



Introduction

Congratulations on downloading this booklet and taking the first step towards generating yourself a passive income. Throughout this booklet, you will be given various tools and resources to help you on your journey to financial independence.

People often associate passive income as the 'cornerstone' of financial independence. Whilst it's been sold by many as easy, we all know that no one out there is just going to give you money to do nothing. While the amount of work you need to put in up front may vary, the good news is there are options available that are suitable regardless of your available time or capital.

A passive income is defined as :

"Income that requires minimal labor to earn and maintain. It is called progressive passive income when the earner expends little effort to grow the income."

If you have a particular set of skills that you can tap into such as blogging, writing a book or webpage development this may seem like an attractive and easy idea to generate a passive income, but the problem still lies that you are still trading your time for money.

The reality is, when it comes to generating a passive income, the road can prove to be time and time again tough and uncertain.

So, for the remainder of this guide we will cover some simple and easy steps you can take to generate a passive income that isn't going to see you spending endless hours to receive measly returns.

This guide will cover:

1. Why so many people fail at making a successful passive income
2. Our 'top 5 passive income ideas' for 2022 & beyond
3. Our #1 strategy that our members are using to generate a passive income
4. About NGS Group ... Who we are and what we do

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Section 1 : Why So Many People Fail To Create A Successful Passive Income

With the rise of online businesses, the goal of passive income has become increasingly popular over the last few decades. It's probably fair to assume that if you're reading this, you've looked into various options for achieving independent income. Whilst some options can be a good fit, if you're like most, chances are you've come to realize that these so called 'passive' options aren't all they're cracked up to be.

If you have a refined set of skills that you can tap into then making a passive income may prove to be a lot easier for you than most, but you are still going to be trading your time for money and that is not the ultimate goal of having a passive income.

The ultimate goal to having a successful passive income is a strategy that can be working on the side that you aren't going to have to spend your own personal time on, cutting into hours that you could be spending doing other things in life that you enjoy.

So, why do so many people fail to successfully generate passive income? Put simply, they fail because they can't find the right 'vehicle' to do so. Many people also fall into the trap of choosing a passive income that is costing them valuable time and in the long run isn't giving them the financial returns or rewards that they were promised or hoping for.

When it comes to choosing a passive income vehicle that is going to work for you, you need to consider these four things :

○ Do you want to invest your money or time?

When choosing a passive income stream, you need to consider these very two important aspects because when you first start out you will either be trading a lot of time outside of your work hours, money (that will need to come from your savings) or both.

Ideally, if you have savings sitting in the bank, which let's be honest are going backwards, then this might be the best option for you, and to find a passive income that won't take your time out of your working hours.

○ How much risk are you willing to take?

Like anything in life there is always a level of risk but what it boils down to is how much risk you are willing to take. Chances are, you've probably got a fair understanding of risk vs reward. Generally, the greater the risk, the greater the reward – the lower risk, the lower the reward.

For example, we would say that if you decided to start a blog with no real writing or blogging experience or background than this is going to be quite risky. Yes, you might be able to self-teach yourself, but then you are only trading a lot time for little to no money in the short term.

You would much rather choose a passive income stream that is going to be much less risky, and one that is not going to cost you time or too much outlay of your hard-earned money and one that is going to start making you a return straight from the get go.



○ How much profit are you realistically going to make?

The dream of 'income replacement' has often been seen as the first milestone in successfully generating passive income. After all, if you can reduce your hours at work, or replace your income altogether, chances are you can use that time to create more income-producing streams. But what's important to work out upfront is what your revenue goals are, and to assess whether or not you think they're realistic.

Are you working to achieve a certain dollar figure a week? Or perhaps a certain percentage (%) return on your investment? Whatever the case, getting clear on your goals, and setting fair expectations is crucial in working out whether your 'vehicle of choice' is a good fit.

○ How much time will it cost you to setup and run?

If the passive income stream you have chosen requires you to constantly be working and maintaining it, then it's not passive income – it's active income that is coming from either a business, job or hobby. Whether you're blogging, forex trading, setting up an ecommerce store or consulting – all income will require some level of work.

