

roosaare.com
triadcashflow.com

Why & How start investing?



Jaak Roosaare

*Compound interest is the eighth wonder of the world.
He who understands it, earns it ... he who doesn't ... pays it.
- Albert Einstein -*



- Estonian Business School cum laude
- 7 summers selling books in USA
- Author of 4 financial books

INVESTING IN:

- Stocks since 1999 (Estonian Telecom)
 - Portfolio of 500k, 50+ stocks
- Giving out loans since 2009
 - 40+ hüpoteeklaenu, 1m+ eur
 - 100k+ eur in P2P lending
- Real estate since 2010
 - 60+ rental apartments
 - Scandium KV developments
 - Residential development with 50+ houses near Tallinn (SW subdiv)



No:000980

UNITED KINGDOM
LONDON – UK

Payment Receipt

Date: 16 / 02 / 2015

Department: Customs Department

Received from: Henry Forrest

The sum of: Seven Thousand Eight Hundred and Forty Pounds


Purpose of payment: Clearance Of Boxes

Cash / Cheque No:

7,840 GBP

PAID

Cashier's signature

laszlo
Full Member


Activity: 199




 **Pizza for bitcoins?**
May 18, 2010, 12:35:20 AM

I'll pay 10,000 bitcoins for a couple of pizzas.. like maybe 2 large on make the pizza yourself and bring it to my house or order it for me I don't have to order or prepare it myself, kind of like ordering a 'breakfast pizza'

I like things like onions, peppers, sausage, mushrooms, tomatoes, pizzas which may be cheaper to prepare or otherwise acquire.

If you're interested please let me know and we can work out a deal.

Thanks,
Laszlo

laszlo
Full Member


Activity: 199



 **Re: Pizza for bitcoins?**
May 22, 2010, 07:17:26 PM

I just want to report that I successfully traded 10,000 bitcoins for pizza.

Pictures: <http://heliacal.net/~solar/bitcoin/pizza/>

Thanks jercos!

BC: 157fRrqAKrDyGHR1Bx3yDxeMv8Rh45aUet

*Vivus.ee sms loan www.vivus.ee/SMSRaha
Honest loan without crazy interest!
Monthly interest just 5%!*

Take a loan of 1000 eur
5% monthly interest.
Refinance every month
How big is the amount 20 years later?

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121 739 574 euros!

Why start investing young?

- ❖ 19 year old Patrick decides not to buy BMW after 1st summer but invest 10 000€ with 15% yearly return (Omaraha)
- ❖ How much is the BMW worth in 20 years when Patrick is 39 years young?

