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More than 23 Passive Income Ideas

Making money while you sleep.

That sounds just like what you are looking for, right?

We are giving many passive income ideas below and many are great. But there are **very few passive income ideas**, that can give you a reasonable monthly income within 12 - 18 months and continue rewarding you for the rest of your life.

1. Invest in Lending Club.

There is probably no passive income that is more perfect than earning interest on safe investments, such as bank savings account, the problem with these investment is that they rarely beat inflation. One also needs a large sum of money to invest in order to get a decent monthly return.

Lending Club provides an opportunity to earn interest rates in excess of 10% per year – which is about 2-3 times what you will earn on more conventional interest-bearing investments.

Now let's be clear on one point: those high rates do come at a cost. Unlike bank investments, Lending Club loans can go bad, in which case you will lose capital.

There are ways to minimize losses, but one then needs large sums to invest in order to spread the risk.

If you want a monthly passive income that can change your life.

Capital investment: quite large if you want a reasonable monthly income

RISK: High - You could lose quite a bit of your money, you are not in control

Monthly return: you need quite a **large sum of money** if you want to earn a good monthly income in the next 12 – 18 month

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2. Get cash-back rewards on credit cards.

If you're already using credit for some of your purchases, pursuing credit card rewards is an absolute no-brainer. Most top rewards cards let you earn anywhere from 1-5% back on your money, and that's with almost no effort on your part!

The truth is, if you are going to work with cash back rewards you need to spend large sums of money to make some back, it would be better to use option 1.

If you want a monthly passive income that can change your life.

Capital investment: quite large if you want a reasonable monthly discount

RISK: High - You will put yourself into debt

Monthly return: it's not really a monthly income but more of a monthly discount

3. Try out index funds or unit trusts.

Index funds are a type of mutual fund that provide you with a way to invest in the stock market that is completely passive. For example, if you invest money in an index fund that is based on the S&P 500 Index, you will be invested in the general market, without having to concern yourself with choosing investments, rebalancing your portfolio, or knowing when to sell or buy individual companies. All that will be handled by the fund which will base the fund portfolio on the makeup of the underlying index.

If you want a monthly passive income that can change your life.

Capital investment: quite large if you want a reasonable monthly income

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RISK: High - You could lose quite a bit of your money, you are not in control

Monthly return: you need quite a **large sum of money** if you want to earn a good monthly income in the next 12 – 18 month

4. Make money for tasks you'd do anyway.

Yes, you can make some money doing some of the things you're already doing.

For example, [InboxDollars](#) allows you to make money by searching the web, shopping online, playing games, and more! [Swagbucks](#) also allows you to make money doing similar activities. It's amazing. Take advantage of these websites and make some extra money!

If you want a monthly passive income that can change your life.

Capital investment: very low, but a large time investment if you want a reasonable monthly income

RISK: Low - You could lose the time and effort you put in

Monthly return: you need to put in a large number of hours each month to earn a reasonable monthly income in the next 12 – 18 month

5. Invest with a robo-advisor.

Putting money into an account and letting an algorithm manage the investments is about as passive as you can get. Robo-advisors like [Betterment](#) allow you to set your willingness for risk in the market and

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then manage the account for you. The algorithm will do all the work for you and keeps your portfolio balanced. The fees are very reasonable and much less than with an account managed by a person. You can learn more about how Betterment works in our [Betterment investing review](#).

If you want a monthly passive income that can change your life.

Capital investment: quite large if you want a reasonable monthly income

RISK: High - You could lose quite a bit of your money, you are not in control

Monthly return: you need quite a **large sum of money** if you want to earn a good monthly income in the next 12 – 18 month

6. Put your photography to work on the web.

Do you like photography? If you do, you may be able to convert it into a passive income source. Photography websites such as [Shutterstock](#) and [iStockphoto](#) can provide you with platforms to sell your photos. They may offer either a percentage or a flat fee of each photo that is sold to a site client.

In this way, a single photo could represent a cash flow source since it can be sold again and again. You simply need to create your photo portfolio, put it on one or more photo platforms, and then the activity becomes completely passive. All the technicalities of the photo sales are handled through the web platform.

If you want a monthly passive income that can change your life.

Capital investment: medium if you want any chance of any monthly income

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RISK: low - You could lose all the money you put into advertising, without a return. You will need to have a massive selection of photos, time is your largest investment.