The important thing is to work out upfront, how much time you're willing to invest both to setup and maintain your passive income source.



Section 2 : The Top 5 Passive Income Vehicles In 2022

When choosing a passive income, the first step is to look at what skill set you have, you also need to take into consideration what is going to serve you best in regards to outlaying time and money.

The ultimate goal is to choose a passive income source where you aren't using up all of your spare time on your side hustle or sending yourself broke...the tricky part is deciding which option best suits you. To help give you some guidance, here are 5 of the most popular passive income opportunities for 2022:

1. Blogging

Starting up your own blog is ideal if you know how to write and you don't have a lot of money. For as little as \$100 initial outlay you can start your own blog and start earning your money back plus some in a few months' time.

According to LifeHacker around 50% of bloggers make less than \$100 per month on their blogs and you need to also take into consideration the amount of time, research and effort that goes into upkeeping and writing successful blog posts.

But to be really successful at running a blog that is going to bring you in a high return you need to

- Have a very large following ... 1 million + reading your blogs on a consistent basis
- Have writing skills

The full article can be located via <https://www.lifehacker.com.au/2017/03/can-i-really-make-a-living-by-blogging/>

2. Stocks and Shares

Traditionally, stocks and shares have been one of the most popular forms of investment avenues and can easily be set up as a passive income but they are also are subject to volatility.

According to S&P Dow Jones Indices, the S&P/ASX 200 has yielded a 4.94% annualized return over the last 10 years as of 2022 (last accessed 13/05/2022).

A full link to this tool can be found via: <https://www.spglobal.com/spdji/en/indices/equity/sp-asx-200/#overview>

3. Investing In A Rental Property

Having a property that you can rent out is going to get you a consistent passive income however, you can fall into the trap of it becoming a second job and sometimes more hassle than what it is worth once you upkeep maintenance and tenants.

While returns can be high, it is generally over an extended period of time, 15 + years to make a decent return on your investment, not to mention property can be hard to break into depending on your financial position and how much debt you want to get yourself into.

According to a recent report conducted by Aussie, Australian property has averaged a return of 6.8% pa over a twenty-five year period (last accessed 13/05/2022).

The full report can be located via: https://www.aussie.com.au/content/dam/aussie/documents/home-loans/aussie_25_years_report.pdf



4. YouTube Channel

Starting up your own YouTube Channel can be a great and fun way to earn a passive income, but much like starting your own blog a lot of time and effort and money needs to go in at the beginning and it take can months or even years for you to start making a generous return.

5. Airbnb Your Spare Room

If the kids have all left home and you are yet to downsize and you have spare rooms in your home being unused you could always rent them out as Airbnb and start to make a passive income off them.

Certain areas are making a killing from Airbnb rentals and it could be an easy way to make some extra money on a monthly basis.

But the problem that comes with this is having to share your own home with strangers passing through on holiday and there would be times of inconsistency when you might go days or months without anyone coming through and needing to rent your spare room out.

	Pros	Cons
Blogging	<ul style="list-style-type: none"> ● Little initial outlay ● Can be highly lucrative with a large following 	<ul style="list-style-type: none"> ● No guaranteed returns ● Blogging or writing skills highly necessary ● Takes up a lot of personal time and research
Stocks and Shares	<ul style="list-style-type: none"> ● Choice ● Capital growth 	<ul style="list-style-type: none"> ● High volatility in the market ● No guaranteed returns ● No cashflow (unless share offers dividends)
Investing in a Rental Property	<ul style="list-style-type: none"> ● Tax benefits ● Potential High Rental Returns ● Tangible asset 	<ul style="list-style-type: none"> ● Large debt/cost to start. ● High tax/Capital Gains ● Long term investment ● Can be non passive
Youtube Channel	<ul style="list-style-type: none"> ● Potential high returns 	<ul style="list-style-type: none"> ● High initial outlay to get started ● Big following needed to make a substantial profit ● A lot of time and effort to upkeep ● Can take years to start earning a passive income
AirBnB Your Space Room	<ul style="list-style-type: none"> ● Little to no initial outlay ● Relatively consistent returns 	<ul style="list-style-type: none"> ● Can be times of inconsistency ● Opening your home to strangers



Section 3 : The #1 Passive Income Strategy That Aussie's are flocking to (that requires just 10 minutes a week)

So by now, you've likely thought about, or tried, some passive income vehicles that weren't quite the right fit. Whether it's a lack of skill, amount of time required, resource limitations or it just turned out to be something you weren't interested in, working out what doesn't work is often a step in the right direction.