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662 117 €

Compound Interest 10% for 20 years

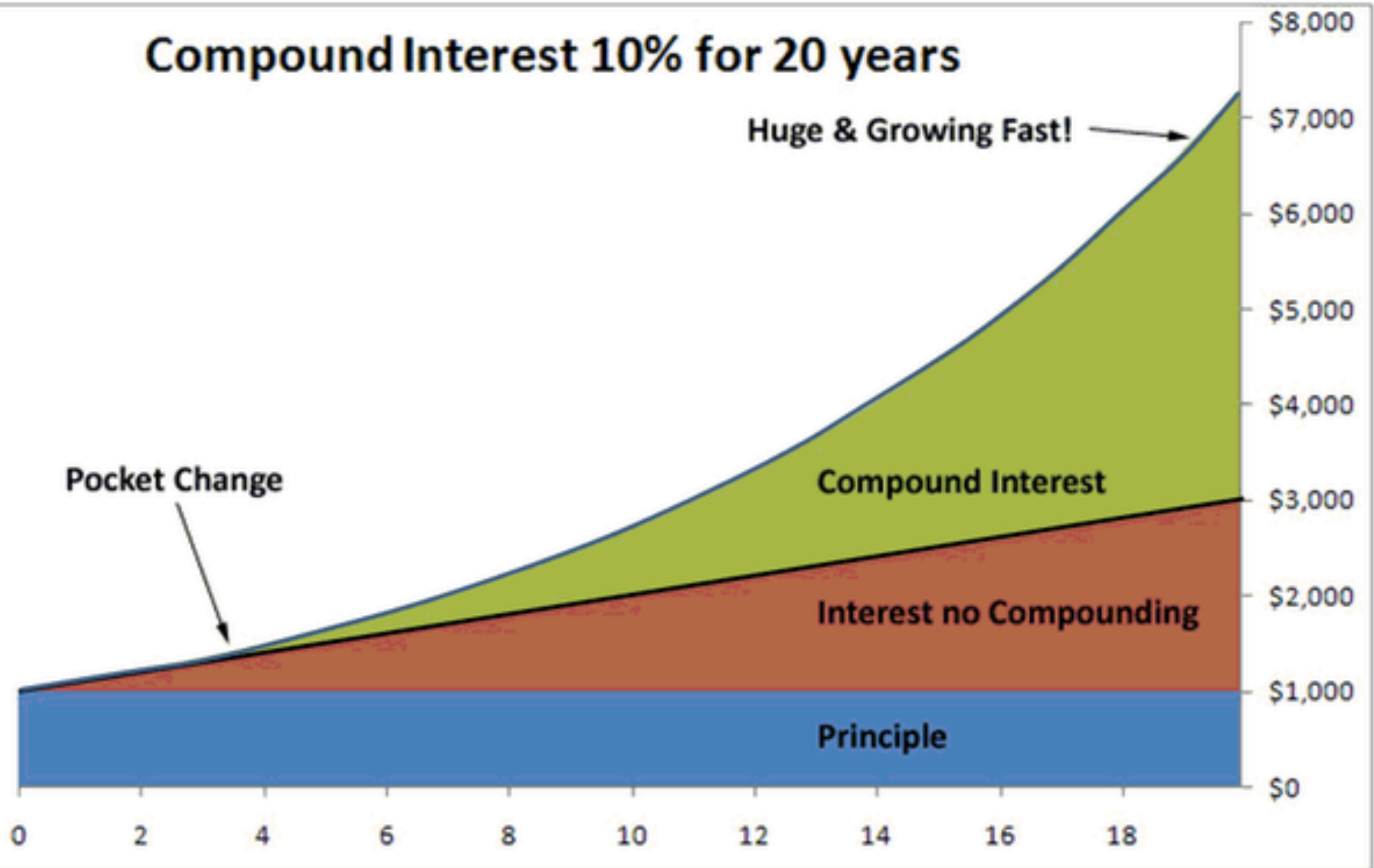
Huge & Growing Fast!

Pocket Change

Compound Interest

Interest no Compounding

Principle



THE MAGIC OF COMPOUND INTEREST

RULE OF 72



4%

29	\$1,000
47	\$2,000
65	\$4,000
83	\$8,000

6%

29	\$1000
41	\$2000
53	\$4000
65	\$8000
77	\$16,000
89	\$32,000

8%

29	\$1,000
38	\$2,000
47	\$4,000
56	\$8,000
65	\$16,000
74	\$32,000
83	\$64,000

12%

29	\$1000
35	\$2000
41	\$4000
47	\$8000
54	\$16,000
60	\$32,000
66	\$64,000
72	\$128,000
78	\$256,000
83	\$512,000

Divide 72 by the interest rate or inflation rate to estimate the number of years it takes for your money to "double" for or against you.

This illustration describes the effect of compounding a \$1000 lump sum at various ages and interest rates. It does not represent the past or future performance of any specific product.



Income - Expenses = Capital
Capital * Return = Wealth

Expenses under control!
Income up + many sources!
Get rate of return & passive inc!

Expenses management

- Join 50% Club (at least 10%)
- Pay yourself first!
- 3 bank accounts:
Income / Expenses / Financial freedom
- Weekly budget allowance
- Plan month ahead in categories

How to create money?

