off later.

That said, if you lose weight but don't build muscle, you might not love the result, either.

The solution? Pay attention to your diet to lose fat, and exercise to tone your body.

Now that you have the basics down, let's talk about macronutrients. Simply put, these are the components of food.

There are three: proteins, fats, and carbohydrates.

Proteins are used to build muscle.

Lipids (fats) are essential for the proper functioning of the nervous system.

Carbohydrates are just energy and are not essential to our body's ability to function.

1g of protein provides 4 calories, as does 1g of carbohydrates, while 1g of fat provides 9 calories.

This is why we often hear that "fat makes you fat."

Lipids are indeed twice as high in calories as proteins and carbohydrates.

However, they play an important role in our bodily makeup.

That's why bodybuilders consume more fat than the average person, especially "good fat."
We're talking avocados, salmon, nuts, and almonds.

To build muscle and lose fat, it is recommended to consume 1g to 2g of protein per kilo of body weight per day.

To break it down with an example: I weigh 70 kilos, so I should consume 70 to 140g of protein per day.

Personally, I try to be a bit above that to bulk up – I tend to be between 2 and 2.3g of protein per kilo of body weight per day.

To keep your nervous and hormonal systems working well, you should consume at least 1g of lipids per kilo of body weight per day.

You can treat carbohydrates as leftovers. Whatever you haven't consumed in protein and fat from your daily calorie goal, you can have in carbs.

I hear you protesting already.

People don't want to count their calories and macro-nutrients.

And I hear you!

For years, the mere thought of counting my calories just seemed impossible.

Eventually, though, I got tired of not making any progress. I gave in and bought a small food scale so I could weigh my food to count my calories and macro-nutrients

I kept track of what I ate on MyFitnessPal, a mobile app that I personally found super easy to use, and that didn't require much time.

If you feel like counting calories and macros isn't for you, think about trying it for just one week. At the very least, you'll get a better understanding of what's in your food.

Not knowing what's in the food you eat when you want to lose weight is like trying to save money without knowing the price of the items you're buying.

Pretty complicated, right?

In my case, I didn't know that avocados are mostly fat – good fat!

I also learned that there is a lot of protein in parmesan cheese.

Above all, though, counting your calories and macro-nutrients makes you become aware of how much we all over-consume carbohydrates.

Knowing what's in the food also allows you to put together your own menus.

That can be easier than following a typical set meal plan because it's unlikely that you keep those things stored in your fridge and pantry all the time.

When you know what's in your food, you learn how to adapt.

For example, if I'm nearing the end of my day and still have extra calories to consume, I know that I can just add avocado or some extra cheese to my meal.

I can also indulge a bit because I know how to balance my other meals.

You might be thinking, "but I'll never make it. I like to put sugar in my coffee in the morning and have ice cream in the evening in front of the TV."

Remember: I was like you! Everybody's like that. It's normal.

The trick is to fool your system.

Think about putting your hands in ice-cold water, then in room-temperature water. It feels like the water is hot!

This is because our sensory system works in a relative – rather than absolute – way.

It's the same with food. That's why if you go to a wine tasting, you start with the weakest wines first. If you started with the strongest, it would overpower your senses and you'd be unable to smell the weaker wines.

Same for a cheese tasting.

It's the same principle when you eat at home. Next to fries and ketchup, vegetables are going to seem tasteless.

And we wonder why kids don't like vegetables...

When you eat "clean" – that's to say you avoid carbs and processed foods and instead eat a lot of vegetables – you'll actually enjoy the taste of the healthier stuff.

I eat a daily diet of meat, vegetables, fruit, fish, and cheese.

Every night I eat the same dessert: Greek yogurt with roasted almonds and a little agave syrup (fewer calories than normal sugar).

I'm having as much fun as if I were eating a chocolate cake!

Changing your habits is not something you can do overnight, so be persistent but be forgiving with yourself.

We all make mistakes sometimes. The important thing is not to give up and to keep trying to improve, even if it takes time.

