

# Gambling Debts to Millionaire

## The Journey of a Betfair Trader



*Stuart The Trader*

# Gambling Debts to Millionaire. The Journey of a Betfair Trader ©

Stuart – The Betfair Scalping Course Creator (<https://www.BFScalper.com>)

Since the launch of my [Betfair Scalping, and trading Course](#), *many* people have asked me – as the course creator – where I started in this game, and how I became a trader on the Betfair exchanges. Therefore to give you an idea about my journey, I thought it would be useful to fill in a few blanks.

I am a direct kind of guy, always have been, and I have been told by those who have already read these pages (and have seen my course), that it is actually refreshing hear to from somebody who has made a few quid, but who is also not up their own backsides.

OK.....the main aim of this writing is to show you how somebody with no particular skills, went from living in one of the roughest areas in the UK, to becoming financially independent, with a 7 figure net worth (a million pounds + in layman's terms) by the age of 35 years old – and also went on to become a professional Betfair trader.

I *am* actually a genuine millionaire (not as big a deal as you might think.....seriously, it isn't), and what I am about to explain, is that when you cut all the bullshit from your life, and when you stop playing such ridiculous games with your time, how you might.....just might, give yourself the best chance at succeeding.

I'll explain in detail how I arrived at this juncture in my life, and why the mindset I have literally changed everything for me, and for those I have trained in various fields.

Sounds impressive, right? Not to me, because I know *anybody* else can do the same; once the silly excuses, plus the lazy nature of most people is put to one side, and some serious action is taken – and no, these actions don't include remembering what time the latest episode of Eastenders is on, I mean *real*, life-changing action.

My Betfair Trading Course has now trained thousands of people, from all walks of life, how to *actually* make a profit from.....you guessed it: Betfair.

There has been a lot of interest generated in my course since it launched a couple of years ago, and many people, as I referred to above, have been intrigued as to exactly where I came from, how I arrived on the sport trading scene, and why my teachings generate such rave reviews.

So I'll explain.....

I'll explain everything on these pages in the same way I explain things on the course – no BS.



## **In this write-up I will explain the following:**

- How my upbringing was a *major* factor in the financial outlook of my life.
- How a stint in the army at 16 years old changed my direction.
- How I started my first business at 18 years old, from a tiny student bedsit.
- How I became one of top sales professionals in the UK at 21.
- How I lost a *load* of money gambling.
- How I got paid twice the amount of money just by asking.
- How I started more businesses on a shoe-string.
- How annoying pop-ups on my computer changed my life, financially.
- How I had £78,000 in the bank as a stay-at-home dad.
- How I almost lost £48,000 buying a business.
- How I turned that loss into a £250,000 a year net profit business in 1 year.
- How I made £108,213,00 in 11 weeks.
- Why I turned down a quarter of a million pounds.
- How I paid my mortgage off inside 18 months.
- How I became financially independent before the age of 36.
- How I started on Betfair, and then made a profit every single year.
- What it *really* takes to be a Betfair trader.
- The mistakes to avoid and how to give yourself the *very* best chance.

And much more.....

OK, I want to start by saying, that even my own family do not know that I trade on Betfair – apart from my wife, and children of course; nor do any of my previous associates that I have done business with, (more on this later) mainly because I never mention it, as gambling can attach a negative stigma that is not always appreciated by all, especially where business is concerned.

Trading and gambling is simply an activity I have learned how to do, and do it very well – But it wasn't all plain sailing, as the article below will explain.

### **There was a bookies at the end of our lane.**

I have been what most people would call 'gambling' for well over 20+ years, and in fact, not many people know this, but my dad used to work in a bookmakers when I was a young lad, which was situated right at the end of our lane (as we lived on a lane, not a road or street).

I was always popping in and out where my dad worked as a board-man (writing the odds on the board for the punters to take advantage of), and I was quickly made aware of the dynamism that such places can create, as well as the drama that spills out when people are *losing* money.



The above picture is not the actual bookies my dad worked in, as that is long gone, but it was an independent, as in the pic, and looked very similar actually from what I can remember.

When my dad was not working, he was always sending me to the bookies with a 50p each way, a yankee, or whatever bet he wanted me to hand in, and even though I must have been only 7 or 8 years old at the time, they always took the bets because they obviously knew my dad. Dad never won anything of note really; the odd time maybe, but he enjoyed studying the form from the papers, and watching the racing on TV, etc.

You could say I had a decent 'grounding' on the workings, and environment that made bookmakers work, as well as watching human nature in action when people lost money!

As a family we didn't really have much money. I grew up in the 70's, and where I was brought up, not many people had much of anything really. If a school friend happened to mention he was going to Spain with his family over their summer holidays, we considered him to be extremely lucky, and that his family must earn 'a lot of money'.

## **I found my motivation to succeed very early in life.**

Don't get me wrong, my parents did their very best, but in our house-hold there was, at the time, 9 people living in a 3 bedroom council house; so as you can imagine, it was *very* cramped, but when that is all you know, you kind of accept it as standard.

So very early on I became fascinated with making money, because when you grow up in a family household that had a distinct lack of such finances, whilst at the same time seeing other people who had a more comfortable lifestyle, this can be a *very* motivating factor on the direction you wish your own life to go down; and as I had seen people winning what seemed like 'easy money' from the bookmakers it harvested an early interest in me.

....But I didn't act on this gambling interest for a number of years.

I left home at 16 to find my way in the world. I detested the area where I grew up; which had become a place where people chose to spend their whole lives on benefits, scrounging from the system, and I just knew there had to be more in life than that.

This kind of translated to me looking at the world in a 'disappointed' way, and at school I was one of those lads that, shall we say....you didn't want to give a dirty look to, because I'd be all over you in a flash, as many suspensions proved, which looking back, is embarrassing.

I was very quiet as a youngster, but fiercely protective of myself (and my family), and this mainly came about because I think we were all conscious of the fact that we really did have a less than most, so to make up for this we made sure that nobody 'got the better' of us, or disrespected us as a family.

But as I said, there just had to be more to life than surviving, and fighting the world, so I left.

## **I joined the Army at 16 years old.**

I originally left this bit out...

The reason I originally left it out? Well, I am not particularly proud of the time I spent in the army. I joined up at 16, as you could join what was called the 'Junior Leaders' at that age, and it was the perfect way (so I thought) to leave home as quickly as possible. So off I went to a camp in Colerne (near Bath) for my training with the R.C.T. This was the camp:



Note: The above image is in the public domain, and it is no longer a military base.

The reason I am not proud of it is because, in hindsight, I joined for the wrong reasons, and this quickly became apparent, because I was just not the type of person that would take orders on that level. Remember, I was 16 at the time, had come from a rough area, so I simply wasn't used to taking orders, and until you are in that position, you just don't know how you will react.

Where I grew up you had to learn to look after yourself, which I did on many occasions during my earlier years. I'll leave the exact details of that statement to your imagination, but whilst in the army you are spending a lot of time with lads full of testosterone, and this can easily lead to friction if you had a short tolerance level of certain antics; which I did, as I just wouldn't let anybody take liberties with me, on *any* level.

I remember after being in for a couple of weeks, there were a few lads who, at night, would run around whilst people were in their bunks, hitting people whilst it was dark. They would run through the blocks going bed-to-bed, and I remember when they got to my bed, I said something along the lines of: "lads..... don't even go there, as it will *not* end well".

Strangely enough, I personally never had problems with the nut-jobs after that, but as you can imagine, to most lads at 16 years old, and with this probably being their first time away from home, it was a harrowing experience to come up against such idiotic loons. I always stood my ground; no matter what the consequence **(it was this stubbornness that would prove to be a large factor in my future success...)**

Although, I can only imagine that the areas these lads came from, they were used to getting away with being 'thuggish', but I was *extremely* head-strong, and this concluded in me not taking any nonsense from anybody. This attitude led me to spending a little time in the army jail for doing some..... 'head-strong' things – which is *not* something I am proud of at all, but I was realising that the whole army set up just wasn't for me, for a variety of reasons.

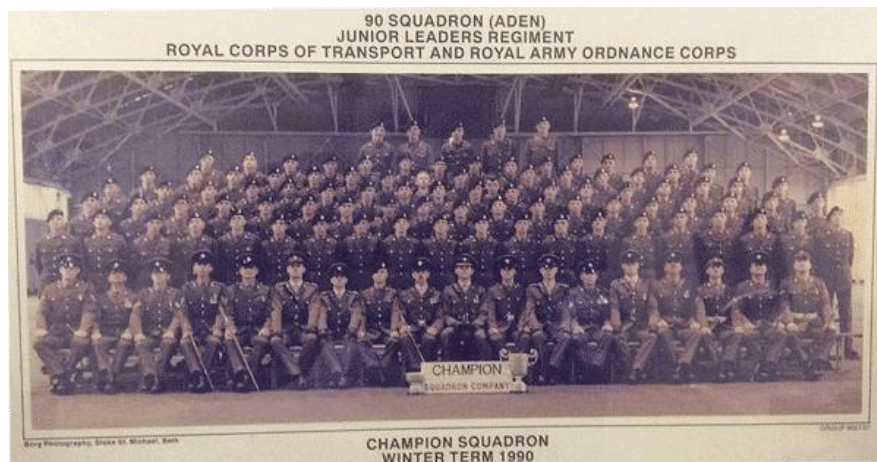
Whilst all the other soldiers went home on regular leave, I was always picked to stay behind and guard the camp as a punishment, so I was away from seeing my family for much longer periods than the others, and this built up a lot of resentment in me. I think I just had one of those faces that looked like I just didn't respect 'seniority' – I didn't, and never have since, but this does not go down well in the army, as you would expect.

After around 9 months into service, it was during yet another stint of guard-duty (where you effectively walk around the perimeter of the camp with a pickaxe handle for 2 hours on, 2 hours off, looking for anything suspicious) that I had started to read a book about motivation, and focus, that I had ordered from a newspaper through mail-order.

### **I read a book that changed my thinking, and thus my direction.**

I can vividly remember reading this book throughout the night in the guard room, during my 2 hours 'off' from guard-duty, and thinking to myself: "this life isn't for me....but *this* is what I am going to do next". It might sound a cliché now, but something did spark in my head, and from that moment on, I knew the army life was not for me – In fact, I knew within months of joining.

The following picture was taken after being in for a couple of months, in fact, it is the only picture I have of my time in the army, as this was before mobile phones were even invented:



My time in the army wasn't all bad, I completed around 8 parachute jumps whilst there (something I always wanted to do), and seen a fair bit of the country that I hadn't seen before; I also learned a fair bit about myself, and made some good mates – but I just wanted more out of life than being a 'number'.

### **So I left the army.**

Strangely enough, on the last few days before leaving I seriously wondered if I had done the right thing, because I had never considered an alternative. I remember arriving back in Manchester by train, and as a parting gift, the army shaved my head down to a 'number 2', so I looked a bit of a rough-nut; but my over-riding thoughts were... 'what was I going to do now?!'

After that, I had various little factory jobs to pay my way. I lived with women, then stayed on friends floors and all kinds during those early years – anything I could do to avoid having to move back home.

*All* were experiences which taught me a lot about life, human nature, and what it was going to take to succeed.

As I have already referred to, during the ages of 16-18 I spent most of my time reading – mostly about how people had started businesses, or who were successful in particular fields. I wanted to get into the 'psyche' of what *genuinely* made people successful.

I had already decided that I wasn't going to have a 'normal' job, and that I was going to put 100% into becoming financially independent at a relatively early age. I just didn't know *how* I was going to achieve that – yet.

I won't bore you with *all* the details of jobs I had outside of my gambling journey, but no matter what I did work-wise, the attraction to potentially making 'smart money' was never far away from my mind.



## **I Started My First Business at 18 Years Old.**

At 18 I found myself living in a tiny bedsit the size of most people's bathrooms, and was wondering how I was going to make money to actually live.

I started a business selling rooms in hotels that had under occupancy. How I started it, and operated it *will* sound crazy...

At the time I was wondering about the options of taking my latest girlfriend (who later became my wife, and still is) away on some type of holiday, so I was looking around through various papers and magazines, and I remember reading about this 'free hotel offer', which caught my eye.

The idea behind this 'free hotel' offer was that as long as you paid for a breakfast, evening meal and drinks, then they would allow you to stay at the hotel for free; which I thought was brilliant, as most hotels were never really full, so they would still make a profit, and you would get a much cheaper holiday.