- Get high salary & join 50% Club
- Get options/stock ownership
- Extrawork/sidegigs/sell something
- Use Other Peoples Money (OPM)
- Use Other Peoples Time (OPT)
- Co-operate and get ownerships
- Geographic arbitrage
- Bitcoin, lottery, wealthy spouse...

Start-ups

pipedrive



TransferWise



First pay off consumer debt



Create rainy day fund



3 asset classes to grow wealth



Peer-to-peer lending



TWINO[®]

mintos



CROWD
estate





Loans to credit scores 801-1000

Intres 30-34% (neto 24-27%)

30-50 euro in one loan, 1000-2000€ / monthly

Total invested 31k+16k= 47 000€

2017. yearly interest 13 000€

Loan losses 2600€

Yield?

Stroomi Residence

- ❖ 17 900 € for studio
- ❖ Kitchen and renovation (ca. 1000 €)
- ❖ Rented out for 200 €/mo.
- ❖ Rate of return?



Elva apartment house

- ❖ 95,5k€ for 9 apartments
- ❖ Renovation 50k€
- ❖ Rental income 1800€/mo
- ❖ Yield?



Tallinn office building

- ❖ Bought 490 000€
- ❖ Sold 610 000€
- ❖ We owned building for 2 months
- ❖ Yield?



Dividend Mantra portfolio

PORTFOLIO

What you'll see below is my **Full-Time Fund**. I call it that because it works full time so I don't have to!

I've spent more than six years of my life living below my means and investing my savings into high-quality dividend growth stocks, meticulously crafting what you now see. These are some of the best businesses in the world.

Almost every company here has increased its respective dividend for many, many years, and I find it very likely that they'll continue to do so. That means my passive income should just continue to grow over time – along with my purchasing power, since these dividends tend to grow faster than inflation.

This collection has been built through blood, sweat, and tears... literally.

With great pride, I present my Full-Time Fund:

Holdings : Full-Time Fund						
Company	Ticker	Shares	Cost Basis	Market Value	Weight	Yield
Apple Inc.	AAPL	20	\$2,330.29	\$2,134.60	0.7%	2.14%
AbbVie Inc.	ABBV	25	\$1,353.47	\$1,600.75	0.5%	3.56%
Abbott Laboratories	ABT	35	\$1,346.97	\$1,480.50	0.5%	2.46%
Archer Daniels Midland Company	ADM	45	\$1,564.45	\$1,941.30	0.6%	2.78%
Aflac Incorporated	AFL	90	\$3,542.29	\$6,648.30	2.1%	2.22%
Albemarle Corporation	ALB	50	\$2,430.05	\$4,065.00	1.3%	1.5%
Amgen, Inc.	AMGN	10	\$1,473.74	\$1,701.30	0.5%	2.35%
Armanino Foods of Distinction Inc.	AMNF	1,350	\$2,657.97	\$2,902.50	0.9%	3.72%
Air Products & Chemicals, Inc.	APD	20	\$1,716.20	\$3,126.00	1%	2.2%
Avista Corp.	AVA	55	\$1,373.19	\$2,228.60	0.7%	3.38%
American Express Company	AXP	20	\$1,325.14	\$1,297.20	0.4%	1.97%

ABOUT ME



Mr. Free At 33. Writer, investor, entrepreneur, introvert, pragmatist, fitness enthusiast, minimalist, humanist, philosopher, urbanist, frugalist, philanthropist, optimist, dog lover, pizza aficionado. I became financially free at 33 years old through a combination of hard work, frugal living, intelligent investing, strategic entrepreneurship, patience, persistence, and perseverance.

RESOURCES



Stocks can grow a lot...

Some familiar investments...