Monthly return: you need patience if you want to earn a monthly income in the next 12 – 18 month, this could take a lot longer than you think

7. Write an ebook.

This can be a lot of work upfront, but once the ebook is created and marketed it can provide you with a passive revenue stream for years. You can either sell the ebook on your own website or offer it as an affiliate arrangement with other websites that provide content related to your ebook.

If you want a monthly passive income that can change your life.

Capital investment: your investment will be research and time

RISK: medium – if your ebook does not sell, you may lose nothing but time. But when we are talking about a passive income we want it as soon as possible

Monthly return: you will need to sell hundreds of books each month if you want to earn a good monthly income in the next 12 – 18 month

8. Sell your own products on the internet.

The possibilities here are endless – you can sell just about any product or service that you like. It could be a product you have created and can manufacture on your

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own or it could be digital in nature (such as software, DVDs, or even instructional videos).

You can set up a dedicated website for this product or service, unless of course you have a website or blog already in place. Alternatively, you can also sell it on an affiliate basis, either by offering it direct to websites and blogs related to your product or service, or through a platform such as [ClickBank](#).

If you want a monthly passive income that can change your life.

Capital investment: small to set up your own website, but lots of research and time

RISK: medium – if the products are yours, then you will be working for the income and therefore it's not a passive income.

Monthly return: you will need to sell hundreds of products each month if you want to earn a good monthly income in the next 12 – 18 month

9. Invest in real estate - property.

This probably falls more in the category of semi-passive income, since an investment in real estate is always at least a little bit of an active venture. Still, once you have a property that is established and fully rented, it's mostly a matter of managing the property and keeping it performing well.

If you want a monthly passive income that can change your life.

Capital investment: very large

RISK: medium – this is also not purely a passive income as you will spend a lot of time on the property, if you intend making a monthly income

Monthly return: your monthly income will be limited to annual rental increases. You want to earn a good monthly income in the next 12 – 18 month

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10. Make YouTube videos.

This is a venture that is growing rapidly. You can create videos in just about any area that you like – music, tutorials, opinions, comedy, movie reviews – anything you want . . . then put them on YouTube. You can then attach Google AdSense to the videos, which will overlay your videos with automatic ads. When viewers click on those ads, you will earn money from AdSense.

The keys will be to create compelling videos, to promote those videos on social media websites, and to create enough of them that your income will be coming from multiple sources. There's a good bit of work that goes into creating videos, but once a video is done it can become a completely passive cash flow source for a very long time.

If you want a monthly passive income that can change your life.

Capital investment: your investment will be mainly research and time

RISK: medium – you will need to pay for advertising, there is no guarantee of a consistent monthly income

Monthly return: you will need to do serious monthly advertising each month if you want to earn a good monthly income in the next 12 – 18 month

11. Buy a blog.

Thousands of blogs are created every year, and thousands are either completely abandoned by their owners sometime afterward. If you can buy blogs with a reasonable amount of web traffic – as well as a demonstrated cash flow – it could be a perfect passive income source.

If you want a monthly passive income that can change your life.

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Capital investment: medium: and you will need to invest time in researching blogs

RISK: medium – if your BLOG does not have the type of traffic you need, you may lose your investment and time. This means you will spend time everyday working on the BLOG.

Monthly return: you will need to have a very large amount of traffic to your blog if you want to earn a good monthly income in the next 12 – 18 month

12. Pay off a credit card (or two or three).

Reducing a fixed expense is the financial equivalent of creating passive income.

If you want a monthly passive income that can change your life.

Capital investment: you need the money to pay off your credit cards

RISK: Low – because paying of credit is always to your advantage

Monthly return: you **cannot earn** any income by paying off your credit cards

13. Write a book and collect royalties.

Much like writing an ebook, there's a lot of work upfront. But once that's done, and the book goes into the sales stage, it becomes a completely passive venture.

This is especially true if you can sell the book to a publisher who will pay you royalties for the distribution and sale of the book. You'll get a percentage of each

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sale made, and if the book is fairly popular, the royalties could be substantial. Just as important, the royalties can continue flowing for many years.

If you want a monthly passive income that can change your life.

Capital investment: your investment will be research and time

RISK: medium – if your book does not sell, you may lose nothing but time. But when we are talking about a passive income we want it as soon as possible

Monthly return: you will need to sell hundreds of books each month if you want to earn a good monthly income in the next 12 – 18 month

14. Set up a website selling a product.

If there is a product that you are particularly knowledgeable about, you may be able to sell it on a dedicated website. The technique is similar to what you would use for your own product, except that you will not be concerning yourself with product creation, but only with the sale of someone else's product.