You had to pay £50 for this 'book' of hotels that allowed this offer, and some of them were like 5 star hotels, with around 300+ of them in the UK accepting this type of arrangement.

I just did a quick Google search to see if there was similar out there these days, and I suppose the hotel book was similar to the one below; although the one sold at the time was red, I seem to remember, and had endless amounts of hotels that offered this free room set up:



I thought it was 'genius' at the time. So I wrote a letter to the company behind the offer to see if I could start selling the idea for them. I half expected them to tell me to get lost. They didn't, and they allowed me to promote for them, so I paid in advance for a bulk of these free hotel offer books, which duly arrived.

I think I paid something like £12 for the books when buying in bulk, but I 'had' to sell them for the same price as the company – £50, so as to not undercut them. This would leave £38 profit each, which was pretty decent back then. I had about 100 of these books to sell, I cannot remember exactly.



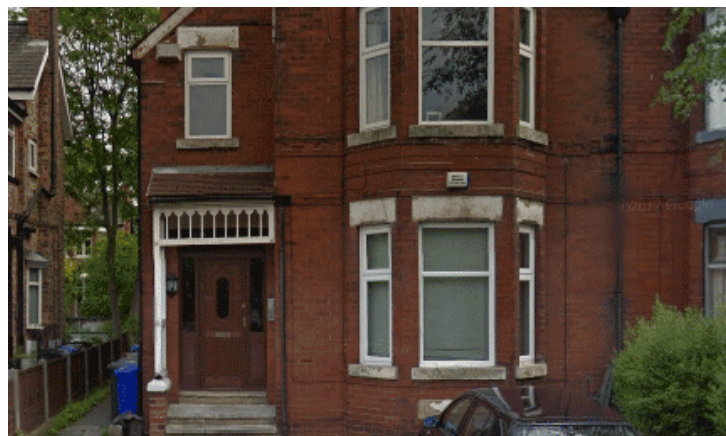
## The Audacity of Youth...

I used to place adverts in the local papers offering ‘free hotel rooms’, and make appointments for those interested to meet me at my office – which was actually my bedsit (really, I did...). I actually cringe when I think about it now, because people would arrive to what they thought was going to be an office, only to be met with myself, a bed, and a kitchen!

The house where the bedsit was had around 8 other occupants, students mostly, so I have no idea what they thought about people ringing the doorbell 4/5 times a day, and all these strangers suddenly appearing asking for me. It probably looked pretty dodgy, looking back.

The picture below was the actual house scraped from Google Maps, which was in Chorlton-Cum-Hardy in Manchester. My room was the smallest in the house, as I remember the other tenants paying more rent for bigger rooms, and in hindsight I remember thinking I should have opted for a larger one.

A typical student area, and I moved there because the rents were cheap. I actually remember that I was paying £36 a week in rent, which included gas and electric – although you still had to put a 50 pence coin in the meter if you wanted the luxury of a bath:



I even made a sign for the front door and called the house something like ‘Premier House’, and if I didn’t manage to answer the door in time, and one of the students did, those who would arrive would ask “Is this Premier House”, when in reality it was just a house full of tiny bedsits. It was pretty funny actually, and definitely audacious, but hey, I had product to shift.

I used to put bed sheets over the kitchen, and living areas and pretend it was a room I had rented for storage. The look on their faces was one of astonishment (for want of a better word), but I was young, confident and determined, and couldn’t care less.

As soon as they arrived, I would immediately put the pitch on them, saying that I worked for the company, and started to sell the benefits of the savings they would be making, plus all the fantastic hotels they could now afford to stay at – *if* they had one of these ‘amazing’ books in their possession. They would then pay me the £50, and leave with their book.

Even though I was only 18, I think that because of how ‘forward’ I was, and how ambitious I was, I was simply oblivious to obstacles. I sold a fair few of these books, not only from the bedsit, but I would make appointments with people at their homes, and put on a full scale sales pitch to the family.

This made me a fair amount of money, and I had made it out of nothing. It definitely takes some bottle to do something like that, but as with anything really, it depends how much you want something, and I had nothing to lose – plus it was a fantastic product!

This taught me that I was actually pretty good at selling, and definitely set me on the road to what followed in my life. So I decided that this was the way I was going to start my working life, in sales.

By the age of 19 I was the manager of a retail shop that was sales based. I had a sales rep under me as well as two technicians. I used to cold call the likes of BMW, Ford, Jaguar and all the major car manufacturers and gain contracts to supply their new cars with stereos, car alarms and in-car phones. We also had insurance contracts with some major insurance companies to supply and fit car stereos after thefts from customer vehicles.

This is in fact the actual shop in Bradford, Yorkshire that I used to manage, which has obviously changed hands now and runs an entirely different business (the beauty of Google maps):



This was before mobile phones really took off, but I started in a sales environment (similar to the hotel books business I started) because as I stated earlier, I was an avid reader from an early age and the one overriding theme was that if you wanted to earn an above average living, then sales people were in the top 5% of the top earners in the world.

The one sentence I will always remember, and have lived by, is that **if you want more than most people are prepared to settle for, then you have to be prepared to do what most people are *not* prepared to do**. And sales is something that most people hate to do, so I entered the world of sales early, and made myself the best I could be.

I always seemed to be the youngest in the positions I had taken, which also gave me the emphasis to be the best at what I did, and in sales, the benchmark of success and thus income, is to generate the highest volume of orders.

Then from the ages of 21 until around 24 I was a sales rep on the road, flying up and down the country in a company car. I thought I was the dog's bollocks to be totally honest, as I was pretty good at it.

I started in direct sales, which was, shall we say, a real eye-opener. Why? Because you lived, and died by pure performance. You couldn't hide in the background like you could in many jobs. Your sole income depended on you making direct sales – or you wouldn't pay your bills, and then you'd have to go home and disappoint your better half.

There was no 'retainer' or 'basic wage', you had to sell, and sell a lot.

My first product I sold on the road was central heating, of all things. It was when combi (combination) boilers started to become popular. You know, you turn your taps on and the water heats up instantly, as if by 'magic', and then the boiler switches off again.

Believe it or not – depending on your age – that wasn't always the case, as most people had water cylinders with that yellow lagging around them for their hot water supplies. These cost a shit load of cash to heat up, then it would cool down, and you'd have to heat it again.

### **My ambition was ramping up another level.**

So when these new combination boilers came out, selling them (together with 7/8 radiators for 5/6K – a lot of money back then) was like shelling peas due to the 'potential' savings made against conventional heating.

*“Madam/Sir, don't worry about the price, because you are going to be saving 60% on your gas/electric bills, and this saving will actually pay for your whole new system...great, right?...sign here...”*

I was selling 2/3 a day sometimes, and making £250 a pop in commission – even more if they signed up to finance.

I became so proficient at selling, that I was a whisker (and I mean a whisker) away from starting my own direct sales company - at 22 years old - which was totally unheard of.

In my mind, all I needed was to get a decent plumber on board to do the installs, and I'd spend all day selling them at twice the price the plumber originally sold his for. I'd pay him his original price, plus a bit more to keep him interested, and I'd keep the rest – about 2/3K profit a time. So I started with the yellow pages and called local plumbers to put the pitch on them.

I found an interested party pretty quickly. Although after many meetings, the plumber I had 'on-board' got cold feet (no pun intended) at the last minute due to the fact that this slip of a lad was asking him to go into partnership. I think the potential numbers I estimated scared him, because direct selling *was* very different to just waiting for the phone to ring.

Looking back on it, it must have sounded a little bit insane just how confident I was with it all, for my age, but that's just how I became. One that got away..... only just though!

So I continued to work with various other companies on commission only. I changed products often, as sometimes I just fancied a change. I sold all kinds, and some of the products in the direct sales arena back then were slightly odd, to say the least. For example at one time I was selling courses for those who were suffering from depression (seriously), and even solar power systems for extortionate amounts, before it first became mainstream.

No matter what I sold, I was constantly at the top of the weekly sales board at the companies I worked for. I always loved the fact that the 'words', or the 'linguistic skills' I had acquired could persuade somebody to buy what I was selling – which then lead to a commission.

In fact, I still have some of the weekly sales reports the companies would give us every Monday morning, and the top salesman always got a bottle of whiskey (some of which I still have, gathering dust):

OLDHAM BRANCH						
WEEKLY SALES PERFORMANCE REPORT						
WEEK ENDING 29.06.97						
ACTUAL WEEKLY REPORT						
NAME	sits	deals	fin.deals	CONV	FIN%	Total
A	5	2	2	40%	100%	4,914
NIC	2	2	2	100%	100%	2,714
RU	5	3	0	60%	0%	6,922
GEO	7	5	3	71%	60%	7,145
TA	9	2	1	22%	50%	6,211
DA	0	0	0	ERR	ERR	0
MA	7	3	3	43%	100%	8,186
V	6	1	1	17%	100%	1,391
ST	8	7	5	88%	71%	15,754
M	7	3	2	43%	67%	8,350
JUL	9	3	0	33%	0%	5,612

My results are highlighted in pink, obviously I have blurred everyone's names out, but as you can see above, on this week I was again top selling salesman with 7 deals out of 8 sits (appointments), with mostly double what the other reps sold. I always tried to get customers to sign up to a finance deal, as we got more commission that way, and I always kept these sales reports, because it meant I easily got a new job if I ever left one company for another.

Quite often the other, older sales reps would pull me to one side and ask if I would mentor them, which although I would offer advice, it is not *really* something that you can teach, and most people in direct sales do not last in the business for any longer than 3 years max. They try it, realise they cannot convert and move onto another job.

I vividly remember one of the other reps asking if he could have a quiet word with me at one of the weekly meetings, and this bloke (in his late 30's) had never really spoken to me before. So we went to a quiet part of the building, and he said to me:



“Well done on another good week. I am really struggling. Is there any advice you can give me, I am just not converting the appointments to sales; the wife is not happy, and I am struggling to pay the bills. What is it you *actually* do to make these sales?”.

Although I would have loved to help the guy out, there was nothing really I could say that would help, because even by this early age I had realised something *very, very* important about people who don't succeed.

What I realised was, that although many people claim to have ‘years of experience’, and for example in sales, some of these guys had been in the game for 10-15 years, had moved from company to company, but they had still not really progressed, and so the ‘experience’ most people *think* they have, is useless in reality.

I was 21 when I started on the road, and through chatting to many other reps I realised (quickly) that what most people claimed as ‘experience’ was *not* really experience at all. It just made them feel better *thinking* they had experience, but this did not translate to income.

### **Experience means nothing if you are not progressing.**

Think about it, if you say you have 20 years of experience in some field, and you are not progressing, then really, what you *actually* have is 1 year's worth of experience X 20 – and *not* the other way around. They had spent year, after year doing the same thing, and getting the same results. That is NOT experience, *that* is a total waste of your time – and your life.

My last direct sales position was designing and selling high quality kitchens; which was a ruthless business, and only the very best made it. I was a master at it at the time. I'm not sure I could do it now in my 40's, but at the time, the ‘zone’ I was in, and being hell bent of success, created a different ‘animal’ in me, and a totally different personality to most people the same age.



Luckily, early on in life, I learned about testing, adjusting, and testing again based on the results this first testing gave, and then adjusting again, and again, until the right results were obtained. You can only fail so many times before you run out of things that *don't* work, and this leaves you with the results that *do* work.

Repeating the same actions that have previously *not* worked for you, and expecting different results, is nothing short of naive lunacy.

The problem with being a sales rep on the road, is that although I was earning more income than most people my age, and always had a decent car, the hours were just not great. Most nights I would be working many hours away from home up until 10/11pm at night, and this was not the ‘smart money’ I had always envisaged myself making.

**So I simply quit, as I *had* to try something else.**

I remember the sales manager at the time saying to me “You are the best salesman I have ever worked with, are you sure you want to walk away?”. Although it was flattering to hear this from a guy I respected (who also made a commission from *my* sales... which was another reason he wanted me to stay!), and who had been in the selling business for over 40 years, I was still young and what I was doing wasn’t making me happy.

I then started working just a few days a week for a different company, which suited me better. And because I had such a high conversion rate of appointments to sales, I decided I was going to pick and choose, and work *only* when I needed some money. Not because I was lazy, but because I valued time as being *far* more important than money. Gradually I fell out of love with anything to do with travelling and being an ‘on-the-road’ rep.

I wasn’t 21 anymore, and being a flash Harry with a decent car – at the expense of working every hour under the sun – quickly lost it’s appeal.

