

LISA JOHNSON

Make Money Online

**YOUR NO-NONSENSE GUIDE
TO PASSIVE INCOME**



Foreword

Three little words . . . Make. Money. Online.

Three little words that instantly polarise, because of what they represent to the reader. Anger, disgust, jealousy?

Or – curiosity, optimism, hope?

It's simply not British to talk so openly about a desire to make money. Or worse, to discuss making money online. It smacks of the Wild West and it's unsettling because it's misunderstood and therefore not to be trusted.

I get it. That's how I felt when I left the career I had known and understood, having worked in it for a quarter of a century, to venture into the online space. I did it because I wanted to make a difference and I wanted to use my passion and skillset to help others – and online was the best way to do this. In fact, it was the only way to do it at the time, as we were in the middle of a global pandemic and in-person meetings or events were not possible.

Our need to make money is a basic one. Unless you are blessed to possess that magical tree on which currency

grows, you will have to find a way to pay to keep a roof over your head, and to feed and clothe yourself. That much is understood. As is the notion that success comes from the amount of time you personally spend working. But we are fortunate to be living in a time when the online world offers the opportunity to step away from this linear concept, giving us the opportunity to offer our unique skillset not just to our employer, or our direct customers, but to the world.

This is what Lisa outlines so clearly in this book, as she explains through her own experience and the many examples of those she has personally coached: your skills are worth something, because of what you bring to them. Yes, other people may have them, too, but they don't have your take on them. And your take on things may be exactly what someone needs right now. In the same way that we choose our favourite hairdresser or restaurant because there is something about how they do things that we like, regardless of the fact that there are countless others we could have chosen.

So how do you take a skill that works in the real world and transfer it to the online space? And can anyone do it? Within reason, yes – although obviously not in a like-for-like way. The key thing to remember is: just because something seems obvious and easy to you doesn't mean it is obvious or easy to someone else. You can help them to understand it by teaching them about it. And then it is something you can turn into a business.

Will it work for everyone? Pretty much, yes.

Will it make you rich? Perhaps, depending on what you are offering, how good you are at it and how much time you're willing to commit to doing it – at least initially.

What Lisa brings you in this book is a step-by-step guide to taking something you already do offline, showing you how you can make money from it online. There are no gimmicks, no trickery, no one-size-fits-all cookie-cutter get-rich-quick schemes. With straight-talking warmth, she simply shows you how you too can Make Money Online.

Andrea McLean

CEO and Co-Founder of This Girl is On Fire

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Introduction

You're now holding my book. A book that I actually wrote! Of course, this is hardly an earth-shattering revelation, but the fact that we have arrived at this scenario still blows my mind.

The trajectory of my journey could be described as 'unconventional', and yet here we are, just you and me and thousands of words for you to digest.

My life began forty-four years ago in a council house in a small Lincolnshire town. The middle one of three, I was, without doubt, a complicated, slightly awkward child. Yet despite this awkwardness, I was a pretty bright kid (some might go so far as to call me clever!). I possessed a very clear understanding of what was right and what was wrong and was prepared to discuss these beliefs with anyone who thought otherwise (nothing has changed in this respect). Along with this came a healthy dose of stubbornness, meaning that if something was started, it would be finished (again, no change there).

However, my childhood and a large percentage of my adult life were challenging for a number of reasons that will become clearer as you read on. I'm hoping that you *will* read on, as there are plenty of tales to be told and heaps of business gold.

After finishing school with a handful of mediocre GCSEs and leaving the Mormon religion I'd grown up in, I was married and living on a chicken farm at eighteen. My self-esteem had been shattered (I'll go into that later), so I'd looked for the quickest route to love and normalcy, and marriage to the first person who showed an interest was my own (rather poor) choice. Divorce number one happened at age twenty-one.

Let's now skip through a variety of careers, qualifications and adventures, including chicken farming, waitressing, personal assistant, tutoring, banking and more, until, in 2011, I was joined in the world by two tiny bundles of noise, mess and pure joy. Enter Albert and Finnian, my not-completely-planned little life-changers.

