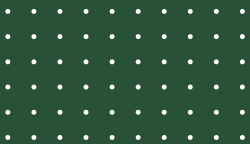




**HOME BUSINESS
UNIVERSITY**
NEW ZEALAND



**A MUST-READ REPORT FOR KIWIS AGED
50+ CONCERNED ABOUT THEIR
FINANCIAL FUTURE:**

**WHY NEED A RELIABLE
HOME BUSINESS OF YOUR
OWN RIGHT NOW!**

INTRODUCTION

If you are reading this, it's probably not for fun or to kill some time.

We know from our numbers that typical readers of this report will be those over 50 years who want to make additional income online, working from home in a legitimate enterprise that works.

They will have different levels of interest.

You might just be curious, which is all perfectly fine. At the other extreme, you might be on the 'urgent' end of the scale facing big financial challenges and you need a solution right now.

Most people are somewhere in between.

When it comes to business experience, you might have none whatsoever. Or maybe your experience is in the important area of managing a household and raising a family.

You might have tons of energy and time on your side. Or, you might be older and have realised that you are 'running out of runway' to get your retirement sorted. Your goal might simply be to live comfortably without the stress, and leave a legacy for your children or grand children.

How about if you have tried and failed at Multi Level Marketing (MLM). In our experience most well-intentioned people who have tried this option end up feeling misled and disappointed.

Whatever your reasons or situation, we invite you to read this information and see if makes sense. Then, if you want to explore if there could be a fit with us, you can call 0800 12 12 13 or email us at info@homebusinessuniversity.co.nz.

Just to be clear, because we are not for everyone, it's not our intention to try to 'sell' you or convince you to do anything.

If you do take the next step to learn more, it will only be for the purpose of showing you what our concept is, and how our support system works (that's the Home Business University part).

After that, we can decide together if it's something that could work for you, and whether you qualify.

WHAT WE DO

Home Business University is a New Zealand owned business training and development resource centre.

We do two things very simply and effectively:

- 1 We introduce you to our proven business model which has been successfully operated in New Zealand for over a decade. Chances are you've never heard of it.
- 2 If there's a fit, we'll help you by providing access to practical resources, mentoring and step-by-step systems to support your ongoing success. You get to earn as you learn, and our service is free to those who qualify.

We exist because we know from painful experience, that if you are going run a home business, that you'll need support and guidance. This is especially true if you have limited experience or not a lot of time.

Please scroll down or turn the page to get started and thank you for reading this.

Ngā mihi.



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Does it Seem Harder and Harder Just to Get Ahead?



Based on real evidence, increasing living costs mean the average New Zealand family is going into the red simply to cover everyday expenses.

The cost of living [increased by 7%^{\(1\)}](#) for an average household in the December 2023 quarter, [according to Stats NZ.^{\(2\)}](#)

Where four years ago a family on the average income could expect to earn \$23 more than it spent on its bills each week, that figure has now fallen below zero to \$15 in the red.

Some older New Zealanders without a secondary and reliable income, wanting to maintain the living standard they enjoyed years ago, are being forced into debt. Some must face the difficult task of sacrificing day-to-day items because the pension just won't cut it.

They're supposed to be the golden years – the reward for a lifetime of work and service. But retirement today is rapidly changing, and rather than living out our dreams, many are [struggling just to survive.^{\(3\)}](#)

Thirty or forty years ago, our parents and grandparents enjoyed a decent pension. Surely we'll enjoy the same benefit, won't we?

No we won't; for one very simple reason: their pensions were funded by taxes. The number of people aged 65 years or older (65+) living in New Zealand is likely to hit 1 million by 2028, (it's currently 842,000) as [reported by Stats NZ](#) in 2022.

And, since the New Zealand population is aging, paying for those pensions will be an uphill battle for the country.

Read on to learn more about New Zealand's retirement problem.



Sources: (1) [nzherald.co.nz/business](https://www.nzherald.co.nz/business) (2) stats.govt.nz (3) [1news.co.nz](https://www.1news.co.nz)

Retirement Used to be Affordable



There are stark differences between how previous generations of New Zealanders lived compared to your generation.

For a start, we are generally better educated and started work later than our parents or grandparents.

- ➔ We are starting to [retire later](#) ⁽¹⁾ than our parents, often out of necessity. Many no longer see 65 as the finish line.
- ➔ We [live longer](#) ⁽²⁾ (82 years) than our parents and grandparents (70 years).
- ➔ If you are older, your parents and grandparents may have lived through World War II and the great depression. They were raised until the 1990s learning to be thrifty, and to save.
- ➔ We don't save, we spend. For the last decade or so we've been romanced by the banks who were more than happy to lend us money. Credit card spending is at an all-time high in New Zealand. Kiwis are now [among the worst savers](#), ⁽³⁾ ranked 26 out of 29 countries in the OECD. We squirrel away less than 1% of disposable income, compared to 5% in 1990, according to the Economist.
- ➔ In 1996 there were 6 workers to support every retiree. When we as Baby Boomers (b. 1946 – 1964) and Gen Xers (b. 1965 – 1980) retire, there will be only three.