During these last few years I had also become a father to two young boys, and this also made me realise that being on the road all the time was just not the lifestyle I wanted, or had imagined when I was younger.

There had to be another way...

**I started several more small businesses.**

In my mid twenties, as a fresh young dad to two young lads, and after being disillusioned in the jobs I had taken previous to this time, I started looking into different ways of potentially making money. I just didn’t want a ‘normal job’, I had done that to the best of my ability, and still I was not satisfied.

During this period of my life, I was a ‘stay-at-home’ dad, and it was my (future) wife that was working whilst our two lads were small, so I had a lot of time on my hands for reading, researching and the likes. I’d spend a lot of time in the library, reading more books (what else would you read in a library... right!), and trying to generate ideas out of all the information I was soaking up.

I was like a human sponge, and I am still like this today, as I love the ‘what if’ mentality that comes from ideas created from an array of different information, and as I had already proven to myself – many times – that I could make money without the help of others, I decided to set off down a familiar route.

After previous successes in business, included the 'hotel discount book' business, I tried starting various other little home businesses, and as this was still before the internet, the only option that appealed to me was 'mail order'.

Remember that book I purchased whilst I was in the army? Well, it got me thinking that they guy who sold it must have been selling a shed-load to be able to advertise in such newspapers on a consistent basis.

So what I did was, I started looking at all the various newspapers at the time, not just from my own locality (Manchester, then) but further afield.

I looked at newspapers like the Exchange & Mart, and the Loot, which was similar to a paper version of eBay (I knew it well, because I'd bought several rusty cars from there!), but all this was way before most people even had computers, or the internet, so short of starting a market stall, or something along those lines, it was mail-order that attracted my attention for my route to business.

I knew I had some serious sales skills, and I also knew that this could very possibly, translate to written word, so I started to have a think over a few weeks.

One area that caught my eye, and this could surprise you, was 'dating'. I started to see many advertisements for dating services, and although I didn't have the first clue about any of that stuff, the advertisements in the newspapers were pretty dire. So I actually started a dating agency via mail-order.

What I did was, I purchased an electronic word processor (I think from QVC on TV, if I remember rightly), which had a little screen so that you could see what was being typed before you printed it. I've just had a look online, and the same one I had is now being sold as 'vintage':



I called the business: 'Premier Introductions', and if you remember the story when I was in the bedsit, where I placed a notice on the door calling it 'Premier House', so a theme was developing.

Then I had to start advertising knowing I didn't have a single clue about running a dating agency, so I contacted all the main local newspapers, from London to Newcastle (Newcastle was a good area, as it turned out); asked them for their media advertising packs. I claimed to be an established dating agency based in Manchester, and stated advertising.

Thinking back, I cannot remember the exact fee I charged, but I started receiving cheques, and postal orders in the post relatively quickly, and with the word processor I started typing out a database of clients who would give their 'ideal' partner credentials when sending their fees, and everybody was sent this same database in the post.

### **The business of 'Love' was created**

I had to make a few details up in the first month or so, but very quickly I had a decent sized database of 'love-searchers', and started receiving letters between them that needed to be forwarded between the client base. Once a client was interested in somebody on the database, they then sent me a letter to be forwarded to the recipient.

It was an interesting business, and the money started to come in pretty quickly.

From my memory I was turning over around £2,000 a month in fees, and the only real costs were stamps..... and advertising, and it was this advertising that was the killer. I tried to renegotiate the rates with the newspapers using every persuasive skill I had (I *really* tried because there was definite money in that game), but they were simply not having any of it; and again, as this was before the internet there was no real way to scale the business up, because as long as you advertised in every newspaper, what else could you do to scale up? Not a lot.

I closed the business down, and sold the database/business to a competitor for a few quid – but yet again, I had proven that I could make money out of nothing – literally, with some ingenuity.

Sitting there after closing this particular business down, I knew I was *so, so close* to making 'something' work, and work in a way that would produce a steady income. I knew I had the sales skills, the 'nous', but I just needed the right 'vehicle'.

As I referred to earlier, something like starting a market stall (which I did consider at one stage, because we were used to going to car boot sales with the children at that stage) just wouldn't have worked for me.

Although I knew I had the people skills to do it, the market slang of: "alreet darlin, what can I do you for?", and then competing with so many others selling tat in all weathers, it just didn't appeal to me, my people and sales skills were a little but more 'refined' than that - no offence to any market stall holders out there....



## Trying to make a profit from bookmakers.

This is when I started to seriously look at gambling, and when I say seriously, I mean I *really* studied the numbers, and the potential ways to make a profit from bookmakers.

I had always put everything I had into what I was learning which had always served me well, and this was going to be no different. Sure, I had read about people losing money (and seen it first hand in the bookies my dad worked in), and there being ‘no guaranteed way to beat the bookies’, but those people were *not* me – the arrogance of youth...

I literally read every book on the subject of gambling, bookmakers, and their advantages over the punters. I remember an advert in one of the daily papers (News of the World I think it was) that kept appearing on an almost weekly basis, from somebody who was selling some type of gambling system claiming it had like a 95% success rate, which kept nagging away at me, because in the background I was testing all kinds of variables to see if I could find an edge over the bookmakers.

Remember though, that this was way before the internet was even an option, so all we had to go by was silly mail shots from chancers, and adverts in the daily papers (more chancers). This meant that you couldn’t really check anything out to see if there was any validity in any claims, or crunch the numbers in any other way than doing it manually with a pen and paper.

## Advert of guaranteed success in the paper...

Anyway, this chap in the paper was selling his ‘system’ for £700. Yup, you read that right 700 smackeroonies, which if my wife had found out she would have gone mental. Not that I would have paid that amount, but just the anticipation that somebody had what I was constantly searching for ‘an edge’ was tempting me – a lot!

My way of thinking on this, was that if somebody was willing to ask for such a high amount of money, then surely it *had* to have value? As a previous sales rep of notable success I knew that I could easily outsell cheaper alternatives of any product based on the tangible value I was giving, and so I predicted similar in this situation.

I couldn’t even afford £700 at that time, as funds were running low and I really didn’t want to go back on the road, plus I enjoyed being around my two young lads, and watching them grow up.

So I sent a letter to the guy, as he advertised a PO Box (I know, I know these days you wouldn’t even look an advert with a PO Box, but as I said this was way before the internet), and I said to him that I couldn’t afford £700, and asked if he would take £200 by cheque. I played it down a bit by saying I ‘had a young family, etc. and that I was down on my luck, looking for a way to make some money’.

The advertiser accepted my £200 (of course he would, money is money, and he had adverts to pay for), which I paid (without the wife knowing) and he then sent me an envelope containing his ‘95% success rate system’. I remember thinking ‘this was it’ – I had got something ‘worth’ £700 for £200 and it was going to contain a guaranteed system on making money from the horse racing.

I couldn't open the envelope fast enough, and started reading it eagerly.

Well, because I had been trying to devise a system myself for the last 6-12 months, I quickly realised that what the envelope contained was nothing more than total, and absolute garbage.

### **What did the information contain?**

This so-called £700 worth of 'guaranteed profit information' was simply how to place money on massive odds-on favourites, which *do* actually win around 90+% of the time – he was telling the truth there, but it definitely would not make a profit long term.

As you can imagine, I was pretty annoyed at this. I had wasted £200 of money I could not afford to waste, and felt I had been royally shafted. If the guy had been in my local town, I'd have driven to his house and give him a good slapping; such was the contempt I had at being deceived by this shyster. No wonder he had a PO Box as his address. But as I say, this was pre-internet, and I decided to take it as a serious life lesson.

And if you are wondering. Well, no, even with a 95% success rate, odds on favourites will decimate your betting bank with any kind of losing run, as the wins recoup such tiny amounts, that there is no way you would make any worthwhile long term profit.

To give you an idea, on Betfair, if you tried this, you could easily have the following results.

1/5 (1.20 on Betfair) would win £2 on Betfair for every £10 you placed.

So, you could have something like:

Win £2, Lose £10, Win £1.60, Lose £10, Win £2, Win £1.95, Win £2.90, Win £1.70, Lose £10

You will never make a 'worthwhile' profit that way – even to level stakes, and recovery staking on such low prices would lose you your house *very* quickly indeed.

You *would* make a profit, and I could explain how to do that right now with odds-on favourites, but the time required for the rewards is just not really worth it, and certainly wasn't worth the money it cost me to learn at the time.

In conclusion, the information I had purchased was as useful as a chocolate teapot.

### **I learned a very important lesson**

Yes, an important lesson indeed, and the lesson was that if I was ever going to find the edges I was seeking, then I had to find them myself, because the world is basically full of shysters looking to make a quick profit at your expense.

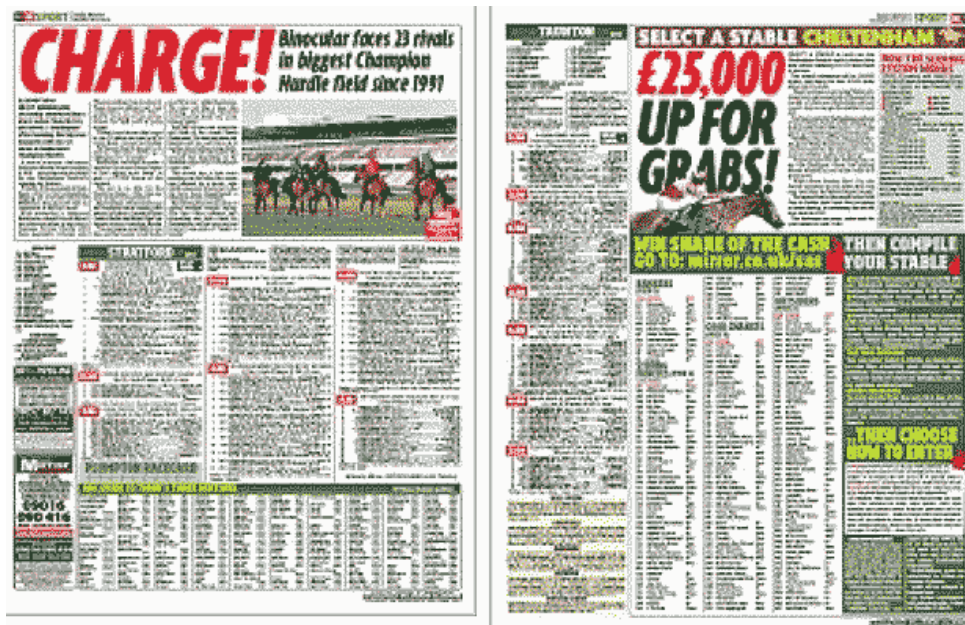
So I continued with my own testing. In fact I had purchased the Daily Mirror every single day without fail for around 3 years. I had cut out all the racing pages from each paper each day, and compiled them into binders and folders, in a way that I could quickly check if an idea had validity.

I'd study the previous day's results as the next day's paper always had the previous day's results, so the ideas about potential edges I would come up with, I could quickly and easily test them from all the racing pages I had running back around 3 years, and then quickly check the results the next day.

I remember sitting in our rented house whilst the kids were at school, and the missus was at work and I'd literally spend 8 hours without moving from the chair, just going backwards and forward through my folders of racing pages testing everything that came into my head.

The image below are the kind of racing pages I am talking about, and that I cut out daily for well over a 3 year period – In fact I still have them to this day, going back from around 1996 to around 1999, all tabbed and catalogued in monthly and yearly order.

On a forum a few years ago I mentioned them and a fellow trader wanted to buy them, but I'll hang onto them as I still use them every now and again:



Each time I tested something, it would usually work for a few weeks to a month, and I'd think I'd 'found it', and then it would literally crash and burn a few days later.

And let me tell you, when you 'think' you have something that worked for a month or so, and then it fails the following 2 days, it is totally soul destroying.

The hardest thing was, my wife (she was not my wife then, but is now) thought I was just wasting my time completely, and would look at me checking the results for hours on end as though I was some kind of deluded fool, but I was determined.

## **I finally thought I had found something that worked, and worked well.**

I remember that at one particular time, and before I realised that checking stats (back checking) you had to really do it for a few months to claim any real validity, but early on in this 'checking phase', I thought I had found something that worked. I went into detail about what it was, but it 'did' work for about 2 solid weeks.

So I started to place real money on it, and for about 9/10 days I was making about £20 a day, I remember getting the calculator out, and doing the sums.  $£20 \times 365 = £7300$  a year, all tax free, it was 'going to be a great start' .....

Over the following few days the losses started to come in, and in my mind, because I had checked it out for 2 weeks previously, then of course it just 'had' to turn around.... surely it had to.