With the benefit of hindsight, this momentous event can now perhaps be looked on as my Ground Zero moment. I had scappily worked my way up to a career as a risk analyst in the City, starting out as the office junior and proving myself over a number of years, doing rather well, considering where I'd started, and working crazy hours. I went back to this job when the twins were five months old and it became clear that it just wasn't going to logistically work. The juggle of not sleeping and working in a job where I was supposed to be 'on it' from 7am to 9pm was killing me, and I never saw the twins!

Instead, I found a job five minutes' walk from my house working as a PA for a female CEO – quite stress-free, but

also frustratingly challenge-free. I went about my business efficiently and professionally, but fulfilled is not how I would describe myself back then. So what to do? I knew I couldn't go back to the City life, but I also knew that in the words of Ralph Waldo Emerson: 'The mind, once stretched by a new idea, never returns to its original dimensions'. And my mind felt pretty stretched.

I decided quite quickly (this will become a recurring theme, you'll see) to start a business. But what business did I want to run? I liked parties, celebrations and nights out, so the obvious choice was to become a wedding and events planner. By all accounts, cake was involved, so of course it was ideal!

Carmela Weddings was launched while I was going through divorce number two (Carmela is my middle name and a little nod to my Maltese roots), with a basic website and no discernible knowledge of how to actually plan a wedding. But aided by a healthy dose of tenacity and a mind that learned quickly, the business snowballed and soon we were fully booked for the next year, which was a good thing because the divorce, the less lucrative job and the two more mouths to feed had left me in £30k worth of credit-card debt.

At the end of the first year, I sat down and did the sums. After all that work, I had only earned £1.15 an hour. I didn't understand what I was doing wrong, and I was never going to be able to pay off my debt. At this point I was working with any client I could lay my hands on, which meant village halls, doilies on tables, sweetie carts, chair covers . . . But that wasn't what I wanted. I wanted the cool couples, the warehouse weddings, the modern design. And I wanted to start earning decent money.

Discovering Business Coaches

It was then that I found out that business coaches were a ‘thing’ and I had to make a choice: hire one and get into more debt (£5k to be precise) or give up on the crazy dreams to do more with my life and realise I would have to live hand to mouth and in debt, as so many generations of my family had done before me. I bit the bullet and hired the coach, but with a promise to myself that it was non-negotiable to make that money back.

I listened and I learned and I implemented, and with a rebrand and a fresh approach, within months I was still fully booked – *but this time with clients who were perfect for me and who were paying me significantly more.*

My success did not go unnoticed and my fellow wedding professionals started approaching me to ask how I had done it. How had I grown so quickly in such a short space of time to be fully booked with ideal clients? Then other small business owners contacted me, too. Being a generous person, I helped them all out. I told them what I’d done and how I’d done it. By this point, I was a business learning junkie. I’d read all the books and gone to every free webinar and I told all these people everything I’d learned. They too started to see increases in bookings, and I made a bit of a name for myself as the ‘go-to’ business success story who explained things in an easy-to-understand way.

Incredibly, I started to slowly pay off my debt. And it also needs to be pointed out that I did all of this while juggling caring for toddler twins and a nine-to-five full-time job. I’m not going to pretend that this period of my life was easy, but I’ll tell you how I managed later in the book.

Lightbulb Moments

About a year after starting the business, I had two moments that could perhaps be described as epiphanies, or at the very least, lightbulb moments.

- 1 I started my wedding business to increase my income and to create more freedom in my life while doing something I enjoyed. However, I hadn't really thought this through: wedding season starts in the spring and runs right through to the end of summer, which is the time I like to travel and spend time with my twins. The average wedding takes 200 hours to plan properly, and then the event itself usually runs from the Friday through to the Sunday. These events take place every weekend from April to September. In hindsight, it wasn't a well-thought-out business model for me.
- 2 I was providing strategic advice to other business owners, which they were all using to improve their businesses. I was actually helping them to make more money. Surely if *they* used this advice to become more successful, there would be others who would also benefit from my help. And, well, maybe pay me for it.

