

THE INVESTOR'S GUIDE TO PASSIVE INCOME

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EBOOKSERIES
PROPERTYFORUM.COM

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BUILDING WEALTH THROUGH PASSIVE INCOME

I sort of fell into passive income. Fifteen years ago, in my early twenties, I started renting out a room in my house to help cover the mortgage. Soon after, I was renting out a second bedroom, earning enough in rental income to cover the mortgage outright, effectively living mortgage-free. Then, I converted the garage to make a third rental bedroom, and the £500-a-month profit I earned from that room was my first taste of passive income – generating a regular income through minimal effort. The fact that I was a young guy having a great time with my three housemates (who are still great friends to this day) was an added bonus!

My interest in building passive income grew from there. At the time, I had a good, grownup job in the City, like I thought I should. But I was desperate to escape the rat race and run my own business. That little bit of passive income showed me the way to a better future, one where I didn't have to work all hours to earn an income. A future where I could focus my efforts on doing the things I loved, both in a business and personal sense, while still building wealth. A life that was more fulfilling in every way.

So I quit my (£120k+) salaried job in an investment bank to focus on creating more passive income, at first living frugally on that small monthly rental income – which was hard initially but the



extra time and lack of stress more than made up for it. For me, property seemed a practical, tangible way of achieving my goals, so that was the route I focused on. Within 10 years, I'd built a portfolio worth more than £20 million and was running a group of successful property companies. Now, I'm more convinced than ever that passive income is the key to building real wealth, and I continue to develop and invest in new passive income streams with each passing year.

Think of this book as your quick and simple introduction to building passive income, including what passive income is, the main passive income options, and practical tips for getting started on your own passive income journey. If you'd like to deepen your knowledge, I encourage you to seek out two books that were hugely influential for me. The first is ***Rich Dad Poor Dad*** by Robert Kiyosaki, which is great for understanding the passive income mindset and basic financial education. And the second book is ***The 4-Hour Workweek*** by Tim Ferriss, which is packed with practical tips on building a passive income as well as getting familiar with the mindset of outsourcing and building systems to do the work for you.



GETTING TO GRIPS WITH PASSIVE INCOME

What exactly is passive income? Think of it as another name for 'yield', or the money you make on an investment, but with minimal input required from you for the income to continue to flow in. Investing in shares, where a broker handles all of your investment decisions, is one example of a passive income stream (albeit normally a fairly low yield one, requiring more upfront capital to get a return you can live off). Whatever your chosen path to passive income – and we'll get to typical passive income streams later in the book – the general idea is you invest a little money (as little as possible), and you get money back in return (hopefully more than you put in!) on a regular basis, with minimal management involvement from yourself.

Crucially, while some investment of your time is needed, particularly more so when you're starting a new venture, you should be able to generate an income without putting in the sort of hours you would with a regular job. Minimal effort is what you're aiming for. Your money should be working for you, not the other way around. Because I'm in the 'growth' phase of my life journey, I'm still working a full three or four days per week (arranged when I want, of course, so I spend maximum time with my family and friends). This work is mainly devoted to new ventures or growing existing businesses and creating more passive income streams. If I stopped growing now, I would easily be able to 'retire' in the traditional sense. But where's the fun



in that? I love the challenge of growing businesses and wealth, and my passion is what gets me out of bed in the morning raring to go.

'If you don't find a way to make money while you sleep, you will work until you die.'

WARREN BUFFETT

Ideally, you should be aiming for passive income to make up as much of your total income as possible. I'd say my passive income makes up about 50–60% of my income currently, with the remaining income coming from new ventures or investments that we've built and maybe sold (as one-off sales rather than holding for passive income). I find that's a nice balance for me at this time in my life (I'm 39 at the time of writing), but I'm sure that will change as I get older and my kids grow up. No doubt I'll slow down the growth a little and enjoy more time off. But, for now, I'm enjoying the challenge of growing my businesses, striving to hit the next 'big dream' goal and exploring the diversity of new opportunities. So why would I sit at home doing nothing?

Why our attitude to work is all wrong

It's drilled into us that being successful means working long, unsociable hours. There's this cultural perception that successful people don't take time off. They work non-stop and they're defined by what they do for a living.