Well, the bottom line is, I didn't really have the money to even test what I thought I had found, but because I was so sure it was working, and would continue to work, I used..... can you guess? Yup, I started (stupidly – the wife was right..) to use my credit card.

When the losses started to come in over the following days, I started to (again, stupidly) chase those losses, and after around 4 days I had lost about £3800 (it was around 1998, so was worth way more back then), and I remember doing something I would simply never, ever do now (with hindsight, and maturity), I went for that one extra race to try and recoup, and if..... if, that horse had of lost I would have been about £5000+ out of pocket.

To put this into perspective, we had a weekly income of around £130 coming in, for a family of 4.

## **A feeling I would not wish on anybody (almost...).**

I used to watch the results come in on teletext back then, and I'll tell you, on that final race (it was the final race because I 100% had already decided to stop win, or lose) my heart was beating so fast I could easily have done myself damage. I had started the day on about a £2300 loss, thinking it could not get 'any worse', and was about to turn in my favour, so when I was down to £3800 loss, and gambling on the next race, well....

I watched that teletext result as though my life depended on it – in a way it did, because if my then future wife had known ANY of this, not only would the embarrassment have killed me for being such a knob, she would certainly have killed me.

The result finally came in, and thank f\*\*k, the horse I had selected won, so although I was now *not* in £5000 worth of debt, the win still meant I was back to around £3400 of debt (as that last race won me around £400). I stared at that screen for about 20 minutes just to make sure, and the relief was HUGE, and that, my friends is an understatement and a feeling that I remember today, like I did when it actually happened.

The thing was, it was now coming up to Christmas, with two young lads and a missus, and I was now £3400 in debt on the credit card, and feeling like crap; a total failure, and all I could think about was how I was going to get that money back without anyone finding out I had been so stupid.



Christmas is supposed to be a happy time, full of anticipation of the festivities with the family, and all I could think about was all the money I had lost. It is a feeling I hold dear to me now, because it reminds me that I turned it around (I'll explain this later), but at the time, it is like you are mourning a death in the family, it *really* was that bad in my head.

Anybody that has ever been in debt will *know* this feeling well...

Strangely enough, and it will sound strange, but now and again I put myself back into that zone, and remember the feelings I had during that time, which as well as reminding me what a stupid thing it was to do, it also reminds me how far I have come, and the fear of never repeating a situation as painful as that can be a very powerful motivating factor.

And so it proved...

### **Turning the situation around, and what happened next.**

This is a blog post, so although I am conscious of it coming across like a possible novel, it is not meant to be, I am not a writer, but it really is a longish story which I think those in the gambling community would find interesting, and benefit from.

Or you could stop reading now, and I'd wish you a great day ahead, but I'll continue on regardless...

So as it was coming up to Christmas, and with such a large debt that I had amassed, my mind was constantly trying to come up with ways to make myself feel better, and thoughts came into my head like:

"Not that bad, mate, people have lost far more than you"

"How are you going to make that money back without anybody finding out?"

"Just get Christmas out of the way, then think about it, but forget it for now"

It was a feeling that when you first wake up gives you that sickening feeling in the pit of your stomach, and no matter how much you try and think of something else, it really does *not* help. Probably a similar feeling to a divorce, or finding out you had been scammed out of your life savings.

You might be thinking: "Why didn't you just go back to being a sales rep, as you had decent success?"

The problem was, it was a year or so after I had stopped being a rep, and anybody who knows (or has succeeded at direct sales), that to be a successful salesman, your head needs to be *completely* in that zone, and your thinking needs to be finely tuned. When you are very good at it, you feel almost like a 'financial assassin', going from appointment to appointment generating sales out of nothing.

It is difficult to explain unless you have been in that position, but it is taxing on the brain, and not something you want to do under any type of financial pressure, as potential customers would 'smell' it, and you would be wasting your time.

My head just wasn't in the right place to be a smiley, charismatic sales professional; plus I had now become used to being with the family, and being a hands-on dad. I needed to find alternatives that would sit in line with where I wanted to be.

So, what I did, was I decided I was going to completely stop all gambling activity, focus on Christmas, and in January I was going to find a decent paying job, pay it all back, and do it as fast as I possibly could – I decided to just bite the bullet (man up about it, you could say).

No way was I going to tell my wife, or anybody else about it. In fact, even today she knows nothing about it, and never will, as she does not need to know. My life is a million miles away from those days, and what actually happened (which obviously I didn't know at the time), lead me on the path to a much better financial situation, which I will explain about shortly.

### **Deciding what to do next, and following through.**

After Christmas, I did exactly what I had decided, I started looking for a job that paid decent money and I had worked out exactly what the hourly pay *had* to be. I didn't care what type of job it was, I was just focused on the debt; paying it off, and getting back to a starting position as fast as humanly possible.

What made the debt worse was that we had a holiday planned about 4 months after Christmas, but indirectly this *also* helped. I simply got the yellow pages (remember, no internet then) and started phoning around companies. I started with warehousing companies, and I was quite good on the phone, (sales rep experience, remember), so this helped.

I had worked in a warehouse before when I was about 17 for a year, which I enjoyed (and hence why I started phoning warehouses first when I needed work), and I learned very quickly, that the harder you work, the faster you work, and the more in 'the zone' you are with your work, then the faster the day goes, so I had a little past experience with such work.

After about the third call, I managed to get an interview with a lady boss at this warehouse a few miles from where I then lived.

On the day of the interview, I turned up in a smart suit (I still had all the rep clobber) and the lady (Sue, she was called) was quite surprised, as she explained to me that most job seekers for warehouse work didn't turn up so smartly dressed, so it was a good start. I must have looked like I was applying to be a financial advisor.

The thing is, I have always been 'fairly astute'; I am good at reading between the lines. I sat down at the interview, and I said to Sue:

"I'll be honest with you Sue, we have a holiday booked in 3 months, so I need to earn a certain amount of money before that time"

Sue asked me how much money I needed.

"About £4800, I need to be able to pay for the holiday, and to live at the same time"  
(Obviously the debt amount, plus a bit more).

I must also say at this point, that I have always been very confident, so I am always the type of person to just ask a question straight out; some may call this being forward. I call it being proactive, and being direct.

At this point Sue got her calculator out, started clicking away, and after about 30 seconds she came up with an hourly wage to offer me.

She said “OK, if we start you on £X an hour, for X amount of hours a week, then you should hit that amount”. Brilliant, I thought. “Just one thing though”, she said “Don’t tell any of the other workers how much you are getting per hour”.

“No problem, Sue” I quickly said.

I walked out of that office feeling fantastic. Not only had I got a job that would easily pay off my debts, but I had managed to talk myself into being paid higher than the existing employees – Just by asking!

The week after that I started work in the warehouse. I have just got it up on Google maps, and this was the place, it was a freight base terminal, and warehouse in Ardwick, Manchester.

The warehouse we worked in was the building to the left:



I didn’t know exactly what the job entailed; just that it was regarding packaging stock from one container and into another in the warehouse. It wasn’t the best work I ever had, but when I was clearing my debts I couldn’t give a flying fig.

I found out also that the wage Sue had put me on was double the existing employee rate, so of course I never mentioned this to the other staff – even though they asked, because I drove a decent car, a Ford Mondeo which was pretty new, so they were suspicious, and one of the other workers even asked me:

“Why are you working here if you can afford a car like that?”.

But I never said anything about pay. I have often asked myself why Sue did that (put me on the higher pay), but I like to think it was my charm, wit, and good looks...

As it turned out, the job was pretty dodgy, because containers would arrive from America, tablets, pharmaceuticals, and the likes, and our job was to burn off the American ‘sticker’ with heat torches, rub the sticky residue off with paint thinner, and repackage them back into the box for the European market. It was pretty hush-hush whenever anybody asked questions. I actually had to wear a mask because the fumes got right on your chest.

Funnily enough, nobody else wore a mask, but I wasn’t taking any chances. I worked harder than anybody in there, because my focus was on clearing the debt and getting back on my feet, so I completed more finished boxes than anybody on a daily basis. I worked like a demon, because I didn’t want to give Sue *any* reason to think about the justification of the higher pay I was getting.

It was good money, and although it was a job that was – shall we say – under the radar, and cash in hand, I was quickly taking £400-500+ a week (decent money back then) in wages (cash), because I did all the hours, and Sue could see I was the most productive.

### **Debt free, and starting again!**

After a few months I had paid back my credit card in full – which was a great feeling, and I had the money for the 2 week holiday with the family.

A few weeks after getting back from holiday, Sue phoned me up to say she had another shipment and asked if I wanted the work it for the same pay. I jumped at the chance, because now I was working for full profit – no more debt, so all the money I made went straight into the family pot. So much so, that I had built a couple of grand up.

It was at this point that computers were becoming popular, and the internet was getting talked about. So I bought a computer, top of the range, which was a Windows XP machine at the time for around £1,200. A lot of money, sure, but I had a feeling this internet stuff would take off. Strangely enough, the computer I bought was from another warehouse that was just around the corner from where this job was, which was just coincidence. I think it was an advert in the Exchange and Mart.

After the contract finished with Sue, and I was told ‘I’ll phone you when the next contract comes in’, I went home, and for a few weeks I was on the computer testing out how it worked. You may remember, AOL dial up, and the likes, eBay was becoming popular, too, and so I started ‘messing around’.

I did get a call from Sue a few weeks later asking if I wanted to work another contract, but I was becoming conscious that the job was not exactly ‘above board’ and I was becoming concerned about the money I was making ‘under the table’ so to speak, so I declined it – **with a BIG, BIG thank you!**

I was *extremely* grateful to Sue, and I repaid the favour with exceptional output via my work. They definitely got their money’s worth out of me – and I got back to the start with a blank slate with no debts, and some money for the future – a total win/win. There are little moments in your life that change the course, and direction of the path you are going down, and that was *definitely* one of them.



**I have never, ever had a debt since**, and apart from our future mortgage (and even that I paid off inside 18 months, which I'll explain later), I have paid for everything in advance ever since; or if using a credit card (for financial protection on certain purchases) I pay it off inside a month so there is no interest.

### **A new start ahead...**

I have always been extremely analytical, so without going into that much detail over the following few years, I basically started a business on the internet that turned out to be quite large; it was essentially a wholesale business. It didn't start up as a wholesale business, but that was what it turned into.

I'll explain...

It was created when I started experimenting with eBay, and seeing what people were buying. And at that stage people were buying all kinds of crap. It was a novelty just to be able to turn your computer on, click a few buttons on your mouse, and have something turn up at your door, so people starting buying anything. I remember I even sold a second hand pair of old trainers for something like £45 – they were ripped!

### **I started making some REAL money**

It was at this point I started noticing these annoying little pops up on the computer that you had to click off all the time, and they really got on my wick, so I researched it and found a solution to turn them off, which took about 12 seconds to complete the process of eradicating the pop ups.

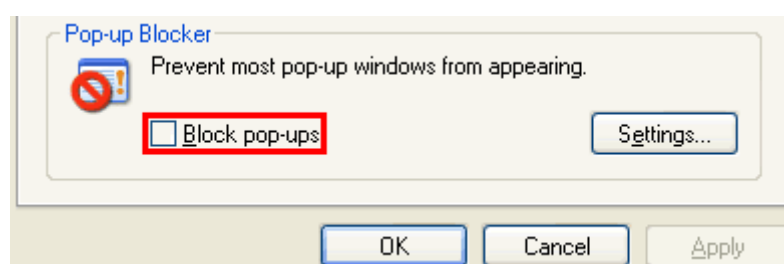
I then had the idea, that if I was being annoyed at these pop ups, that others must be as well, because most people were still 'new' to computers, and wouldn't have checked for a solution like I had done. So I wrote an advert on eBay called:

“How to finally put a stop to all those annoying pop ups on your PC”

I slapped a price of £3.95 on it, and thought I might sell a few. I put the quantity I had for sale at 20, even though they were only .txt files with the instructions wrote on.

The next day I had sold *all* of them, and I couldn't quite believe it. So I repeated the process, and repeated it again, and was making a few quid – money out of nothing really, as there were no tangible costs associated with it, apart from eBay and PayPal fees.

You wouldn't think that people would be prepared to pay for something so simple, but people are *always* prepared to pay to fix a problem, no matter how simple the solution was.