In summary, our parents and grandparents worked and saved for 50 years to fund a retirement that lasted only 5 years. When we retire, we'll need to endure (and pay for) a retirement until age 82.

Money Fact: As at February 2024, the after-tax payment for a single person living on NZ Superannuation is only [\\$477.52 per week](#), ⁽⁴⁾ or \$24,831 per year.

Sources: (1) hcamag.com/nz (2) macrotrends.com (3) nzherald.co.nz/business (4) workandincome.govt.nz

The Pain and the Real Problem



In our view, the real pain that affects our lives (which leads to stress) takes two forms. They are: not enough money and not enough time.

But that's not the real problem.

The real problem is our lifelong conditioning. We're conditioned by how we were raised, by our education and by our work experience.

The fact is, we are socialised to be three things:

- ① Employees – We're trained to exchange a fixed amount of time for a fixed amount of money.
- ② Consumers (spenders) – We trade a fixed amount of money for goods and services. We have been 'trained' to buy stuff, even if we don't actually need it.
- ③ Imitators – We're trained to play it safe by doing what everyone else does. We happily follow the herd like sheep!

The cause of most of our stress is our reliance on reciprocal income. Reciprocal income is what we earn by trading our time for money (like salary and wages). Trading a fixed amount of time for a fixed amount of money in a job, limits the free time and disposable income we have.

It robs us of [leverage](#).

And, it's often worse for people in a profession, even if they earn a high hourly rate of pay. Because their income is directly tied to the time they work, there's always going to be an upper limit to what they can earn.

But reciprocal income is not all bad. It's regular and usually secure. Generally, reciprocal income is predictable which means we're able to manage the household cash-flow because we know when it's coming in.

If you're on the 9 to 5 treadmill, read on to understand why it can be hard to break free.



The 9 to 5 Treadmill is a Death Trap for Most Kiwis Over 50

Most New Zealanders are chained to the 9 to 5 treadmill because they believe it's their only option. They can't see a way to break free from [wage slavery](#).

Being self-employed or a franchise owner does not guarantee financial freedom either.

This group tend to work longer and harder, for less money, less security, and less satisfaction than their own employees. And on top of that, they've usually mortgaged the house to do it!

It's estimated that in New Zealand, most families are less than one month away from technical bankruptcy if their pay-packets were to disappear overnight.

That means we're stuck in a rut by our need for reciprocal income until we finally retire, with too much time and not enough money!

Even when we do go into business for ourselves, we take our conditioning with us. Here's what can happen:

When we're faced with a business decision that requires us to think and act like an entrepreneur or a marketer, our conditioning typically takes over. We revert to thinking and acting in the only way we've been conditioned to think and act – like an employee, a consumer or an imitator.

But you can break free, even as an older New Zealander.

Breaking free of our conditioning is our greatest challenge. We have to stop thinking in terms of reciprocal income (like a job), and think in terms of recurring (repeat) income earned from a business.

Recurring income is the business-based income we get from doing something once and receiving payment from that work which comes in over and over again, month after month, year after year.



Songwriters, insurance salespeople and novelists are common examples of people who earn recurring income. Investors in property and shares receive rental income and dividends from their investments. Franchisors earn royalties and fees from the turnover of their franchisees.

Having recurring income means we can eventually cut all connection between our time and our money. For example, a worker earning \$40 per hour over a full week (\$1,600 per week before tax) can eventually enjoy repeat income from a part-time business in excess of that.

It takes effort, but it's proven to be entirely achievable.

Is Ageism in the New Zealand Workplace a real thing?



In a 2021 report, the [World Health Organisation](#)⁽¹⁾ issued warnings about ageism, finding that it leads to social isolation, earlier deaths and costs economies billions.

If you're over 50 and have ever tried to engage in the job market in areas that could be a perfect fit for your skills and experience, you may have already bumped into prejudices by some hiring managers or business leaders.

In a [recent report](#) in *The Spinoff*, the idea of ageism being the last bastion of workplace prejudice reinforces our suspicion.

The article highlights that it's often worse for talented and experienced women over 50. So at some point, between thriving at university and retiring, women in certain jobs tend to fall behind or drop out of the workforce completely.

In order just to pay the bills, many older Kiwis believe they have no other option, so are forced to sideline their skills, insight and experience in favour of low-paying jobs for [\\$26 per hour](#)⁽²⁾ (or even less).

Sure, some people will be content with this, especially if they believe they have no option. But for others it's such a waste.

