

FISH 4 MONEY

A 'Better Buying' methodology for network marketers to save time, save money and make money.

BY BOB THOMPSON MCIPS



Open your eyes to the hidden potential of network marketing.

"A common sense unconventional 'better-buying' solution to mitigate network marketing inefficiencies and finite population effects. Putting power back into the hands of astute entrepreneurs across 49 countries!"

We all need money to live, limit debt and improve quality of life, but what are our options and is there any possible way we can work together to improve individual and collective results?

At the end of this Report you'll have a better idea of how you're going to make the money you need.

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"We can't solve problems by using the same kind of thinking we used when we created them." –Albert Einstein

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Introduction



Money. We all need it. We all want it. But did you know...

In 2017, it was estimated that the total value of all bank coins and notes was \$7.6 trillion.

World gold reserves estimated to be 187,000 tonnes was worth \$7.7 trillion.

Market capitalisation of all stock markets was worth \$73 trillion.

The estimated value of all developed real estate in the world was estimated to be \$217 trillion.

BUT... global debt including government, corporate and household was a staggering \$215 trillion or 325% of global GDP.

One trillion dollars looks like this \$1,000,000,000,000.

It's true. Everyone needs money.

Now look, below is listed the median earnings for Americans at every age bracket, according to [data from the Bureau of Labor Statistics](#) for the second quarter of 2017.

16 to 19 years: \$422 weekly/\$21,944 annually
20 to 24 years: \$525 weekly/\$27,300 annually
25 to 34 years: \$776 weekly/\$40,352 annually
35 to 44 years: \$976 weekly/\$50,752 annually
45 to 54 years: \$975 weekly/\$50,700 annually
55 to 64 years: \$966 weekly/\$50,232 annually
65 years and older: \$904 weekly/\$47,008 annually

And the average salary in the UK was £27,271.

Yet, the world's richest people in 2017 were worth:

Gates - \$89 billion

Bezos - \$84 billion

Buffet - \$81 billion

Zuckerberg - \$73 billion

Ma - \$39 billion

Musk - \$21 billion

Source: <http://uk.businessinsider.com/infographic-how-much-money-there-is-in-the-world-2017-10?r=US&IR=T>

Given the financial challenges in the public sector, hospitals and elsewhere, isn't it time we looked for greater personal understanding and control?

Birth Right

What is our birth right when it comes to quality of life and wealth?

Should our future always revolve around debt and chore?

Unfortunately, life isn't always fair and how life progresses for each of us is very much dependent on our circumstances as well as the choices we make.

Of course, we cannot choose our parents nor the financial circumstances that we find ourselves in at birth, nor can we impact the choices our parents make when we are children. We can though, choose to educate ourselves to the point where our life choices open-up more possibilities for more money and increases in quality of life.

As with all choices, we need to educate ourselves based on the specific circumstances we find ourselves in today and then make appropriate decisions.

We need to gather the facts and not be biased on what we don't understand.

The only right decision, should be the one which help us achieve our aims whilst also limiting or mitigating any potential negative effects that others might experience because of our actions.



We should never forget that there are many poor souls who never have a choice and will live their entire lives in poverty. Shouldn't we help ourselves and others too?

Want More Money?

Of course, you do.

But, is it that we want to be a millionaire and live a life of luxury, (if so, who's going to do all the work); or is it more likely, that what we really want is just enough to live the way that we want, to have the things that we need and live debt free, without the spectre of debt hanging over us?

Unfortunately, history has been short-sighted to the point that society has created a global financial monster – one called loans, tax and debt. It has pervaded all areas of society.

Now, we might not be able to change the way finance works in the world but we can all take steps to mitigate our own situation and overcome the challenges of debt, low income and unfairness.

Suffice to say then, we all have challenges and we want more money.

So what now?



Education

Wherever you come from and whatever you do, you'll have a ton of baggage – these are your beliefs, experiences and thoughts – these make you what you are and underpin the many decisions you make.

Everything you see on the TV and read in the Paper, will impact your decisions to get you to think and act in a certain way.

Formal education provided at School, College and University is only designed to get people into work so everyone can buy stuff (to keep the economy working) and of course, to pay your taxes.

Now when it comes to educating yourself about finding ways to make more money, you're pretty much on your own and you need to sift through a lot of information and misinformation to create your own plan of action.

OK, on the next page, let's have a look at some options that could help fill your coffers!