Kiss goodbye to work–life balance. Even a long night's sleep is seen as a weakness. Think about it: how many times have you heard a famous entrepreneur or CEO brag that they only need four hours' sleep a night? It's a common theme, I've noticed. Sleep is for wimps. All the more time for working. Life in the City was like that. It was always an unspoken competition to see who could work the latest to show you were the best employee. If you work in the City, you'll know what I mean, right?

Don't you think you deserve better than that? I know I do. Passive income, therefore, isn't just about making more money. (Although that is, of course, a big attraction.) It's about rethinking the nature of work altogether. It's about developing the means to live life your way – whether that's working two days a week and having a five-day weekend, working in the mornings and being there to pick the kids up from school, or building businesses that require nothing more than a few emails a day (maybe just from your phone when you're out enjoying a nice walk) to keep them ticking over and the income rolling in.

**'9 to 5 is how you survive,
and I ain't trying to survive.'**

JAY Z

That's not to say I don't work hard. Of course I do. And sometimes I do have to put in long hours, particularly when I'm launching a new business or setting up a new property investment. For example, at the time of writing this book, I've been developing a



new online marketing business (related to my passion, property, of course) and have been working pretty much five days a week. But I'm doing it out of choice, because I'm excited by the venture. By the time you read this, that business will have bedded in, and need minimum time commitment from me to generate an income. My awesome sales and marketing directors will take over the general running and growth of the business. Another example is an HMO (house in multiple occupation) property I'm setting up. To ensure it gets set up perfectly from the start, I'm physically there myself once or twice a week to oversee the building work and even conduct some tenant viewings myself. I still find attention to detail very important on my investments, as otherwise you lose touch. Creating a system and having staff to implement your ideas is great, but don't forget to occasionally look back into the detail. You can often see improvements that your team might not have picked up, and you can then implement those ideas across your whole business.

Regardless of whether I'm doing minimal hours or quite a lot of hours, work always fits in around my family, not the other way around. With three young children, quality time with my family comes first, always. And, because of the way I set up my businesses, when I am working, I'm focusing my time and efforts on those areas where I'm most effective – but more on that later.



'That's all very well, but I've got a mortgage to pay...'

Look, if you have a steady job, or are running your own business full time, I'm not advocating you quit tomorrow, stick two fingers up at everyone and yell 'see ya, suckers' as you sail out the door. (That would be great though, wouldn't it?) It takes some time to build up a good level of passive income, and it may be a while before you're ready to give up the security of your existing income. You don't have to quit at all, if you don't want to. If you love what you do, why should you? I would suggest finding ventures or investments that allow you to keep your job for now until the income is sufficient to quit. It will almost certainly hurt when you quit (i.e. lower pay at first), but with your time 100% dedicated to your new passive income model, you should be able to increase growth fast and build that income back up. And how satisfying is it knowing you have really earned what you're making?

So that's the first myth of passive income dealt with: that it involves quitting your job and putting your family's financial security in peril. It doesn't mean that at all. With that myth out of the way, it becomes clear that passive income is an option for absolutely anyone. Young, old, single, married with five kids, renting a studio flat, saddled with a whacking great mortgage, whatever.

Another common myth is that you need a lot of money to get started. You don't. Passive income isn't just for those who are already wealthy (although, it's certainly true that most wealthy

individuals will have at least one source of passive income, so there's a definite connection between the wealthy and passive income). As Tim Ferriss argues in *The 4-Hour Workweek*, true wealth comes not just from money, but time and mobility, too. What he means is, wealth isn't just about having money in the bank – it's about freedom.

You don't even need to be particularly business-savvy to get started. I certainly wasn't when I began renting out rooms in my house. My skills and expertise grew over time, often learning the hard way and making mistakes, and so will yours.

Looking at the pros and cons of passive income

I can only really talk about my experience, but here are the pros and cons of passive income, as I see them.

On the plus side:

- Assuming you build up to a level of passive income where you no longer need to work 9–5, you have much greater flexibility, freedom and choice in how you live your life. Even down to where you live. These days, thanks to the internet, you can generate passive income from pretty much anywhere in the world.
- You have a better work–life balance. You can take the kids to school if you want to, dip into your passive income business (or businesses) when it works for you, and have more time to do the things you love.



- You get to do what you're passionate about. I know I wasn't passionate about my 9–5 job. Now, life couldn't be more different. Focusing on passive income allows me to build businesses that excite me, and means I get to concentrate my efforts on the parts of the business that most interest me, or where I have the most impact. I also have plenty of time to indulge my other passions, like travelling with my family in our 1963 Split Screen Campervan, fishing, building hot rods and playing guitars!