Could an online business work for you? Read on to learn more.



Sources: (1) [who.int](#) (2) [livingwage.org.nz](#)

Could an Online, Part-Time, Home Business Work for You?

After more than a decade of experience and actual results in New Zealand, we are ready to share our home business system with you. And the chances are you've probably never heard of it.

If you're focused and open to learning, it's a concept where your years of experience and insight are valued and not wasted.

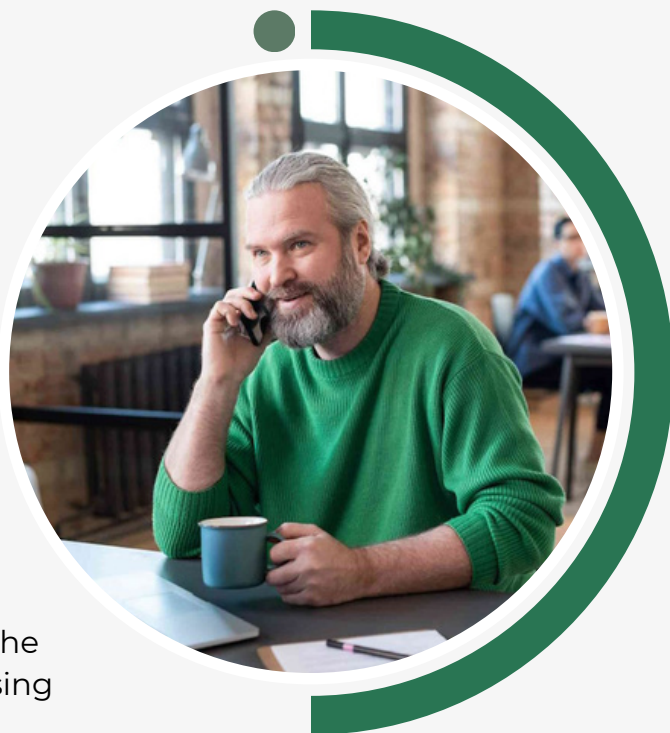
It's no secret that in business, when goods and services are sold, a great percentage of the final price is made up of costs incurred by layers of middlemen. These include everyone in the distribution chain, traditional marketing, advertising agencies, the media, insurers, banks and more.

What's needed is a solution that can compete with this existing model. In our experience, the answer lies in three parts:

- ① A home business that serves customers who repeatedly buy affordable products because they really want them. After all, without customers we don't have a business.
- ② A home business that frees up some of the revenue that is being diverted to middlemen, and instead, channels it to you in an ongoing way.
- ③ A home business with simple, built-in systems with minimal cost that can help you develop the confidence and skills you'll need to succeed. If you already have the skills and confidence to succeed when you start, that's even better.

And yes, all of this can be done without resorting to the questionable tactics of Multi-Level Marketing companies.

Read on to see our Home Business Checklist.



Our 11-Point Checklist and Summary

Here's our essential checklist for a reliable and viable home business in 2024. Let's see if you agree.

- ① Probably most importantly, we need a business where **no-one can get hurt** (including our customers, friends and family).
- ② We need **little or no risk** to our money, our time, our integrity, and our current jobs, if we have one.
- ③ We need a business where you can be successful, whatever your age or **experience**. And, it needs to provide support and training whatever your level of self-confidence.
- ④ We need to be **in business for ourselves** (not an employee), since this is the only way for us to create repeat income.
- ⑤ We need a business with **minimal startup costs** and minimal operating expenses. It needs to run with minimal tools; just a laptop, hi speed internet, and a smart phone.
- ⑥ We need **recurring income** so we can work less and have more free time.
- ⑦ We need a business that helps customers and delivers **real value**. It needs to involve affordable products that work, that customers buy repeatedly because they choose to (no hard sell).
- ⑧ We also need predictable, **reciprocal income** in the short term at least, while we build repeat income.
- ⑨ We need a business that's part time with **flexible hours**.
- ⑩ We need a business with **powerful leverage** that allows us to duplicate our efforts, over and over again.
- ⑪ We need a business that requires only **basic technical skills**. If you can send an email and a text and surf the internet, that's all you need.
- ⑫ **BONUS POINT:** We need a business where you can **utilise your skills**, attitudes and wisdom gained from years of lived experience in the real world and profit from it.



Next Steps & Thank You



Thank you for reading to the end.

Are you ready to find out what we do, how it works and whether there's a fit with you and your goals?

If you've already sent us your details, you don't need to do anything because we'll get in touch - normally within one business day.

If you have somehow stumbled upon this information, or if someone has referred this report to you, the next step is to reach out to us directly. You can:

Phone 0800 12 12 13, or go ahead and email us: info@homebusinessuniversity.co.nz.



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