Your Options

In this section we'll show you 13 ways to make money. Tick 'Yes' or 'No' under each option based on your own personal taste.

- **'Free Money'** e.g. Charitable Donation – a vital service. There are many people around the world who only just about survive on the charity provided by others (as opposed to free money from simply taking what isn't yours). Charities in all their guises are a much-needed necessity. Charities get their money from benefactors, philanthropists, government as well as the general public. It should be said, that many people who work for Charities often give their time for free or for very little money.

Is this on your shortlist? Yes _____ or No _____

- **'Money for Time'** e.g. Work – this is the classic way to get money (or additional money from a second or third job); which most of us are used to. We get a job and do things based on our talents and experience. Here, we swap our time and do things for an employer for a set amount of money. Money from the employer is generated through the sales of products and services. Remember, if there are no other or few people with the skills and experiences we have then it is likely that we will earn more money. If lots of people can do the same work as us, and there is a plentiful supply of these people then we will be paid less for that effort. This is the rule of supply and demand.
 - Examples of 'jobs' with higher salaries due to less availability include Surgeon, top Sportsman, Pilot, CEO or Executive. Jobs with more availability of skills include Postman, Shop Worker, Nurse etc.
 - Of course, jobs come in all sorts of flavours and salary and benefit levels, (including contractual options i.e. zero hours contract) thus allowing individuals to progress up the ranks e.g. Worker, Supervisor, Manager, Senior Manager, Director etc.

- Note that there is still a lot of variation in salary, between men and women and by area i.e. the north/south divide in England and by country etc.
- For many people, work is a struggle that is unpleasant, uninspiring and fails to give a person the quality of life they desire.

Is this on your shortlist? Yes _____ or No _____

- **'Residual Income'** e.g. Do it once get paid again and again – this money-making process enables a person to do something once and then get paid over and over. For example, if you are a singer and make a record, you could be paid each time that recording is played or sold. Same applies to Authors.

Is this on your shortlist? Yes _____ or No _____

- **'Commission'** e.g. Direct Sales – there are many types of commissions available based on the role you undertake. Some roles only pay a commission, whilst some jobs pay a base salary and a commission. Commission structures are varied to suit the market. Downside of commission only jobs are obvious, if you can't or don't sell, you don't earn.

Is this on your shortlist? Yes _____ or No _____

- **'Dividends'** e.g. Company or Share Ownership – if you own a Company and/or shares and the company you've bought shares in make a profit you could earn a dividend. These aren't guaranteed and if the business goes bust you lose all your investment. Be mindful that companies managing your portfolio take a management fee which could dilute the value over time. Management incentive plans can also provide benefits should the company float or is sold.

Is this on your shortlist? Yes _____ or No _____

- **'Bonuses'** e.g. Annual or personal performance bonus – bonuses are often provided to those with jobs as an extra incentive paid once a particular result is achieved e.g. meeting individual or company profit or sales volume thresholds or even savings

threshold. Bonuses can be viewed as part of the salary (i.e. they are always paid) or they really are discretionary. Often used to entice people to work for an organisation.

Is this on your shortlist? Yes _____ or No _____

- **'High Risk Speculation'** e.g. Cryptocurrency or derivative trading – such as buying bitcoin, options and currency trading etc., only for those with very specific skills and knowledge. Can be expensive and could lead to large losses. Need to have investment capital.

Is this on your shortlist? Yes _____ or No _____

- **'Lower Risk Speculation'** e.g. Property – such as property development, buying at auction or even race horse syndication etc., only for those with available investment capital. Again, no guarantee of a profitable return.

Is this on your shortlist? Yes _____ or No _____

- **'Gambling'** e.g. Online or offline – now a very prolific activity especially online e.g. bingo, sport, cards etc. Note that for you to win someone must lose.

Is this on your shortlist? Yes _____ or No _____

- **'Lottery'** e.g. Lotto or Euro Millions – unlike gambling, lotteries help charities as well as provide a return on those that buy a ticket every week. Cost is very low and so are the odds.

Is this on your shortlist? Yes _____ or No _____

- **'Beneficiary'** e.g. of a Will – some people are provided with money when someone is no longer with us and bequeaths a set amount. Not something to relish.

Is this on your shortlist? Yes _____ or No _____

- **'Bank of Mum and Dad'** e.g. free cash or loans for repayment – some 'lucky' children have a ready supply of money from the bank of Mum and Dad, though in practice the level of available funding is varied. In certain countries where there is a high cost of living, many young people simply cannot afford to buy the things they

need e.g. a mortgage and young adults also have differing views on whether the Bank of Mum and Dad is a right or a privilege.