This went on for a few weeks, and I was making a couple of hundred quid a week. A few other eBayers latched on to this and started copying my idea, which obviously diluted my profits. eBay used to be a nightmare for that, so you really had to be on your guard, and ensure you had eBay VeRO status, which got listings removed if other sellers were selling information taken from others (copyright, etc.)

But this got me thinking...

I knew that people bought solutions to problems, and so I started looking at solutions to problems which were computer related. One of the first products I found was a 'PC Repair Disc' that somebody in the eBay USA was selling, so I quickly did some research, and what I realised was quite astounding at the time.

I realised (as I was researching products to sell) that most overseas eBay sellers did not sell anything outside of their home country.

Sure, they *could* sell anywhere, and it was possible for say a UK resident to buy from eBay USA, but most people simply did *not* do this; maybe because of a trust issue, a timescale on the postage issue, but for whatever reason it was simply a fact, people in their own countries did NOT buy from overseas on eBay – for whatever reason.

So my way of thinking was this....

I would simply find best selling, intangible products that were selling like hotcakes in the US, and sell them on eBay UK. I contacted the sellers of certain products, and said:

"I can see that your buyers are mainly from the US, and I am in the UK, so if you allow me to sell your product here, I will pay you a percentage of each sale". "It will not interfere with your current sales, as you are not selling in this market anyway, so all you can do is increase your profits".

No US seller I approached turned this offer down. So I was building a catalogue of 'unique to the UK' products. Not only that, but I dissected the products, and personalised them. For example, on a CD, I would strip the content, and turn into an automated install, or when the CD was inserted it would auto-play, where previously it didn't, so I actually improved the products.

## **My breakthrough moment**

The first big selling product I had, was a CD that I created that contained a piece of software that would convert all your old music cassettes, and vinyl records to CD, or MP3 – just by using an audio jack plug. Nowadays these products are everywhere, but at the time not a single other person in the UK was selling such a solution.

More, and more people were buying computers, and literally everybody on the planet had cassette tapes, and vinyl records, so I immediately knew the market for this would be massive, because nobody wanted to have to buy all their music again in CD format, and this was the ideal solution.

I found a simple software application on a spurious US website, and I approached the guy with a view to making a single payment to them so that I could sell the software in the UK, and online. He accepted. The guy who created it didn't even realise what he had – I did, and I was already writing headlines for my adverts:

*“Convert ALL your music tapes, and vinyl records to CD/MP3 – No equipment required”*

When I received the nod to be able to promote, I made it into a fully auto-playing product, and we sold thousands of them very quickly indeed, and they continued to sell right up until the day we stopped selling on eBay, as did our other products.

Today, you can buy an actual tape deck that does the job for you for the same price that I was selling this CD for, but I honestly believe that I was a large part of the awareness of the fact, that you could digitize all your old media, and that it was easy to do so – with my CD software....

I then started to offer a Laptop Repair Business on a DVD. Again, nobody else did this at the time. Sure, you could get hold of the manuals from every laptop manufacturer on the planet, but that wasn't a product that people would buy from you.

So what I did was compile every laptop repair manual that was online, but my differential was that I also included a full section on how to make a profit on the sales side, how to generate customers, how to gain contracts with employers, and IT companies, and sell the services.

This went down a storm, as people were actually starting businesses on the back of this, and making sales based on my sales input.

I wasn't just printing the DVD's with a printer, and then copying them (like others did, using DVD-R's). I actually had glass master discs created at a real replication studio, and had them professionally produced here in the UK , buying 2/3,000+ at a time, which reduced costs.

I was selling these DVDs for £15 a pop, and buyers could not get enough of them. Every buyer I was selling my products to gave 100% positive feedback.



I was *easily* making more than £1,000+ quid a week on eBay by this stage, and my costs were minimal because by having the disks mass produced, they were only costing me something like 40 pence each, with the only other costs being jiffy bags to post them in – the customer paid for this included in their P+P payments, as you could even buy jiffy bags in bulk for like 7 pence each from Viking-Direct at the time – with a little persuasion.

Sometimes eBay would also give you an ‘unintentional’ little bonus, because back then they had what was known as ‘home page listings’, where you would have your advert placed on the actual eBay home page, which was on a rota with all the other listings, so maybe it would get shown, say, 2/3 times a day and generate an increase in traffic (and sales).

But some days you would get a sales increase of like 1000% (I kid you not!), and you would scratch your head wondering how the hell that has happened.

So me being me, I would check all this out to find the source.

What I found was (I am smiling even writing this) that these home page listings would sometimes get ‘stuck’ on the home page, so instead of the usual 2/3 times a day, your advert would get stuck on the homepage for *hours* – creating endless amounts of traffic to what you were selling from the most visited website on the planet (it was then, as Facebook was nowhere near as big at that stage). This would generate fantastic £1,000+ profit days!

### **Great times for sure!**

You could run, with some foresight, a really good eBay business back then. Sales were flying in; so much so that my missus gave up her job to work in the business – and she has never worked for anybody else since.

These days she simply does as she pleases, because when she gave up her job to work in the business (which took some persuading, as she had a career, and I really needed the help), I promised I would always make sure she didn’t have to go back to work for anybody else.

Funnily enough, I checked eBay about a year ago to see what was selling, and the type of discs I used to sell are now offered for around £1.99, and nobody is buying much.


This also proves that not only is timing everything, but doing things the right way also is crucial also. Shortcuts leads to short profits, or even losses – *and this is the same in gambling or trading!*

At the height of our eBay business, I would turn on my PC on a Monday morning, check the orders, and we’d be sending out upwards of 50/60 CDs/DVDs a day – all priced between £8.95 and £15 each plus P+P. The entrance to our house used to be stuffed with boxes and boxes of jiffy bags ready to send orders out.

I also had a multitude of eBay accounts, with something like 15,000+ feedbacks amongst them generated over around 12 months. Here is one of them:



## Feedback profile



[Feedback profile](#) ( 9694 ★ ) [me](#)

Positive Feedback (last 12 months): 0%  
[\[How is Feedback percentage calculated?\]](#)

Member since: 24-Sep-99 in United Kingdom  
Registered as a business seller

Obviously I have not sold on eBay for years now, but my accounts are still there. The above feedback was generated in less than 18 months.

This is where I started to make some *real* money. Inside 12 months of buying the computer (and not even understanding how to even use it correctly), I was making between £1000-£2000 a week. It was amazing at the time, and I expanded the range almost weekly, because other sellers would latch onto what I was doing, and copy, so I'd find new products to stay ahead of the game.

### **I lost £48,000 in one single hit – Sheeeeeet!**

After around 18 months I had about £76,000 sat in my bank account, which I hadn't actually paid any tax on, as I didn't know how long all this would last, was keeping my options open, and tax and eBay was a grey area at the time; but the business I was creating was building fast, and I was making a lot of money.

So obviously, I had to do the right thing, go to an accountant, back-pay the tax, and get everything on a legal footing.

Months later I was scanning 'businesses for sale' when I came across a UK wholesale business that was selling DVDs and music CDs that immediately caught my interest because I was already in a similar, related business, and this would (could) be the perfect add on. I spoke to my accountant about it, and he also agreed, so I arranged the sale and bought this wholesale business.

We were due to go to Spain for a fortnight just after the sale of the business, and this was initially putting me off the purchase, but we went ahead anyway.

The business came with something like 20,000+ DVDs and CDs, and at the time we were living in a privately rented house – a 3 bed ex-council house, and I had no idea where I was going to put all the stock.

When the sale took place, the delivery of DVDs and CDs arrived at our house in a van, and as soon as the van door opened we could see that it was wall to ceiling full of stock. My wife and I looked at each other as though to say "where the feck are we going to put all this stock".

And to give you an idea, the following two pictures were from our bedroom and bed on the day the stock arrived:



We actually had to sleep downstairs for about a week, as we could not get *onto* the bed! And here was one of our other bedrooms, literally stacked floor to ceiling with DVDs:



Almost immediately, we were sending up to 10 Royal Mail sack fulls of DVDs a day to paying customers that had come in via the business website, and we had the orders collected from our house as there were that many.

The problems started when orders came in from the website, as they would sometimes be single orders. Now, can you imagine looking for a single DVD amongst around 20,000 in hundreds of different boxes, as per the image above? It was like looking for a needle in a haystack, it really was.

Finding the DVDs and order processing was the wife's job though, which she enjoyed actually. I didn't like searching for the orders at all.

My wife started to know where most titles were located, and could easily find them; whereas it could take me 15 minutes to find a single DVD title. So I kept to the sales side; website side; kept the money coming in, and we worked as a team, thus creating a system pretty quickly to process all the orders.

I remember our landlord coming round to fix something, seeing all the stock, and asking what the hell we were doing – and he was also panicking because the house was not insured to run a business from.

Not only that, but we had to order in hundreds *more* DVDs on a weekly basis, as titles ran out, so initially the business cost far more to run than we had anticipated, and with the storage issue, it was a totally manic period in time. But you just get on with it, we had to.

After a week of running this business, I sat down and started to calculate the costs of the stock compared to the orders coming in, as well as the selling prices the business had previously sold at, and to get a real grip of the business side of things. I quickly realised it was *not* actually making a profit.

“Sh\*t”, I thought, and that feeling I had when I lost all the money gambling came back immediately.

The business had cost me around £48,000, plus more money being spent on stock weekly – the bulk of the money I had spent 18 months building up on eBay – only to realise it was not making a profit. Had I just lost 48 fecking grand because I had not done my homework, and was over-zealous in the purchase?

Yup, at that moment in time, that was EXACTLY what I had done. Again, I didn't tell the wife any of it, and that it was losing money. I had more than enough sleepless nights over that, I can tell you.

## **Turning it all around, a loss to a profit**

My first thought was that we had 20,000 units of stock, so even at £2.50 each all sold on eBay we would make our money back, but that would be an awful *lot* of stock to sell on a retail basis, so not feasible at all, as remember it was a wholesale operation.

I let it all sink in for a day, or so. It wasn't quite as bad as the money I had lost gambling, because I was still making money on eBay, and still doing well. But still, £48K was more than most people would ever see in a lump sum, never mind lose it buying a business.

So I decided we would go on holiday as planned (no choice really, because like I said the wife knew nothing about the business losing money, all she knew was that we had a house full to the brim with stock), and deal with it when I got back.

So I shut the whole business down, including the eBay business and decided to focus on the holiday; full in the confidence that I was going to turn it all around when I got back, as I had done it before remember, with the gambling debt.

We got back from holiday, and I sat down for a full week, pen and paper in hand (I still have the notepad, which I have looked at a few times over the years since, and I just think 'wow', what I wrote at that moment in time *really* did change my life) and I wrote down *exactly* what I was going to do.

I changed the *whole* website text using my sales experience, and stripped everything right down to basics, and started again.

### **To cut a longish story short...**

Within 7 days of changing the text on the website, and restructuring everything, I was again making a profit on the new business – and the business grew *fast*.

Profitable sales were coming in thick, and fast, and if you have ever purchased a business, then you will know that your main focus is always to try and recoup the money you have invested as soon as humanly possible, so that you are back at a standing start – but with the business you purchased still intact - and that still makes you a consistent profit.

Now because I was out of my comfort zone, having invested so much money initially, I really, and I mean *really* worked hard on turning that business around – and it paid off...

Within something like 4 months I had recouped the initial cost of the business, and we quickly branched out into many other product ranges, using manufacturers and suppliers to hold the stock for us, and we were making around £200,000-£250,000 a year in net profit.

After around 12 months of this business flying again, I started another business - a website hosting company; because I could sense that the internet was becoming more and more popular by the day, and I also wanted to start offering website solutions.

Websites started appearing all over the show, and people became interested in starting their own e-commerce businesses; and as we were already in a 'wholesale' type operation, I came up with the idea of populating websites with the stock we were already supplying, and offering this as a business package at trade prices.

The idea was that trade customers would purchase the websites *and* the hosting as a package, and this is where the hosting company idea came from.



Inside 2 years we were hosting around 12,000 websites on 12-15 dedicated servers, and we *quickly* became one of the largest operators in this niche as well; as this was way before the likes of Godaddy, and the rest started advertising a similar service a few years later.

At the time we had a totally unique, and automated website install system, fully designed and coded, that would install a complete e-commerce website, populated with 10,000+ products, ready for the customer to sell - inside 4 minutes – and with *no* manual input, even if it was 3am in the morning. This was an absolute killer USP (unique selling point).

**No company on the planet had anything similar at the time.**

On top of this, and because we had now been online for a while, we became *extremely* proficient at website marketing, and were ranking at the top of Google for all our business interests; which of course helps to cut your advertising costs down.