23.11.2001 iPod = 299 USD, Apple share = 9.92 USD

1 iPod = 30.2 Apple shares

18.01.2008 1 Apple share = 163.5 USD

1 iPod = ~5000 USD



01.03.1989 Microsoft share = 0.30 USD

18.01.2008 Microsoft share = 33.01 USD

300 USD investment = 33 010 USD

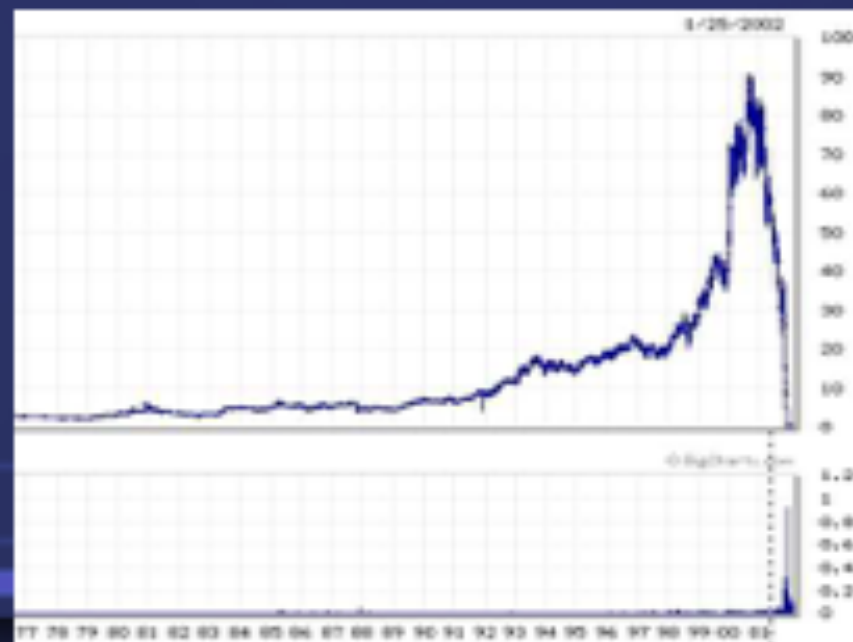
And also go to zero...

But lets look at the dark side...



01.04.1999 Ford share = 26.77 USD
Ford Mustang = 15 000 USD = 560 shares

18.01.2008 Ford share = 5.92 USD
560 shares = 3317 USD



6. March 2009

Aktsiad



SÜMBOL	KOGUS	SOETUSHIND	TURUHIND	MUUTUS	MUUTUS TÄNA	KASUM	TURUVÄÄRTUS	OSAKAAL
Konto nr 771000271236 - Müügiguru OÜ								
ARC1T ▼	7000	0.173	0.080	-53.72%	-11.11%	-10 170.29	8 762.10	1.53%
ETLAT ▼	800	5.20	4.54	-12.73%	0.67%	-8 292.70	56 828.45	9.94%
JRV1T ▼	25000	0.202	0.160	-20.92%	-11.11%	-16 557.86	62 586.40	10.95%
MRK1T ▼	1134	3.906	2.040	-47.77%	2.00%	-33 107.27	36 196.22	6.33%
NCN1T ▼	3765	1.678	0.560	-66.64%	-3.45%	-65 885.49	32 989.29	5.77%
NRM1T	6026	3.91	2.20	-43.72%	-4.35%	-161 127.90	207 430.11	36.28%
OEG1T ▼	4600	0.446	0.320	-28.20%	3.23%	-9 043.73	23 031.80	4.03%
TEO1L	35800	1.77	1.16	-34.61%	-0.85%	-99 612.97	188 187.04	32.91%
SWEDA ▼	1500	59.80	18.40	-69.23%	-9.36%	-82 834.57	36 815.36	6.44%
DB ▼	83	74.63	23.36	-68.70%	-0.13%	-52 505.49	23 925.00	4.18%
SLV ▼	600	13.83	13.18	-4.68%	0.23%	-4 789.86	97 581.56	17.07%