Is this on your shortlist? Yes _____ or No _____

- **'Loans'** e.g. Bank and Pay Day Loans and Credit Cards – money loans for mortgages and everyday goods and services come in all shapes and sizes and are very common. All loans come with a need to pay back the debt within a certain timescale and interest. Each comes with a varying level of risk that could be highly damaging if one defaults. Interest is the cost of the money that the lender is happy to lend you the money for, which is added to the total repayment amount. Interest rates can be huge, up to 1000% or more. It depends on someone's credit score that usually determines the availability of credit and the amount of interest that needs to be repaid. It is interesting to note that the worse someone's credit score is, the higher the perceived and actual risk of non-payment could be and therefore the cost of the money is higher.

Is this on your shortlist? Yes _____ or No _____

- **'Hybrid'** e.g. Network Marketing or MLM – hybrid earning schemes are a mix of commission and residual income based solutions whereby Distributors earn money on the back of product and service sales. The residual income element comes from the development of a Distributor downline in conjunction with product and service sales. Higher levels of income come about from the development of a 'sales-team' however there is concern about how effective and efficient this model is. Note that Distributors are independent of the provider or manufacturer of the product or service, who typically don't have a direct sales force. Such opportunities are regulated loosely by the Direct Selling Association and by Law in certain States of America, where throughout the Federal Trade Commission (FTC) is active.

Is this on your shortlist? Yes _____ or No _____

Your Choices

Now that you've reviewed your options, copy the answers here:

Yes _____ No _____ - Free Money/Charity

Yes _____ No _____ - Money for Time/A Job

Yes _____ No _____ - Residual income/Author/Musician

Yes _____ No _____ - Commission/Direct Sales

Yes _____ No _____ - Dividend/Company Owner/Shareholder

Yes _____ No _____ - Bonuses/Ad-hoc Sales

Yes _____ No _____ - High Risk Speculation/Trading

Yes _____ No _____ - Lower Risk Speculation/Property/Horses

Yes _____ No _____ - Gambling/Horses/Bingo/Sport/Cards/Casino

Yes _____ No _____ - Lottery/Euro Millions/Lotto

Yes _____ No _____ - Beneficiary/of a Will

Yes _____ No _____ - Bank of Mum & Dad/Free or Loan

Yes _____ No _____ - Loans/Banks/Pay Day Loan/Credit Card

Yes _____ No _____ - Hybrid/Network Marketing

Take an open and honest review of your own personal answers; how many options do you really have?

Circle your number one choice.



Preference?

Did you choose the hybrid option?

If you did, we can help you.

You see, Network Marketing success comes from understanding, structure and discipline.

Network Marketing is not an activity that is undertaken in isolation of others, it is a community activity requiring collaboration.

The Industry has morphed from a distribution business, selling products and services to distant markets to one that really is a global business opportunity managed through the Internet. Today it is worth billions. Best of all anyone can join with very little investment in time or money.

It should be stated that for some, Network Marketing has become divisive due to the pyramid scheme label associated with it whilst others complain about market saturation and a finite population.

At the end of the day, Network Marketing is still only a business model that has been created in our imperfect world.

But, with education and collective responsibility, we can put in place processes that limit and mitigate risk as well as make you money.

Ready?



Making It Happen



We like the hybrid option and now we're going to show you how you can get involved.

We've looked at the process in detail and wrote the **MLM Buyers Guide**.

This disruptive work pulls no punches.

We've laid the Industry bare and offer you a 'better buying' methodology to reduce risk and mitigate some of the issues that concern people.

Our better buying methodology can help you save time, save money and make money.

No one should get into Network Marketing without really understanding what's going on.

In the **MLM Buyers Guide** you will discover the 3 essential parts which go to creating a successful business:

Part 1- The Ah-Ah Moment

Part 2 - The Fulfilment

Part 3 - The Encouragement

The **MLM Buyers Guide** focuses on improving performance and changing things through better buying, greater collaboration and risk mitigation methods.

Everything you read about in this book is easy to implement, can make you money, can be replicated by anyone and takes only a handful of minutes to set up, once.