“Passion is energy. Feel the power that comes from focusing on what excites you.”

OPRAH WINFREY

Ultimately, passive income gives you the means to reach your full potential. And there are few things in life more satisfying than that.

Looking at the flip side:

- You have to take a slightly longer-term view. Passive income isn't a get-rich-quick scheme. It's a way of thinking and building the right income streams from the start.
- It's not for everyone. If, say, you run a company and you love getting stuck in to all different areas of the business, you might not relish the fairly hands-off nature of passive income. For me, I overcome this by starting other businesses and keeping busy with exciting new ideas. Some ideas work and some don't, but I have fun trying and continually learning.



- There's a cost to taking this more hands-off approach: namely, you will probably have to outsource some work to other people and/or invest in technology to take care of tasks for you. This means you'll inevitably sacrifice some of your income to these costs. However, this negative is actually a huge positive, because the reward for outsourcing work is that you have more time to focus on profit-enhancing activities. For example, I use management companies to look after my properties. It costs more than if I just managed the properties myself, but it frees me up to focus on growing my businesses and doing more of the things I enjoy. Ultimately, it creates greater value for me – and increased income in the long run as and when the new businesses start earning as well. There's more on outsourcing coming up later.
- Finally, passive income doesn't mean zero-effort. Low-effort, sure. But not zero. So, once your passive income streams are in motion, you can't just sit back and forget about them. This is a common error in passive income, whereby people step off the gas, ignore their businesses or investments and then have to step back in when things go wrong, and devote lots of time and energy to getting things back on track. I've done it myself with one of my former lettings management companies that wasn't cutting the mustard. I let things slide for a while, hoping I wouldn't have to step in. But of course I did, and I had to devote much more time than if I'd stepped in earlier. Lesson learned! It's far better to devote time little and often to keeping your passive income projects on track.



COMMON SOURCES OF PASSIVE INCOME

Ah, now we get to the really exciting bit: where does all this lovely passive income come from? Anything that generates money and isn't directly tied to your effort or output is effectively passive income. Let's explore some of the more obvious sources of passive income.

'A wealthy person is simply someone who has learned how to make money when they're not working.'

ROBERT KIYOSAKI

Property

There's a reason property is many people's first choice for passive income: property is something we can all get our heads around. Whether you're a tenant, a homeowner, living with parents or sofa-surfing, we can all understand what makes a property attractive and pleasant to live in. Plus, even though we may not admit it, we all love a good property programme like Location, Location, Location or, for the daytime TV addict, Homes Under the Hammer. Shows like this instil confidence, and make building wealth through property understandable to the masses.



That's why I believe property is probably the most achievable path to passive income for the average person on the street. It can create serious wealth, too, if done right. But I think what excites me most about property is the sheer range of sub-strategies for generating an income. Most people would automatically think of buying and selling the odd fixer-upper for a few grand's profit here and there. But there are many ways to build passive income through property, including:

- HMOs
- Buy-to-let
- Renovation and buy-to-sell property development
- Generating and selling property leads
- Rent-to-rent (this is a really fast-growing area right now and involves renting a house and, with permission, subletting individual rooms)
- Lease options
- Serviced accommodation (lettings rooms through Airbnb or Booking.com, for example)
- Becoming a buyer's agent (sourcing properties direct for other investors)
- Becoming a sales or lettings agent

You're probably thinking you need a huge deposit to get started in property, but that's not necessarily true. Rent-to-rent, for instance, requires nothing more than the first month's rent and deposit. And if you're savvy, you could scrape that together by lining up tenants before you officially take possession, by negotiating access to the property for viewings with prospective tenants.



This means property can be an almost zero-capital way into passive income. With a well-chosen rent-to-rent property in the right location, you could be making up to £2,000 a month in passive income from just one property.

I also like property as an asset class because it's so tangible. What I mean by that is you can touch and feel the bricks and mortar ... it's a very clear asset if you buy the right property and run the rentals the right way in the right area. Remember, it's only an asset if it brings you profit and passive income. If it doesn't make money, it would be considered a liability and this is where many landlords fall down. If they neglect their properties or manage them badly, to the point where tenants don't want to rent from them anymore, then, with a mortgage to pay, properties can become liabilities really quite quickly.