As for sports, don't think you're going to get the body of your dreams by going to the gym once or twice a week.

What I recommend is that you practice sports regularly and increase your activity over time. Weight training is practical too because you can isolate the part of the body you want to work on – or avoid, like if you have an injury.

In my case, I have weak knees so I can't run or jump a lot. So, I walk at least 4.5 miles a day, and at the gym, I ride elliptical bikes that are easier on my knees.

I started off going to the gym twice a week, with the goal of building up to three times a week. It took me two years to go from two to three weekly sessions.

After that, it got easier, and two months later I went from three sessions to five. Soon after that, I went to six gym sessions a week.

Before you think I'm insane, hear this: all this exercise adds up to about four hours a week, so not much in the end.

Remember what I said earlier? A little bit every day.

Let me break down my gym routine for you:

I always do three weight training sessions (Monday, Wednesday, and Friday), where I work different muscles (chest, legs, and back).

On Tuesdays, Thursdays, and Saturdays I do 20 minutes of elliptical biking with varying intensity (5 minutes at a normal pace, then 1 minute at full speed, and so on).

See? Not so much time at all. Yet these little sessions mean I'm constantly improving my fitness and burning calories.

I've also learned to be forgiving with myself with I get sports fatigue or don't feel like sticking to my caloric deficit. When you feel like that, listen to your body. Take a rest day, eat a little more, it's ok.

In the end, my fitness journey became a passion.

I now get a lot of pleasure out of it, whether it's through training and the pleasure of surpassing oneself, the sense of well-being after training, or the feeling of accomplishment when I reach a goal that I thought was impossible.

It's not unlike starting a company:

It takes work, but it's worth it.

So, I strongly encourage you to take the plunge.

Don't aim too high. Just try to always push yourself a little higher and never give up.

You'll be surprised at what you can accomplish!

Conclusion: How to Get Happy

Why talk about happiness in a book about financial independence?

Because in the end, that's what we all want.

This is the paradox of personal development – you want more, but if you always want more, you are never happy.

Studies have shown that once your income goes above €5,000 per month, your happiness stops increasing.

It's easy to feel like the day you get money is the day all your problems disappear.

Let me tell you, though: when you have money you have problems too; it's just that they're other problems.

More money also means more responsibilities – assets to manage, a business, customers, people who work for you.

If you have money but you work 90 hours a week, is it a good thing?

Or what if you have money but you're under a lot of stress and you're 30 pounds overweight? It's easy to fall into one extreme and neglect other parts of your life.

Personally, I love money and the freedom it brings – but I am aware that there are other ways to be rich.

For me, richness means:

- Not being stressed (this is why I changed my business models to recurring ones, which are more stable in terms of revenue and less stressful).
- Having time (my business allows me to spend a lot of time with my family)
- Being in shape (having time for sports and avoiding stress allows me to be thin and healthy).

Sure, you could also call me rich in the monetary sense of the word. But the things that make me happy cost nothing, or not much.

Things like:

- Having a good time with my wife and daughter (when your 2-year-old daughter hugs you, your heart melts)
- Getting in a good workout
- Cooking while listening to music
- Reading a good book
- Spending time with old friends
- Listening to a podcast while walking around beautiful Lisbon

You see, these are simple pleasures. I don't need a sports car or a Rolex to enjoy them.

I advise you to do a simple exercise:

Take a sheet of paper or a text document on your computer and write down all the things you are thankful for.

Absolutely everything.

It can be thankful for being alive. Or being able to listen to music on your phone. Or for having parents who are still alive.

You might find out you're already rich.

Of course, we always want more.

It's human nature to strive to do better and to go further.

But don't make your success conditional on achieving your goals. Find ways to be happy today. And see life as a game.

If you've already won, then you can't lose.

I hope this book has motivated you and will inspire you to have the life you dream of.

For more advice, follow me on Instagram: @aurelienamacker
Aurélien

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