You don't need a lot of money or unrealistic timescales, just a willingness to expand your mind and read all of the following:

Part 1 – The Ah-Ah Moment includes: Introduction - Optimising Network Marketing - Why Optimise? - 60 Days - 2 Months to Qualify - The Truth about Network Marketing - How We Fail - How We Lose Money - How to Succeed - Spend Aggregation - Networks and Downlines - Suppliers and Products - Community - Better Buying – The “Miracle Process” - A Surprisingly Simple Way Anyone Can Rapidly Improve - The Future of Network Marketing - Social Earning - The Undisputable Rules of Network Marketing - Summary

Part 2 – The Fulfilment: The Hidden Opportunity Revealed - The £50 Pound Rule - Going Sole Supply - The MLM Buyers Guide - Phase # 1 - The MLM Buyers Guide - Phase # 2 - The MLM Buyers Guide - Phase # 3 - The MLM Buyers Guide - Phase # 4 - The MLM Buyers Guide - Phase # 5 - Preventing Downline Attrition

Part 3 – The Encouragement: Change and Optimisation - Refocus - Realism and Responsibility - Put Your Goals on Paper - Keep a Journal - Stay Motivated - Use Willpower - Frequently Asked Questions - Conclusion - Your Feedback

Part 4 – Appendices: Appendix 1 – Glossary - Appendix 2 - List of Companies - Summary - About The Author

Once you have the information you can apply to join the free MLMBuyer.Com Community and put into action the strategies you have learned.

You see, the **MLM Buyers Guide** was written to provide the understanding needed to prosper as a Distributor in the 21st Century; helping to overcome and mitigate the reasons why so many people fail at Network Marketing.

[CLICK HERE WHEN READY](#)

Or browse to <http://mlmbuyer.com>.

Thank you.

About the Author



Bob Thompson is the author of this Special Report as well as the **MLM Buyers Guide**, which is an optimised procurement-based approach to selecting an opportunity, building networks, qualifying for commission and generally understanding the industry more.

Bob, now 57 years old, started his procurement and supply chain career in the Army, however on leaving the military he first learnt about Network Marketing through an introduction to L'Arôme. Long before the internet, he promoted many opportunities including Exel Communications and Lifepus. At the same time, he developed his corporate career, achieving full membership of the Chartered Institute of Purchasing and Supply (MCIPS) and Institute of Logistics (MILT).

With the advent of the Internet, Bob started developing websites and learnt advanced internet marketing from the likes of Jay Abraham. He even promoted one of his old sites and achieved a top 100,000 Alexa ranking.

All the while, Bob felt a mismatch between how optimised procurement thinking improved company profitability and managed risk and the way Network Marketing was being positioned by many companies, how Distributors were being asked to develop their respective businesses, the issue of litigation and poor regulation and of course the results achieved.

As a Network Marketer with contacts throughout the World and as a procurement transformation expert, Bob was on the front lines of both business optimisation and Network Marketing failure. He saw how people struggled to develop networks, qualify for commission, retain teams and developed The **MLM Buyers Guide** as a way to help them achieve fast growth and revenue.

"I'm a firm believer that with something that is traditionally hard to do like Network Marketing, enjoying quick success and driving change for greater overall benefit can provide just the encouragement that is needed for more people to get involved," Bob says.

Bob created his **MLM Buyers Guide** after seeing how Network Marketing brings division to society. He embedded his procurement, business

process optimisation, website development and internet marketing knowledge within the Blueprint.

In all, he spent over two years doing research and another year fine-tuning his Network Marketing blueprint.

“This is a revolutionary way of collaborating because it focuses on network development and qualification, the lack of which is the real cause of failure and is something that most Network Marketers struggle with,” Bob says. “Collaborate and qualify and you will earn money and increase your ability to create the residual income you’ve craved.”

Bob’s blueprint also opens up the debate on what Network Marketing is, or should be as well as explore the future, which he calls Social Earning.

“If you would have told me back when I was fresh out of the Army that one day I would create a new way of looking at Network Marketing I wouldn’t have believed you,” Bob says. “But now that it has happened, I’m so excited to be making a positive difference in so many people’s lives.”

Bob’s current mission is to help as many people as possible by spreading his **MLM Buyers Guide** around the world.

“I want to help people learn what to buy and how to work together to develop mutually beneficial business,” Bob says. “I also want to help them develop the knowledge, to succeed both now and in the future.”

Since developing the **MLM Buyers Guide**, Bob continues to work in corporate transformation as well as delivering a message of hope to those wanting to earn more money — a message that Network Marketing doesn’t have to be a slow, tortuous grind, it is possible to achieve more quickly and easily with the right mind set.