Property is also very controllable. This means you can have full control of your strategy, the property you buy, the location and tenant demographic you want to rent to. With other forms of passive income, you sometimes don't get quite the same control, and that means you're open to more market risk than a property investor who can shift their strategy quickly to meet market demands.

Property is my individual area of expertise so, naturally, it's my top recommendation for passive income. I could go into a lot more detail (and I do in other ebooks), but, for now, let's look at a few other options.



Affiliate marketing websites

This involves generating income (commission, basically) from online adverts and links, with retailers paying a commission to third parties who generate traffic and sales. We run one such commission-based business, whereby the site drives traffic and sales for all things property, offering discounts and promotional codes for retailers like Habitat and Robert Dyas.

To set this business up, all we needed to do was create the website itself, build networks with affiliate marketing companies, set up Google AdWords to pull traffic to our site, and we were off. I've got a small, awesome team in place who run the admin and sales side of things for me and ensure the site stays current, so it requires little input from me to keep it going. It's the perfect example of a four-hour-a-week business. If I didn't want to actively grow the business (which I do), I could just let it tick along and watch the income roll in every month.

Other online businesses

If affiliate marketing doesn't grab you, the internet offers tons of other opportunities for passive income businesses. Technology platform businesses and apps can be particularly lucrative, although, unless you're a skilled web developer, there is obviously some upfront investment required to create a quality offering. On the plus side, the possibilities for business opportunities online in this day and age are endless. And with such a level playing field, anyone can enter the market with a great idea and get going. It's exciting!



Stocks and shares

Personally, I don't touch stocks and shares or other securities like currency. I wouldn't want to go into that sort of investing without understanding the markets and micro- and macro-economic factors to an extremely detailed level and, frankly, that kind of effort isn't passive enough for me. It's too technical. And I say that as someone who used to work in the City on a trade floor, sitting alongside all the traders. I have rarely seen a trader invest personally in stocks and shares outside of their 'day job'. They know the market risks and they typically prefer to invest in other assets, like property. Or maybe it's because the markets just don't interest me, and they never really did. It's not my passion and that's why I was so keen to get out all those years ago to follow my heart and do something I was truly passionate about.

However, if you love getting technical, staying more involved time-wise and geeking out, then it could be perfect for you. I certainly wouldn't rule it out for everyone. Unfortunately, to generate serious regular income, you'll need quite a bit of capital to get going with.

The importance of outsourcing

To create truly passive income, you need to invest in technology and/or people to take care of various activities for you. Trying to do everything yourself is not very passive at all. Besides, according to the famous Pareto principle, or 80/20 rule, 80% of results (sales, income, whatever) come from 20% of effort. So why not focus on that results-delivering 20% and eliminate, automate or outsource the other 80%?



‘Do what you do best and outsource the rest.’

PETER DRUCKER

In many areas, you may not even be the best person for the job at hand. For example, I'd be a rubbish bookkeeper and solicitor, and I don't particularly relish the day-to-day side of lettings management, so I outsource all that stuff to people that are the best in their field at those things. They'll always do a better job than I ever could. I also outsource marketing to expert team mates who are much better marketers than myself. And I have virtual PAs handle a lot of my admin. Yes, it costs money, but it frees me up for other activities that I enjoy more or create greater value for me, such as taking a more strategic view of all my businesses and opening up higher-level opportunities.

Stop being ‘busy’

There's no doubt that offloading work requires a huge mindset shift. That's because we're programmed to believe that being busy is good. Ask anyone at work how they are and they typically respond with, 'Oh, I'm SO BUSY', or words to that effect. But busy doesn't necessarily mean creating value or wealth. It can often mean the exact opposite.

‘Focus on being productive instead of busy.’

TIM FERRISS



Once you've decided how you want to generate passive income, you'll no doubt have a big list of jobs, both to get you started and to maintain the passive income. In the first instance, I would start by seeing if any of those tasks, activities or responsibilities can be either eliminated altogether or automated in some way. When it comes to marketing, for instance, there are masses of back-end customer relationship management (CRM) tools and automated marketing tools that will take care of processes for you.

Then, with whatever's left, go through and see what can or should be outsourced. You don't have to outsource everything in one go. You can start with one or two tasks – I'd begin with the most time-consuming and cost-effective areas first – and build up to outsourcing more as your income grows. You should be aiming to outsource those areas that you're not very good at (i.e. someone else could do it quicker, and they would do a better job than you) or where you simply don't enjoy doing it. Lots of traditional business advice I've read advocates working hard to improve the areas you're not good at, but that's crazy to me. Why not spend your time on the things you are good at, and let others take care of the rest?