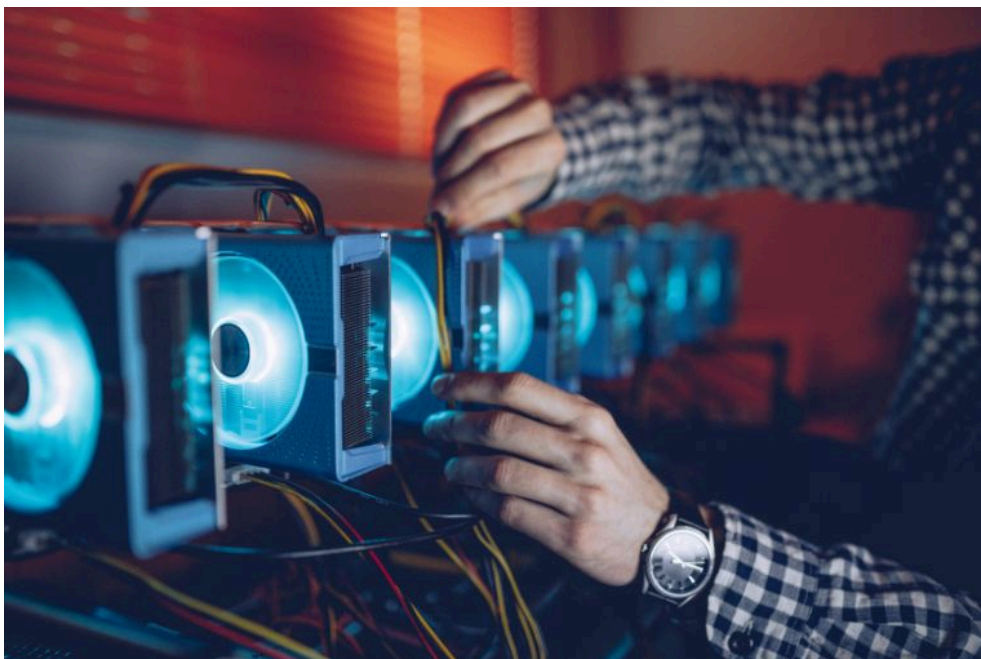
So what is our #1 passive income strategy?

Digital Asset Mining

If you hadn't worked it out quite yet, NGS Group specialises as a digital asset mining company, that deliver members passive returns ranging between 6-16% per annum. But you might be wondering what digital asset mining is, and how it works.

Digital Asset Mining, in simple terms, is the process of approving a transaction between two parties. Every time someone wishes to buy, sell or transfer a digital asset, the miner acts as a middleman to help validate or approve this transaction, and receives a small reward as compensation.

The analogy we like to use here at NGS Group, is like investing in the ownership an ATM or Eftpos machine. Every time someone wants to get cash out, or transact through these systems, there is a small micro-fee attached. With the rapid rise of the industry over the past few years, digital asset mining has become a highly lucrative space.





What Past Clients Have Said

From all the team at NGS, we hope this booklet has given you a better understanding of how you can generate passive income for yourself both now and into the future.

“The team at NGS has been amazing and I am very impressed with the returns”

— **JASON D Western Australia** - Member Since 2018

“The returns on my investment are something I have not seen before in my business life, I am very excited about my future..”