If you want a monthly passive income that can change your life.

Capital investment: small to set up your own website, but lots of research and time

RISK: medium – if the products are yours, then you will be working for the income and therefore it's not a passive income.

Monthly return: you will need to sell hundreds of products each month if you want to earn a good monthly income in the next 12 – 18 month

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15. Become a business silent partner.

Do you know of a successful business that needs capital for expansion? If so, you can become something of a small-time angel investor and provide that needed capital. But rather than offering a loan to a business owner, you instead take an equity position in the business. In this way, the business owner will handle the day-to-day operations, while you will act as a silent partner who also participates in the profits of the business.

If you want a monthly passive income that can change your life.

Capital investment: could be large

RISK: very high – to limit the risk you will have to work in the business and therefore it's not a passive income.

Monthly return: if you want to earn a good monthly income in the next 12 – 18 month, you will need to be involved.

16. Become a referral source.

Every small business needs referral sources in order to maintain sales. Make a list of small business providers that you use on a regular basis and feel you can recommend to others without reservation. Then contact the owners and see if they have any kind of cash referral offers available.

You can do this with accountants, landscapers, electricians, plumbers, carpet cleaning services – the list is endless. Keep a list of these businesses, and be ready to refer them to your friends, family and co-workers. You can earn a fee on each referral just from talking to people.

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If you want a monthly passive income that can change your life.

Capital investment: small to set up your own business, but lots of research and time

RISK: medium – you will work on this full time and therefore you cannot consider it a passive income

Monthly return: if you want to earn a good monthly income in the next 12 – 18 month, you will need to work hard on your business

17. Rent out unused space with Airbnb.

[Airbnb](#) is a concept that has only been around for a few years, but it has exploded around the globe. Airbnb allows people to travel all around the world and to stay in accommodations that are a lot less expensive than traditional hotels. They do this by staying with participating Airbnb members who rent out part of their homes to travellers. By participating in Airbnb, you can use your residence to accommodate guests and earn extra money just for renting out space in your home.

If you want a monthly passive income that can change your life.

Capital investment: small to set up your home into a B&B

RISK: medium – you will have to pay for advertising and will always be involved in your business, there is no guarantee that you will sell every night.

Monthly return: if you want to earn a good monthly income in the next 12 – 18 month, you need a lot more than a few room for hire

18. Build an app.

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Apps can be an incredibly lucrative income source. Think about how many people today have smartphones. Come on, it's just about everybody! People are downloading apps like crazy – and for good reason

Apps make people's lives easier. Whether it's an app that helps people put together nice pictures for their blog or an app that keeps track of tasks, there are helpful apps out there for everyone.

You might be asking if there are so many apps out there, why would you want to attempt to create an app? Isn't there a lot of competition? Well, yes, but fresh, creative ideas can win. If you can come up with something unique, you can make quite a bit of money. Simple – yet unique – apps can be pretty passive.

The end result is an app that has the potential to make you some relatively passive income. Don't downplay the idea to build an app – it's a good one!

If you want a monthly passive income that can change your life.

Capital investment: small to set up and start, but lots of research and time

RISK: medium – if the app is good, the risk is how long it will be before someone else comes up with something better

Monthly return: if you want to earn a good monthly income in the next 12 – 18 month, this will work but how long it will last is anyone's guess.

19. Create an online course.

Everyone is an expert at something. Why not create an online course about your passion?

My buddy Ramit Sethi at IWillTeachYouToBeRich.com is an expert at creating online courses. He has made an insane amount of money selling his lessons. Most people would be happy making a fraction of what he makes online.

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Once you create an online course, it can work for you while you sleep!

If you want a monthly passive income that can change your life.

Capital investment: small to set up, but lots of research and time

RISK: medium – you will need to do advertising, to promote your course.

Monthly return: you will need to sell many courses each month if you want to earn a good monthly income in the next 12 – 18 month

20. Make an online guide.

If writing articles or creating videos isn't your thing, and you want to make money online, try creating an online guide.

A good example of this comes from Pat Flynn's website, SecurityGuardTrainingHQ.com. On the website, he has a map of the United States that allows someone to click on any state to see the security guard requirements for that state.