Sites like Upwork, Fiverr and Freelancers.net can connect you with skilled freelancers, and there are numerous virtual assistant or business support companies who can take on admin and research tasks for you, even personal errands. (I've had my virtual PAs book theatre tickets, send flowers – sorry, Mum! – and research holidays. If that sounds strange, think of it this way: why spend two hours of my time researching holiday options when

I can pay someone less to do it for me? I've then gained two hours for profit-enhancing work.)

So long as you're clear on what work you want done, to what standard, and reassess with your freelancers on a regular basis, recalibrating or switching providers when necessary, there's no reason why outsourcing shouldn't be successful for you, too.

But what about the cost?

Most people's objection to outsourcing is the cost. And that's understandable. However, try to focus on value or, in other words, is the cost worth it? There's a simple question I ask myself when deciding whether it's worth outsourcing something: would it cost me more to do it myself? Check out this awesome calculation for determining the value of outsourcing. It's a real eye-opener!

Firstly, you'll need to calculate what your effective hourly rate is. You could do this by taking your net income for the last six or 12 months and dividing that figure by the number of working hours. Say, for example, your effective hourly rate is £20 per hour. You can then outsource tasks that would cost less than £20 per hour, because it would cost you more to do them yourself. So if a part-time property manager would charge £15 an hour to do some viewings for you, then go for it! You get the idea?

Obviously, having outsourced tasks, you can't just sit around in your pants and watch the Property TV channel. You spend the

time you've gained on areas of the business that will generate more wealth, such as identifying ways to grow your property portfolio. In short, use your time wisely.

Eventually, you may reach a point where it makes more financial sense to bring tasks back 'in house' and hire full-time members of staff to work for you. If the business is large and profitable enough to warrant it, and it would cost less to employ people than pay freelancers, it makes perfect sense.

Developing multiple streams of passive income

I read somewhere that the average millionaire has seven sources of income. And therein lies the real secret of success in passive income: it should come from multiple sources.

'Never depend on a single income.'

WARREN BUFFETT

Some of my business income streams include Go Savvy Dave (which is a commission-based business offering discount deals in property), The Property Forum (which earns income from advertising and provides a fantastic educational resource for property investors), and Redbrick Wealth (which generates commission as a sourcing and selling agent, and also sells our own finished development sites). I also co-own a beauty salon chain with my wife, which (thankfully for everyone involved) requires little to no input from me other than some marketing guidance from time to time. My wife does an amazing job

running that business for less than a day a week, as well. And in terms of property income, I have a portfolio that spans HMOs, aparthotels, serviced accommodation, single-unit lets, freehold apartment blocks, and a small amount of rent-to-rent (I usually use this as a lead-in to actually purchasing the property on a lease option).

The advantage of having multiple streams like this is increased financial security. If all your passive income comes from one source, and something threatens that income, you're in trouble. But with multiple streams, you can spread the risk. For example, when the credit crunch hit, the parts of my portfolio reliant on property sales were hit hard and just broke even for a while, but the rental segment did brilliantly as the under supply of property meant that there were more renters in the market place. The cyclical nature of the economy, particularly the property market, means it's always a good idea to have your fingers in as many pies as possible, without spreading yourself too thin, of course.



PUTTING PASSIVE INCOME INTO PRACTICE

Here are my top tips for getting started in passive income:

1. Be willing to continually learn

I recommend you spend a lot of time deepening your understanding of the theory behind passive income. This means reading as much as you can bear to. Personally, I'm a business book junkie, so this is no big deal for me – I love learning from those who know more than me. Never be fooled into thinking you know it all. Other than looking arrogant, you'll be missing so many good opportunities to grow and learn more. Continual education is a massive key to building success and wealth. Even if I only get one small useful nugget of information from a book, it's been worthwhile reading it. Some great resources to get you started in basic financial investment and passive income principles include:

- Rich Dad Poor Dad by Robert Kiyosaki
- Rich Dad's Cashflow Quadrant: Rich Dad's Guide to Financial Freedom by Robert Kiyosaki
- The 4-Hour Workweek by Tim Ferriss

2. Find your passion

Once you've built up a good understanding of the passive income mindset, you can begin to drill down into the various strategies that interest you. And, from there, decide on your first passive income business.