-41.26%

-543 928.13 EEK 774 333.33 EEK

Varad kokku	571 761.27 EEK
Realiseerimata kasum	-543 928.13 EEK
Muutus täna	-3.86 %
Muutus	-48.75 %

6. March 2010

Aktsiad

SÜMBOL	KOGUS	SOETUSHIND	TURUHIND	MUUTUS	MUUTUS TÄNA	KASUM	TURUVÄÄRTUS	OSAKAAL
Konto nr 771000271236 - Müügiguru OÜ								
ARC1T ▼	250	2.800	4.500	60.71%	1.35%	6 649.81	17 602.43	1.23%
JRV1T ▼	8000	0.177	0.370	108.45%	0.00%	24 095.77	46 313.94	3.23%
MRK1T ▼	1700	2.450	6.770	176.33%	0.00%	114 908.63	180 076.72	12.55%
NCN1T ▼	5000	0.788	1.890	139.85%	6.18%	86 212.77	147 860.37	10.31%
NRM1T	7300	3.77	5.80	53.88%	0.69%	231 970.23	662 477.04	46.18%
OEG1T ▼	9000	0.807	1.150	42.56%	0.00%	48 347.99	161 942.31	11.29%
SFGAT ▼	1500	0.790	1.210	53.16%	1.68%	9 857.36	28 398.58	1.98%
PTR1L	10000	2.13	4.27	100.75%	0.47%	97 111.55	193 498.04	13.49%
TEO1L	28000	1.49	2.27	52.66%	-0.44%	99 349.55	288 026.59	20.08%
SAF1R ▼	6500	0.527	0.520	-1.40%	-1.89%	-1 059.35	74 611.47	5.20%
SWEDA ▼	300	28.40	72.40	154.93%	0.70%	21 263.75	34 988.53	2.44%
DB ▼	83	74.63	69.41	-6.99%	2.83%	-4 983.82	66 326.16	4.62%
SLV ▼	900	14.85	17.01	14.54%	1.31%	22 367.95	176 250.99	12.29%

57.18%

756 092.19 EEK 2 078 373.17 EEK

Varad kokku	1 434 581.24 EEK
Realiseerimata kasum	756 092.19 EEK
Muutus täna	1.16 %
Muutus	111.44 %

Investor's golden rules

- ❖ Spend less than you make and make more!
- ❖ Provide value for people!
- ❖ Money works harder than you do, it never sleeps!
- ❖ Nobody cares more for your money than you!
- ❖ Become wealthy slowly - live 50 / 50!
- ❖ Invest only when you understand!
- ❖ Find mentors and seek advice from wealthy people!

Next steps - expenses

- ❖ Track your monthly expenses, use Excel
- ❖ Start paying yourself first, set goal to join 50% Club
- ❖ Create an (automatic) account system
- ❖ Track down your money parasites
- ❖ Set goal for bigger expenses (car, bike)
- ❖ Do not use consumer credit, pay it off if you have
- ❖ Read “Automatic Millionaire” by David Bach

Next steps - income

- ❖ Set goal for financial freedom, calculate in Excel
- ❖ Set goals for monthly / yearly active / passive income – track it!
- ❖ Read at least one book on how to build passive income sources
- ❖ Create an “idea list” of businesses and extra hustle
- ❖ Start a business, sell something – have multiple income streams!
- ❖ Create a list of how to get a raise

Next steps - investing

- ❖ Set goals for NW and invested assets - picture your future!
- ❖ Read Internet forums, blogs, books
- ❖ Use 1 hour a week to learn investing (wake up early on Sunday)
- ❖ Start from low risk, move to higher risk - start small!
- ❖ Open at least one P2P lending account (Mintos, Twino)
- ❖ Look at real-estate offers, calculate yields
- ❖ Buy first dividend paying stock (and maybe one growth stock)



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