If you want a monthly passive income that can change your life.

Capital investment: small to set up cost, but lots of research and time

RISK: medium – to sell your product, you will need to invest in advertising

Monthly return: if you want to earn a good monthly income in the next 12 – 18 month you will need to sell many online guides every month.

21. Outsource most if not all of your business needs.

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If you're spending too much of your time on an existing business running it yourself, why not outsource most if not all of your tasks? Yes, it will require you to give up some control, but in many businesses it's the only way to free up your time so you can focus on other tasks that will result in more income.

If you don't want to hire employees, consider hiring freelancers who work as contract labourers. Look for freelancers with a strong work ethic who provide quality results.

Here's a list of tasks that you might want to outsource:

- Bookkeeping
- Writing
- Web design
- Editing
- Task management
- Social media marketing
- and so much more!

Yes, many people can turn their existing businesses into passive income businesses. As long as the main product or service isn't something only you can do, you can transform your business into a passive money-maker.

If you want a monthly passive income that can change your life.

Capital investment: Large to pay all the different people you need to run the business for you.

RISK: High – if you disconnect completely, you could lose your business altogether. If you work on the business then some of your income is still Active.

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Monthly return: if you want to earn a good monthly income in the next 12 – 18 month, you will need to find a lot of people you can trust

22. Try affiliate marketing and make sales.

This is a passive income technique that is better suited to people who have blogs and active websites. You can sign up to promote certain products or services on your site, for which you will be paid either a flat fee or a percentage of the amount of the sale completed.

This isn't as hard to do as you might think, since there are thousands of companies in the world who want to sell their products in as many places as they can.

You can find affiliate offers either by contacting vendors directly, or on dedicated websites, such as [ClickBank](#). It's always best if the product or service is one that you are either very interested in or is highly relevant to your website.

If you want a monthly passive income that can change your life.

Capital investment: small to set up, but lots of research and time

RISK: medium – if you don't market your website you get no traffic, no traffic no sales. This is a real passive income, but you will only get commission once from each customer, it is very seldom customers buy every month from affiliate websites.

Monthly return: if you want to earn a good monthly income in the next 12 – 18 month, you will need to have some great products and will always need to be introducing new products

23. Purchase high dividend stocks.

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By building a portfolio of high dividend stocks, you can create regular passive income at an annual rate that is much higher than what you get on bank investments.

If you want a monthly passive income that can change your life.

Capital investment: Very high

RISK: very high – you will never be in control

Monthly return: if you want to earn a good monthly income in the next 12 – 18 month, it's possible with this investment but the risks outweigh the benefits

Bonus: Join a MLM company.

This is where the real passive income comes from, with multi-level marketing, one normally sells products to customers. Selling the product is the most difficult part of this business.

We all now the 5 main MLM companies in South Africa

- Tupperware
- Amway
- Herbalife
- Avon
- Sportron

They all have a great range of products

If you want a monthly passive income that can change your life from one of the companies above?

“Moving South Africa forward together”

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Capital investment: small to medium

RISK: medium – if you don't do anything you will lose your start-up fee and end up with some products you may not want or need

Monthly return: if you want to earn a good monthly income in the next 12 – 18 month, you will need to sell their products to customers

The BEST POSSIBLE – PASSIVE INCOME OPPORTUNITY

But there is a new MLM company in South Africa and the focus of this company is on educating the more than 14 million school children in SA.

While at the same time reducing poverty and crime.

They have taken the MLM business and made it so simple that anyone can do it, the selling part has almost been eliminated. They talk about educating people on the easiest way to start earning a passive income.

The products they sell are the same ones everyone is already purchasing from the supermarkets every month. So why would you sell a product to someone that is already purchasing the product.

This is also the lowest risk MLM company you will ever come across, why because the products you need to purchase are the same ones you have been purchasing for years. We are not trying to sell you products you may or may not want or need.

If you want a monthly passive income that can change your life.

Capital investment: no capital investment

RISK: No Risk – very low minimum monthly purchase of normal groceries, if you do nothing at all, you have lost nothing, because you would have purchased the groceries anyway.

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Monthly return: if you want to earn a good monthly income in the next 12 – 18 month, you need to network with people and educate them on how simple it is to earn a passive income. And the effect they will have on change in South Africa.

For more information please contact me directly at:

gunther@gwcorp.co.za

I hope this information product gave you some food for thought, I wish you well in all your future plans.