We became almost untouchable, based on the set up we had. We had the suppliers, the stock, the automated systems, the hosting company, and offered an opportunity online that nobody could match. We also bought out competitors to consolidate our market positioning, and to strengthen future revenues; and for a couple of years we ‘cleaned up’ financially.

At this point we started to attract interest from investors and companies looking to buy us out, and at one stage we had a solid offer of a quarter of a million pounds for one of our businesses; which we immediately declined, because we knew we could make that in a year by keeping the business ourselves. It was a *very* strong position to be in.

We mainly got to this position, due to the early struggles we got through, as we inadvertently (through necessity, and frankly, almost desperation) had learned how to structure a business model to make a serious profit, and one that could quickly be scaled up with a variety of different products (and services) without too much in the way of additional resources.

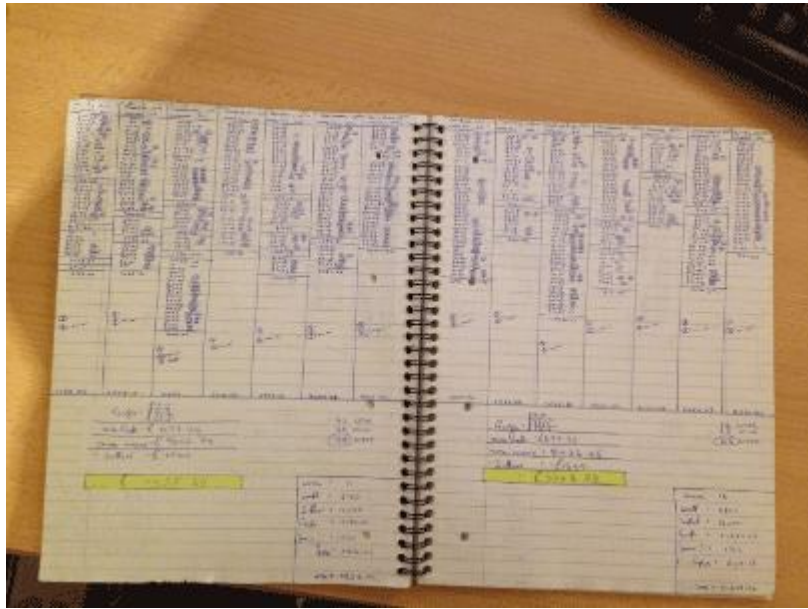
I had also previously proven (without blowing glitter up my own backside) that I was easily one of the best salesman around, and this also translated extremely well to the internet when securing contracts; dealing with manufacturers, and opening new avenues to progress the business.

Although when the breakthrough finally happened, it was like we were *ready* for it – and I am a strong believer that you will not attain your goals and aspirations, until you are ready to do so – so preparation is vital in many aspects of life.

I remember one specific period, just after a new financial year, when we were making an average of almost £10,000 net profit a week, and this continued for the first 3 solid months of the year, and didn’t drop off much after that. Those were great, great times.

In fact, in all my years in business, I have always written down my daily profits in a book (a pukka pad) – manually by hand, day after day, week after week, month after month, year after year (which always annoyed my accountant), so just going back through one of the years, you can see the conclusion below after week 11 of that particular year.

I have just taken these photos on my phone, as I still have every one of these books in my home office:



Every page is split into 7 days, detailing the profits each day, and with a weekly conclusion of combined profits at the bottom right hand corner, on every page, as you can see below:

WEEK	=	11
smff	=	3760
Support	=	16500
Google	=	11,199.40
Saver	=	1232
Profit	=	2916.62
Net	=	108,213.09

£108,213.09 net (pre-tax, but after costs) profit in the first 11 weeks of the year.

The profits we were now making were becoming 'normal', if that makes sense, and because we had worked so hard to make a success of the business, we almost felt that it was 'right' that we were now reaping the rewards – albeit I was working very long hours right throughout those years; always striving to grow, and extract as much potential from what we had created as possible.

## What a feeling...

It was around this time, and after a few years of running the business, that it started to dawn on me that the chances of me ever having to work for somebody else again, were extremely slim – and were getting slimmer every year – and that has since proved to be the case.

I can vividly remember driving home from somewhere, and at the time we had just bought out a competitor a few months earlier (as mentioned previously); which had gone extremely well, and all of a sudden the thought came into my head about the profits we were making, that we had already made, and what a strong financial position we were in.

As a person I am quite introverted; never one to draw attention to myself in any situation (which is one of the reasons you don't see my picture splashed all over any advertising, like many others do), so working for somebody else and being in a workplace has never sat well with me – in fact I detested it with a passion, always have.

If you were to meet me in real life, you would probably say I am quiet, and reserved, which totally goes against the grain when it came to the salesmanship that started me down this road, but believe it or not, *real* salespeople are not the smiley, flash gits that you see on TV – not the professional ones anyway.

Professionals are the ones that *truly* know how to communicate with people on a level few would understand.

And believe me when I say this, that this realisation of never having to go to work for anybody else again, was – after marrying my wife, and the birth of my children – **the best feeling I have ever experienced – bar none.**

So all was good.

This went on for a few years, until I sold the businesses and became a silent partner.

All of this happened over the space of around 4 years – 4 years in which we turned over many millions of pounds – which we also paid a sh\*t tonne of tax on!

(Governments really do hammer you when you become successful; and we all should pay tax, of course, but when you research into the pure wastage of where our money goes, then it definitely makes you think twice about what you pay..... but that's definitely a subject for another day!)

It was crazy really, because it *all* started with that simple 'stop pop ups' advert on eBay a few years before.

And in my 'niche' I had now quickly become one of the biggest online operators; with staff, managers, premises, and we were easily the most profitable of our competitors – although I still ran the *whole* operation from my home office; with my wife, and one of my wife's friends who used to work from our home.

This is a picture of my home office that I ran everything from:



Many years later, my wife and I still talk about the DVD business now and again (usually when we have had a drink, and we are reminiscing about certain times in the past – as you do), and we both puff our cheeks out and say something along the lines of : “Wow, remember that – what a total nightmare that was at the beginning”... And it *really* was a very stressful time.

It’s strange though, because when you are *really* pushed in certain situations, and where you *have* to act fast and with direction (or you could potentially lose everything you have worked for), you just do it; and it is quite amazing what happens in your mind, and what you can get done in those kind of environments.

In hindsight, this period in our lives made us, no doubt about it, and taught us a *real* lesson in how to progress through sheer hard work, and an unwavering determination to succeed.

It was during those few years that we went from living in a privately rented house with 2 young children to actually buying a £300,000+ house.

I actually put £110,000 down in cash as a deposit, and went from driving a Ford Mondeo to a top of the range BMW; which incidentally, and just to prove I am prudent with money, instead of buying it new, I bought it in cash with 28K miles on the clock from a elderly gentleman who changed his car every 2 years, and who had never even sat in the back seats – showroom condition.

*(Incidentally, I still own that car over a decade later, which is now a classic BMW e39 5 series – that my local garage purs about every time I take it in, due to it’s low mileage and unusual condition for it’s age – it’s a thirsty little fecker though!)*

At that time there were a few rumours circulating that we may have actually won the lottery.

That was because we are a very private family, so when we went from living in a 3 bed ex-council house in a crappy area, to buying the biggest house on our new road in a much nicer area – especially at our young age – people’s tongues began to wag, such is the limited scope of most people’s brain cells where making money is concerned.

All down to endless 18 hour days, 100% hard work..... and plenty of it.



## Mortgage free in 18 months.

Just 18 months later after buying the house, and I had paid off the mortgage in full.

How?...

I made sure (probably due to the previous gambling debt) that the mortgage was one of those ‘balance reducing’ offset loans, which meant that any money you had in your personal accounts would offset against any interest that was due on your mortgage balance; so in actual fact, I only paid about a year’s worth of interest payments until my bank had built up again to the same level as what I owed the bank for the house – the result was that I then had no interest to pay.

In fact, I was *so* certain that I would pay the mortgage off quick, and thus have no debts, that I only asked for the loan to be over 5 years (so there would be no early repayment penalties), even though the bank loan employee gave me a wry look when I suggested it, probably thinking “yeah right...” This is from my Equifax report:

Mortgage from Natwest Offset (I) / XXXXXXXXXXXXXXXX			
			Need Help?
Name	Mr S	Date of Birth	
Monthly Terms	360 @	Status	Settled
Payment Frequency	Monthly	Current Balance	£ 0
Start Balance	£ 0	Credit Limit	£ 0

I am sure Natwest didn’t think somebody would ever have the same amount of liquid cash in the bank as to what they owed them for the mortgage, because they would never offer such mortgages, but hey, I did, so I took full advantage.

Then 6 months later I paid off the whole lot, and compared to normal 25/30 year mortgages, I must have saved hundreds of thousands of pounds in interest.

So just to recap, in 4-5 years I had gone from sleepless nights of debt to building a business making around £250K a year in profit, paying a £300k mortgage off in full, and having a net worth that most people will never have – and I was still only 36 years old.

When I look back now to how it all happened, I must admit it is a bit of a blur, because just 4 years earlier, the prospect of building such a business, and purchasing such a house would have sounded absolutely insane.

## £30,000 profit in 2 weeks whilst on holiday

I remember going on holiday over Christmas for 2 weeks when the business was in full flow (I'll talk about this in a minute), and coming back home in the New Year to find I had actually made around £30,000 profit in that time.

My life changed dramatically, as you can imagine.

But I was never one for being flashy with money, in fact when the financial crisis started in the UK around 2007/8, I had not spent a penny of the money I had made on the usual rubbish most people buy, and was mortgage free, whilst businesses were crashing, so I did the right thing – as my accountant kept reminding me.

I don't go spending £200 on shoes, that's for sure, and I never will – But I will spend £200 on a piece of software that either generates revenue, or makes life easier – a huge difference in value.

And if you remember the first part of this article, we had nothing growing up, and this planted a firm seed *never* to waste money; as others are not as fortunate – albeit I worked damned hard for it. Sure, we went (and still go) on great holidays, but those are experiences; memories, which is what life is all about.

In fact the one main luxury we had when we started to make a few quid, was to spend Christmas in the Arctic Circle, and we have now been going there over Christmas and New Year for almost 15 years, which although very expensive (£8 a pint, and up to £25 for a burger in a restaurant) we simply *love* the place for skiing and the way of life.

Members of our Betfair Trading Course reading this may remember me mentioning this on videos after holidays.

Spending Christmas and New Year outside of the UK in such a place is actually *amazing*. We have our Christmas Day early in the UK, and then fly out whilst most people are still buying presents for the big day. There is where we go in fact:



It is truly magical, and we have always been blessed to be able to spend so much time in such an amazing place. The extremities of the temperatures (we have had it as cold as minus 28!), plus the solitude really makes you feel alive in a way that is difficult to explain unless you have been there; so that has been our one luxury over the years, and continues to be so.

My wife and I actually got married there in an Ice Chapel:



The main reason for explaining my journey so far, is to emphasise that hard work *really* does pay off, and that if there are obstacles in your way, then there is always a way around them; always a solution to find a way forward.

You have to completely absorb yourself in what you are doing; living and breathing every aspect of the route you are going down – for a good few years at least, and once you are in that ‘place’, situations, doors, and opportunities just open up for you. And as cliché as that sounds, it really is true.

.....I found that trading on Betfair was no different to running a business...

## **Back to Betfair Trading, and the Journey**

Finally we get to the bit you are probably wanting to read anyway (if you are still here, and awake...).

I will start this bit by saying that during the time I was building up my businesses (I am still a silent partner in one of them), I *never* stopped my interest in making money from bookmakers, and even though I was busy repaying the debt in the early years, and actually making money outside of gambling in the later years, I was *STILL* testing in the back ground.

That’s right, I was *still* chasing that ‘smart money’ I mentioned at the start of this page, and I was *still* testing anything that moved using the copies of the Daily Mirror – I was just not gambling, or punting any money, and this period of time was so very important.

I also want to point out at this stage, that trading and gambling never created me the 7 figures I eventually became worth, and I doubt it has for anybody else on Betfair.

But having made a good few quid elsewhere, this took the pressure of any gambling, or trading that I was involved in, and this meant that I could ‘clearly’ see what was happening without any fear of losing money. I was only gambling/trading with money I could *afford* to lose, but this time I was armed with YEARS worth of testing – and not a credit card in sight!