Tim Ferriss advocates this should be a business that costs less than \$500 to test and, within one month, will require less than a day a week to manage. It's a great guideline, but, personally, I'm a little

more easy going than that – for instance, if it takes a few months to build the right business and have it deliver the income I want, I'm okay with that.

For me, when it comes to choosing a passive income business, property wins hands down every time. Even my online businesses still relate to property. It's what I love, it's where my expertise lies, and it offers real diversity of passive income options. If you really aren't sure where to start, I urge you to consider property as a first step. If an online or product-based business appeals more, Tim Ferriss's book is definitely for you. Remember, continual education is key, so get reading books based on other people's successes and you can take elements of their journey to help create and engineer your own path to success.

3. *Don't get bogged down in 'busy'*

Having decided on your first passive income business, systematically look to eliminate, automate or outsource the various tasks associated with that business:

- Write down every task that needs to happen to get the business up and running, and keep it ticking over.
- Assess each task or step to see if it can be done by technology or a freelancer who could do it better and cheaper than you.
- Remember, your time is valuable, so calculate your hourly rate to work out whether outsourcing is worth it. If it costs less to outsource it than to do it yourself, go ahead and outsource it. If it costs more, keep hold of the task until your hourly rate increases or you can find a more cost-effective option.



- Consider getting a virtual assistant. They aren't just there to answer phone calls and send flowers for you (again, sorry, Mum!); a skilled virtual assistant can even help with research for new business ideas, saving you many hours of work.

4. Expand and diversify

Passive income is at its most powerful when you have multiple streams coming in on a regular basis. So, once your first passive income venture is up and running, look for new ways to diversify your income portfolio.

CONCLUSION

Remember, your passive income business probably won't be passive immediately. But don't let that put you off. Rather than a quick fix, think of passive income as a total mindset shift. It's a sustainable way to set up a new business (or adapt an existing business so it requires less involvement from you), invest, build your wealth and create greater freedom for you and your loved ones. So what are you waiting for? Get stuck in, today.

'The only thing worse than starting something and failing is not starting something.'

SETH GODIN



PASSIVE INCOME: THE ONE-MINUTE RUNDOWN

- Passive income means generating a regular income through minimal effort. Earn while you sleep!
- This income can come from a wide range of sources, but some of the most obvious passive income streams include property, online businesses, affiliate marketing, investing in stocks and shares, app building and many, many more.
- Passive income isn't just about making more money. It's about rethinking the nature of work and money altogether. Your money should work for you, not the other way around. That's how serious wealth is created.
- True wealth means freedom. Freedom to live life the way you want. Passive income delivers that kind of freedom.
- To create truly passive income, you will need to invest in technology and/or people to take care of various tasks for you. This frees you up to focus on those activities that you love and will deliver maximum value and future growth.
- It's vital you develop multiple streams of passive income over time. Never, ever rely on one single source of income.





ABOUT THE AUTHOR: NICHOLAS WALLWORK

Nicholas Wallwork is a multi-millionaire property investor living in the UK and the owner of www.propertyforum.com.

Nicholas fell into property in 2002 when he realised turning his first house into a small HMO (rather than living in it himself) made complete financial sense. HMOs and development were to form the key strategy of his property career. Aged just 24 he had no mortgage or bills to pay and could effectively retire (all be it modestly), teaching him a very early lesson that passive income from property was the way to build long term wealth and a flexible and comfortable lifestyle.

16 years on, he now controls a property portfolio of over £20million and runs and owns a group of successful property businesses including a property investment consultancy, several property development companies, a lettings & management



business and not to forget www.propertyforum.com.

Any journey through property (or indeed life) is never all plain sailing and Nicholas definitely faced his share of challenges.

Surviving the credit crunch was one of the biggest, teaching him many important lessons which he will share with you in his education ebooks on The Property Forum as time goes on.

To be successful in any business including property you need to stay at the top of your game. This means continually educating yourself and improving your skills and knowledge to further your business and yourself. This is where forums give such incredible value. Nicholas has big plans to help educate the community members of www.propertyforum.com with helpful ebooks, training, seminars and much more. Property Forum is already the largest international online property community and aims to become the largest and most useful property training and education resource available in the world. Property Forum also has two Sky TV shows which provide property education and property investment deals to a new audience. You can read more these TV shows on www.propertyforum.com.



Chat to Nicholas and almost 64,000 other property investors for free, on www.propertyforum.com



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