— **RON P Queensland** - Member Since 2018

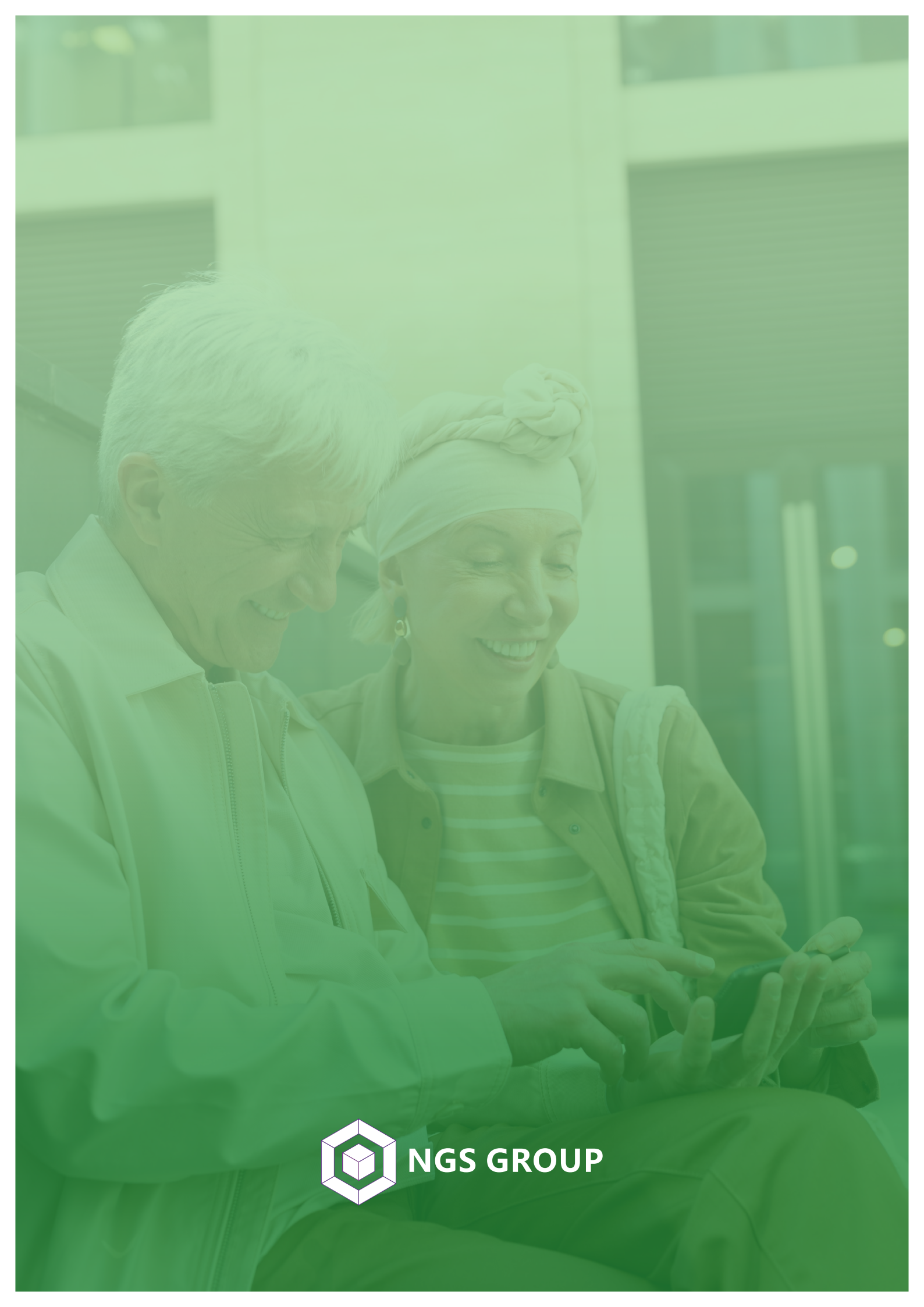
“These guys are great to work with. They have a great understanding of a new way of earning a passive income. Great service and great product.”

— **GRAHAM R Victoria** - Member Since 2018

“Was a big sceptic at the start so only invested a small amount but I have to say the interest is unreal...”

— **MELANIE M Western Australia** - Member Since 2019

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