You see, because I was making a few quid elsewhere, in my businesses, I had no real need to risk anything gambling; so I didn’t, but the interest I had in making and generating a tax free income never went away. The numbers, and logistics of choosing a winning horse has always fascinated me. I have never, ever had the urge to gamble on a whim – only to study numbers, patterns and sequences which I believe could turn a profit.

Also, when you have built businesses and paid the amount of tax I had been paying (silly amounts of tax the Inland Revenue take from you when you are successful in business) then if anything, this stoked the burning embers of wanting find a tax free income even more than ever!

Even before Betfair launched their website back in the year 2000, I believed I had a way to extract money from the bookmakers.

I had devised a system that I had tested for a couple of months, but I didn’t gamble, or trade it on any large scale – because I didn’t need to, but all the numbers stacked up, and all the back testing stacked up.

I also tested it moving forward with very low stakes, and it definitely worked. The problem I had, was that as I started to increase my stakes, a few of the more well known bookmakers started to limit my accounts.

I thought about this over a good few months, and about ways around it, maybe even using friends and family, but as I said earlier I didn’t really want anybody to know I was gambling/trading, whether it was working for me or not.

The main problem (apart from the limitations from the bookmakers) was that unless I could increase my stakes, it would not have been worthwhile to continue anyway, which still riles me today, because I believe if a bookmaker is going to do all their fancy advertising to attract customers, then they should take the liability as well – instead of just closing people’s accounts. It is morally wrong, to pretend to be a ‘house of fun’, taking millions in profits, and then limiting people’s account when they learn an advantage.

I was *still* making some decent profits, but I wasn’t gambling anything really, because I had tested this system to death, and then some more, so I was fine putting the wagers down on it, but when the limitations came in I more or less stopped it – although it would still work today!

### **Betfair changed everything for those who took gambling/trading seriously.**

It was only really when Betfair became popular, that I *really* started to get excited about the possibilities. Betting against other people instead of the bookmakers? It was the perfect situation, because Betfair didn’t care what you did; what systems you used, what staking plans you used, or anything like that. All they cared about was getting their grubby hands on their cut of the profits – no matter who won or lost.



So I started to place the same methodologies and mindset into the Betfair arena, and I started making money almost immediately. Many of the principles I still use today I still tested for around 18 months, to 2 years on Betfair before I had the confidence in the markets, and to ensure that the liquidity was available to take advantage from.

**The main difference was, and has been, is the pure amount of information that is available today, compared to before the internet started.**

For example, before all the data was available on the internet, it wasn't easy to find out if a horse finished it's last race a few furlongs, or a few inches behind the winner.

It wasn't easy to find out what class of race the horse had previously run in, or if it had performed well under a previous handicap, etc. etc. All of which are details any serious gambler would take into consideration – and many more.

So the difference this endless amount of data makes to making a profit is HUGE, and can *never* be underestimated. So when I combined this with my previous years of testing, and strategies I already knew to work, I had no doubts that I could make a continuous profit from the exchanges.

**There was no 'light bulb' moment, or any such BS that other traders claim to have had. It was simply hard work, and many years of it!**

I have now been on Betfair for around 15 years, with a couple of accounts, as they were less strict in the early days on checking how many accounts people had – Plus they took over a bookmaker (BlueSq) a good few years ago and any customer of that bookmaker was given a new Betfair account.

I must admit that making a profit was easier in the early days of Betfair than it is now, and that the Betfair markets have changed considerably since they launched – and that is an understatement, but there are still fantastic profits to be made, which I take full advantage of.

**I have made a good profit every year from Betfair**

I mainly trade pre-race, before the races have started, as well as some in play trading, but I don't *just* trade that way, I also pick selections based on the research I do, and place bets on the horses I believe have the best chance of actually winning a race, and I make yearly profits doing this also.

In fact only last week (at the time of writing) I took 18 beta testers, who were members of our scalping course, and gave them 7 days of selections, and at the end of the 7 days, there was a 13 point profit, which to £100 stakes, would have made you well over £1300 profit.

There is another blog post about this about to go on in the next few days, which will also show you the spreadsheet I sent to the testers on a daily basis.

Here is a screenshot taken from that spreadsheet, and the profits made:

	£10 Stakes	£50 Stakes	£100 Stakes
<b>Combined</b>	<b>£138.00</b>	<b>£690.00</b>	<b>£1,380</b>
	<b>Races =</b>	<b>42</b>	
	<b>Wins =</b>	<b>15</b>	
	<b>Win % =</b>	<b>35.71% wins</b>	
	<b>Win BSP</b>	<b>3.72 BSP</b>	<b>Average</b>
	<b>Points Profit:</b>	<b>13.8</b>	

[The page to the free horse racing tips I gave the beta testers can be found here.](#)

I also do what I call 'sequence' betting/trading, when I test sequences, sometimes for months to find 'strategical' edges, and this also makes me a yearly profit.

It is still possible to make daily profits **IF** you are prepared to put the work in; the effort in and understand that you are learning a skill that will take time.

If you think (like most people do) that you can click a few buttons for a few days and start making 'easy money', then forget about it, it just won't work, and if it does work that way for you, then you will be very disappointed when you wake up in the morning, and realise it was just another of those dreams.

**I have honed strategies and methodologies, that providing you can take the time to practice, will work for most people.**

The problem that the sports trading industry has, is that the niche (similar to the daily newspapers years ago) has attracted a certain type of vendor. People who like to overplay the possibilities of generating a tax free profit without putting any effort in.

This is giving the industry a bad name, because the reality is, that unless you are willing to look at learning a skill with the same emphasis that you would if you were learning a university degree, then you will NOT make a profit from the betting exchanges.

**You need to STOP with the Disneyland mentality.**

Think about it logically, if it was easy to make a profit from using Betfair, then very quickly we would have a situation where the whole world and their dogs would be flocking to their website daily, taking profit, the winners would eclipse the losers by a landslide, and Betfair as an exchange would cease to exist inside around 24 hours.

Will that ever happen? Of course it won't, because another reality is, that you could knock on most people's front doors offering to give them free bag of money, and they would still make excuses as to why they have to do something to obtain it.

Most people are lazy, greedy, and have now been conditioned that making money is easy – when the truth is that it is *not* easy, has *never* been easy, and will *never* be easy – not in the real world – and I for one, am thankful for that, because it means that those who have an ounce of intelligence understand that this ‘Disneyland mentality’ leaves the field wide open for opportunity.

The bottom line is, my years of checking and testing what works has lead me to a position where I am ultra analytical, and I have spent years testing what works on the betting exchanges, which now means I make a fantastic income, tax free, by applying the effort my testing has created.

**So much so, that I would put my trading ability up against ANYBODY, and still be confident I would generate more profit.**

Since I launched the Betfair Scalping Course, and people have started to read the feedback, quite a few potential members have asked me how I am different to other traders that are in the public domain.

Firstly, I couldn’t care less what other traders do (or claim to do...), and secondly, I *do care* about those that I am teaching.

It is not just about the money for me, we turn a LOT of people away from what I teach; because firstly, earning and making money is not a game where the good guy in the cartoon hands you a bag full of loot and everyone goes off dancing down the road to a virtual paradise.

And secondly, trading is *not* for everybody, and I like to show *exactly* what is required, *exactly* what is needed from the member, and have never claimed it is easy just to get a ‘sale’.

I don’t need the money from teaching anything. The sole reason why I decided to put courses together was to rid the industry from all the bullshit merchants, and to try and help as many people as possible to become traders.

You will also never find me flaunting endless amounts of pictures of me travelling around the world, showing what money can buy – which although I could, I just don’t think pictures of me standing there licking my own backside in the Bahamas is beneficial to anybody looking to replicate what is possible.

Such photographs would probably increase sales of courses, but I couldn’t care less – I have principles.

I have now trained thousands of people how to make profits from Betfair over the years.

### **The Testimonials, and Feedback emails (that you may have seen).**

The feedback comes in on a daily basis; from customers and members who appreciated that some effort is needed on their part, and when this is combined with genuine ‘strategical’ information that has also been tested to work over many years, then this presents the real option to created such an income for yourself, or anybody that has such a work ethic.

When I started the course I knew that a certain amount of feedback would come in, but the sheer amount of feedback really blew me away to be honest; mainly due to the fact that the bulk of members *actually* followed the set structure of the course diligently and are making regular profits, or progressing towards that goal.

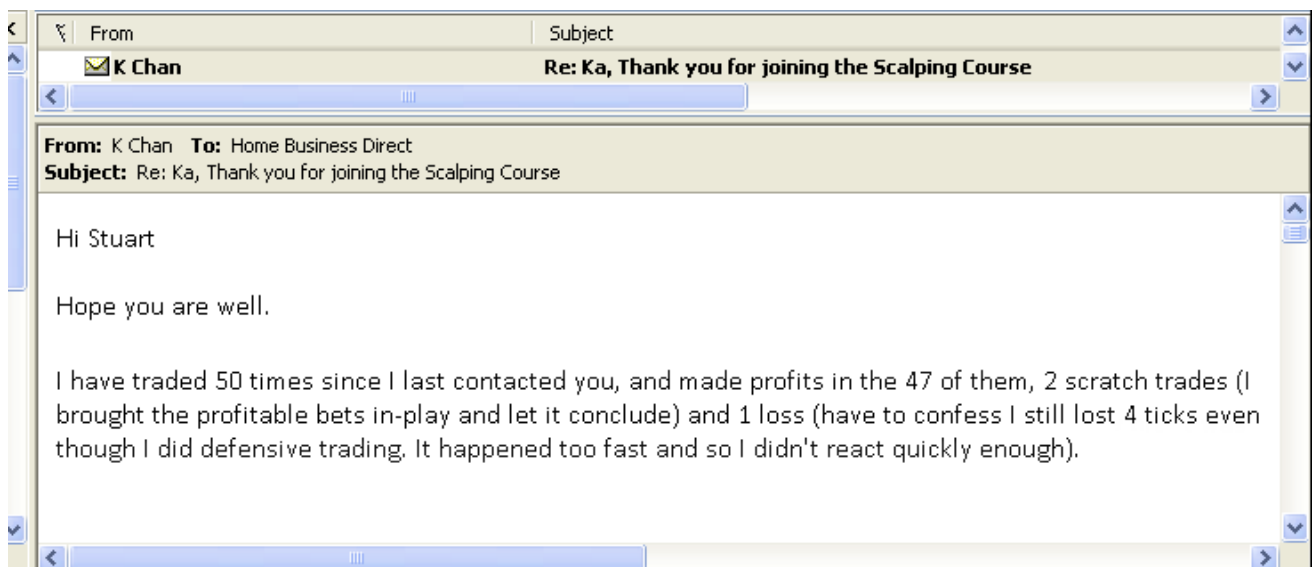
I'll tell you one thing about the feedback that comes in for the course, if I published all of it, it simply would not seem real to readers, because it *really* is endless, and I seriously doubt any other course on the planet receives the type of feedback my course does. And again, that is not to blow smoke up my own backside, but it is true.

I could probably show 60-100+ emails from members that have now gone full time as a result of their training via the course, and those are just the members that have let me know; plus endless amounts of other members who are making more profits than their own jobs – I'm sure you've seen some of the feedback. It is brilliant for me to read just how many people are now making profits.

It makes me proud to read, and to see just how excited members are once they finally start to see results, and profits for the first time since they started to learn.

Our competitors (who will have read this) could only dream of being sent emails like this on a consistent and daily basis.