The upshot of these two bursts of inspiration was that there had to be a link. A way to utilise the skills I'd acquired and was now passing on to others while, at the same time, not spending every weekend and evening working, so I could actually have some quality time with my family while the sun was (occasionally) shining.

My Consulting Business Launch

In 2017, I launched my consulting business, expanding the depth and detail of the advice and strategy I was offering to fledgling online businesses. I was successful straight away; and, if you don't mind, I'll take a moment for a humble brag here about how I earned £220k in revenue that first year because of all the business knowledge I'd acquired. (Don't worry, I'm going to reveal it all to you in this book!)

The success was exhilarating and financially rewarding, but hugely exhausting and I'd slipped right back into the habit of not spending much time with my kids. Ultimately, I had left that nine-to-five job for a 6am–11pm business. Also, I could never earn any more money because I was fully booked every day with clients and working to full capacity.

I loved what I was doing, what I was teaching and who I was working with. Most of all, I loved seeing my clients learning, thriving and making a success of their businesses – the rewards were immeasurable.

But this was not going to plan. How, then, could I increase my reach and supercharge my earnings, while simultaneously decreasing my hours and having more of a social life (and find the time to go on some dates with the new man I was seeing)?

Discovering the Power of Passive Income

One day I was listening to a heated debate on a podcast about something called 'passive income'. I regarded it warily, with preconceptions of pyramid schemes and shady

MLM set-ups (this stands for multi-level marketing and I'll talk about it in Chapter 1) that did not sit comfortably with me, but I investigated it none the less. And I went down a rabbit hole!

I discovered that this slightly misleading and often misinterpreted heading of 'passive income' covered a great deal more than meets the eye. Passive income means different things to different people, and it is not a new concept but, in essence, it's about avoiding reaching a point where you can't take on more customers because you've run out of hours in the day.

I felt like this could be the way forward, giving me more freedom. I decided to spend half of the profit I had made and invest it in signing up to the best coaches and courses specialising in passive income.

Over the course of 2018, I started introducing some passive-income streams. By the end of year two, everything had changed. I had gone from working eighty hours a week to only seven and a half and was bringing in over £1m in revenue.

I remembered a great quote I'd read somewhere by industrial engineer Allen F. Morgenstern, along the lines of 'Work smarter, not harder' – and that became my ethos.

That business is now in its fourth year and, so far, it has made over £7m. And I still work just thirty hours a month. I travel for most of the year, with my husband who works for me, and my twins. I have grown the little business that started on my coffee table five years ago to a team of nine lovely people. I have also made lots of mistakes along the way – that is just an inevitable part of owning a business – but I'll tell you all about them, too, so you don't make the same errors.

What Can You Expect From This Book?

In Chapters 1 and 2, I'm going to tell you what passive income is and talk you through a really easy system I devised to help you understand what is needed, with examples of various types of income streams to explain the difference between passive and semi-passive income. We'll then go deep into money mindset in Chapter 3; I can't wait for you to read this one because it can change everything for you when you know how you might be stopping yourself attracting in money. In Chapter 4, we'll focus on the easiest type of passive income to get started – courses and memberships – which leads nicely into growing an audience in Chapter 5 (an important task, regardless of which income stream you choose). In Chapters 6 and 7, we'll delve into how to find your ideal clients and the systems online that are going to make your life easier (it's the techy bit, but I promise I've kept it simple!). Then, Chapter 8 – my favourite part – is all about launching your offering to the world. We end with Chapter 9 and some real talk on ethics and integrity, so that you can sleep easy at night.

And now here we are, back to you holding my book in your hands. A book I've been given the privilege to write. A book in which yes, I will talk about how passive income works, but also so much more than that.

I'll teach you how to grow your business, to grow your audience, to pinpoint that ideal client and keep them engaged. I'll share loads of helpful information and simple, step-by-step plans to help you get to where you want to be

with your business life without sacrificing your personal one. And all while being honest, open and ethical.

So a massive thank you to you for reading this, and let's get cracking with helping you make more money while doing less stuff.

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