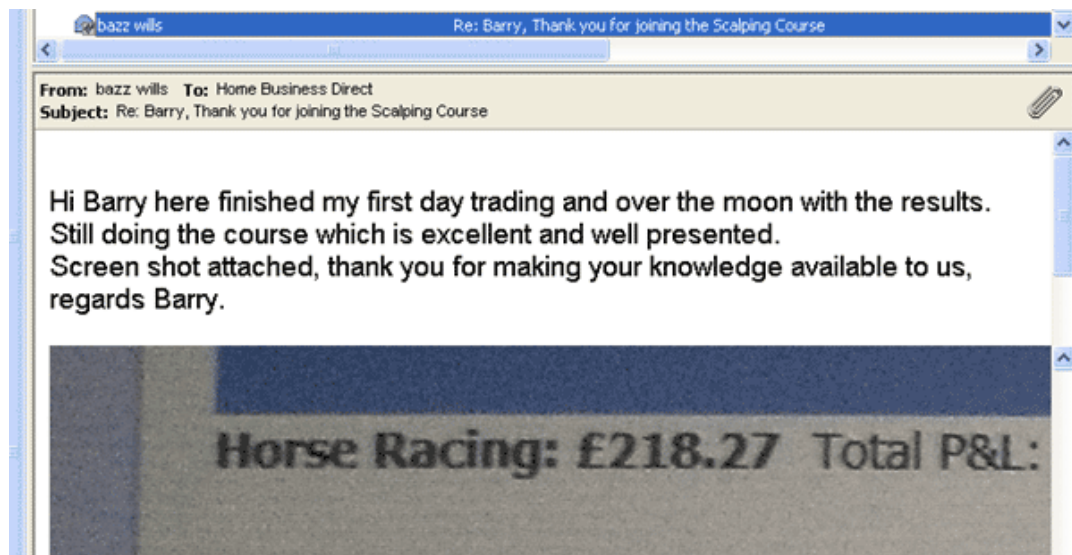
At the time of packaging this bit of writing into a PDF document, I did my emails this morning, and the following is a perfect example of the type of emails received. This one is from a member who has been on the course for around 7 weeks:



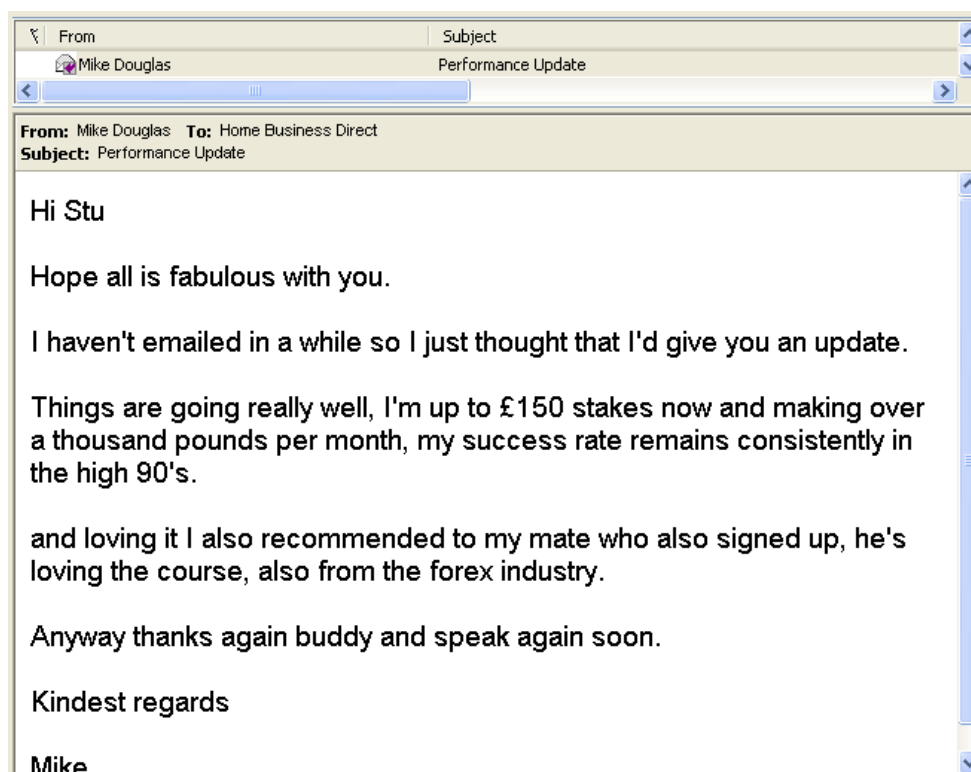
The above member has traded 50 times since he went live, and only had a single loss, which is crazy when you consider that just 7 weeks earlier he didn't have a clue how to trade, and is already on a 94% strike rate for his trading.

So if you equate that the above member was looking for a single tick of profit (which I teach to start with), then even with loosing 4 ticks worth of loss he would still be in an excellent profitable position – and he is still learning!

That's the emphasis I try and place right throughout the course; that it is a journey, not a destination, and that members will *always* be learning, adjusting, and evolving their skills to the point that they just 'know' what to do when it is required. There is no end point where you think: "I have got it"... Here's another:



And another, from a member who is now using higher stakes, and making way over £1,000+ a month consistently, together with a strike rate in the 90%'s:. He has been on the course 4 months:





As I mentioned earlier, I literally could show them all day long, but the focus right at the start of your trading journey, as I have already related to, is that you actually need to learn this stuff, and it is not for everybody.

Everybody wants to make a few quid, but have you *really* got what it takes to isolate a period of your life to REALLY put the effort in that could then lead to a future income; not everyone can, or wants to.

People may ‘say’ they want to, but when the time comes to engage your brain to a position of actually *doing* it, you’d be surprised just how mentally lazy some people can be.

There is *no* easy money in trading the betting exchanges, only hard work coupled with principles somebody is prepared to teach you – somebody who has already made the profits you are looking to make – and also from somebody who knows *how* to teach.

**Since my time online I have generated a net worth of 7 figures and beyond.**

Again, that is not said to impress you, but to impress upon you, what is achievable when you *really* decide to make something work in this life – *and not just talk about it*.

Now the funny thing is about money, is that when you don’t have money you think it is the be all, and end all, and of course we are all chasing the pound note, but it feels different when you *actually* have it, compared to what you *imagine* it to feel like when you are trying to obtain it.

For example, for me, the one aspect of life that has changed, being financially independent, is the ability to see right through people’s bullshit. Maybe that comes with age as well, but the falseness in which many people live their lives becomes FAR more apparent.

To many people, having money is about having ‘things’, buying ‘things’, and then saying to the world: “look at my ‘things’, look at me and what I’ve got, haven’t I done well?...”

When the reality is, nobody is really that interested in what you have ‘got’. People are too busy with their own lives to even give a rat’s arse about what *you* are wasting your money on, never mind wanting to flatter any ego you may have acquired along the way.

Most people are more preoccupied with how they look, how they are perceived, what they have, and then spend all their disposable income ensuring they look their best; have the best car, the latest fashion labels, and all the other crap which they ‘believe’ they ‘need’, and then slap it all over Facebook to make people believe they are living some kind of utopian lifestyle. It is amusing to watch.

**Having a certain amount of wealth simply cuts through ALL that garbage** to a point where you simply shake your head at such bollocks. The ego leaves the building – unless you are one of those ‘look at me’ type of people.

If you met me down the pub, or at the football on a Saturday, I doubt you would give me a second glance; you certainly wouldn’t think I had created a certain amount of wealth, but that’s how I like to live my life.

I'll give you another example. Right now, I am sat here typing this wearing a pair of trainers that my wife says should have been put in the bin 5 years ago.

They are falling to bits, and have definitely seen better days (maybe I should sell them on eBay...) but, they are the most comfortable trainers I have.

Would I wear them on a night out? of course not, but the point I am making is that just because you can buy something, do something, or own something does not mean you should – most people in this world just do not get that....

Here they are:



As you can see, they are perfectly usable, they *are* clean, just the paint worn off, and probably still have 10 years left of use in them...

So just be aware, that when you do finally make a few quid, you may look at things slightly differently.

Like I said at the start of this article, I am just somebody who learned to do something (make money, and trade) and do it very well. Yes, maybe I did go on a quite extraordinary journey to have to get to the position I am in, but like I said, nothing comes easy in the game of life – nothing worthwhile anyway.

I also have the skills to teach others how to do the same, and avoid the early mistakes I made (hence why I told you about them, and my journey).

I am *not* special by any stretch of the imagination, I just had enough reasons to go after what I wanted in life – think about that sentence for a few minutes, because the key to success in *any* area of life is right there, in that very sentence.

## **If you want to learn how to trade on Betfair, then you must stop dreaming.**

As already stated on this article, I have personally trained many thousands of people to trade on Betfair.

The first point I always try to stress upon new students, is that to learn the skill of trading the exchanges, and therefore make a consistent profit, that they will have to apply themselves, learn how the markets work, and then apply the strategies and principles they have been taught.

The problem a lot of people have these days, and this is in most areas of life, is that so many are not prepared to put effort into something if they cannot see *immediate* results; and this goes back to my analogy about treating trading like you are learning for a University degree.

If you went to University (I didn't), but if you did, or you have children that did, then you will know you have to study for around 3 years of your life just for the 'potential' of being granted the results you need at the end of that time; which hopefully leads to the type of jobs you want – with the end result being a lifetime of income (let's not pretend there are many other reasons – it is mainly about future income potential for a job you think that you *may* enjoy doing).

So why would learning any other subject with the same future income potential be any different? It is nonsensical to think otherwise when you *really* think about it. And this is what catches many people out, thinking there are 'easier' options to make money; when the fact of the matter is, if you take short cuts with the education of *any* subject, you *will* get found out eventually.

You *can* learn to trade, and you *can* learn how to make a consistent profit, but you have to put the effort in without taking short cuts. Only you will know if you have the work ethic to do that – and if you don't, then with respect, you should put any notion of making money from Betfair, or gambling out of your mind immediately, and move on – as without sustained effort, it simply ain't going to happen my friends.

## **In closing... Find Your Reasons**

I realise this article has gone around the houses a little bit, but as I stated at the start, I just wanted to fill in a few blanks for those who have asked about how I got started in this game, and I hope you found it interesting, and thought-provoking.

Making money in this world is actually not that difficult, but please take it from somebody who has made a few shillings in his time. **Put the effort in, forget what most people are doing, and reading online, and you can also give yourself the chance** to put a few extra bread rolls on the table.

The 'Mindset' video on our Betfair Trading Course goes into more detail about this mentality, and how to prepare yourself to succeed in the same way I did, and that video alone generates a *lot* of emails/feedback from users.

We only live one life, so why settle for what other people are ‘getting’. Once you change your thinking about what is possible, then you *immediately* place yourself in a more advantageous position.

It simply does not matter one jot what I have done. What does matter is what *you* do, especially if you want to succeed. How you act, think, and what you are willing to do to improve your life, and finances to the point of actually taking sustained, and positive action, and then reaping the rewards.

As I referenced to earlier, **Find your reasons**, and find enough of them that you simply have, and more importantly, **WANT** to take the actions required to start moving forward.

Don’t be one of those people who sit in the pub saying what they ‘are going to do’, and never actually do anything worthwhile – be somebody who appreciates that life is so very short, and someone who actually does what they say they are going to do.

Whether this be learning to trade on Betfair, and putting the required time in, or another endeavour that creates an income, and stability for your family. Money is not everything; family, and health are *far* more important, but it does make **your** journey that little bit smoother – and who ever said you have to choose.....

### **Take some fricking action, and do it now!**

As I referred to earlier, the clock is literally ticking for us all, and one position you don’t want to be in, is reaching retirement age with regrets. If you ask many of our elderly folk about their lives, then the one common theme was that they regretted what they *didn’t* do – not what they did.

It is just far too easy to let time slip by you. It’s like I am in my mid 40’s now, and I have recently started exercise again, with the last time I *really* exercised being in my 20’s, and this is because I have put so much time, effort, and energy into businesses, and trying to chase the pound note, that I totally neglected my fitness, and I am now trying to catch up (hard!).

But where making money is concerned, I think you need to take the opportunities when they are presented to you, as life has a nasty habit of biting you on the backside if you don’t, or don’t put full effort into something you have decided to do.

There was a video I recently placed on the Betfair course where a new member asked me what the one piece of advice I would give to somebody looking at learning to trade, and although the course is crammed full of advice, the reply I gave him (on the phone) was this:

### **Don’t cut corners in learning to trade, and just stop ‘messaging about’.**

If you don’t give your all when learning a new skill, trading or otherwise, then you may as well not even start. It makes sense, right?

But if you *do* decide to take this seriously, then you can absolutely learn to trade. We have far too many members now making a regular income for what I teach to be a fluke. So take action, and don’t cut corners.

I think I'll leave it there...

Thank you for reading, and I wish you a long, healthy, and successful happy life in whatever you decide to do.

**EDIT:** I had a few comments (and references to them in emails) about my trainers, and that together with the nagging from the wife, made me want to put all your minds at rest. I have now bought myself a spanking new pair, £26 post paid from eBay.



The trappings of wealth strikes again

Take care for now,

Regards,

Stuart

<https://www.bfscalper.com>



Order The Betfair Trading Course

**PS:** If you have not already joined the course, then I look forward to potentially welcoming you onboard.

**PPS:** Please note, that what I have written above has NOT been proofread by the publisher, as I wanted it to be in *my* own words, and without any interference, so there could be odd spelling/grammar mistake, although this wasn't meant to be an Old English Masterclass.