



## El negocio del siglo XXI

*Robert T. Kiyosaki*

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## El negocio del siglo XXI Details

Date : Published March 7th 2013 by Aguilar (first published 2010)

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# From Reader Review El negocio del siglo XXI for online ebook

## **Tihomir says**

As usual pretty impressive thinking of Mr. Kiyosaki. I was amazed by a lot of facts in terms of finance freedom and I will try to do my best to achieve my goals.

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## **Angela Marra says**

Great book. Found it very informative. Robert expands on the way business is heading and to look out for yourself, you need to work for yourself. I'm on my way. I've found the right Net Work Marketing Company to succeed with. I believe in it and I'm going all the way...My goal is to be Financially free. Thank you Robert Kiyosaki for the inspiration!

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## **Hisham says**

summary :

- become a salesman for a company
- find your friends
- convince them in purchasing from you
- inspire some of them to be a salesman just like you for the same company

I don't like the concept . What an awkward situation to be a salesman and the target of your salesman tricks are your friends, and even if you take off your salesman hat things still feel weird.

I would hate to be in a friends gathering and suddenly hear " hey the thing you sold me last week is a piece of junk , give me my money back "

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## **Karen Ceja says**

We all are heading to the choice of do something or remain the same. Networkmarketing is the perfect choice to learn and make money on the way

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## **Christopher Obert says**

I call these types of business books “Feel Good” books. The authors spends most of their time making you

feel good about yourself, and I have no problem with that, we should all feel good about ourselves! However, this is supposed to be a business book and when a business book sounds more like a pep rally it is time to head for the door! This book is full of contradictions! These contradictions prove to me that slight of hand is taking place. The book is no different from the Rich Dad, Poor Dad books that Kiyosaki wrote. There is some truth, and even a hint at good business advice in them, but the books fail on too many levels to be worth the time. I recommend you look to other business books if you are serious about creating a business, improving your financial health or learning more about the economy.

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## **Jeff Scofield says**

“This book is either going to excite you, or it is going to floor you”. The prediction uttered from the guy across from me at the Starbucks table as he pushed this piece of writing in my direction. Days earlier, I had met the gentleman in my place of work. He was nice enough. Very personable. Good communication and people’s skills. Easy to connect with. Traits that he felt he also found reciprocated in meeting me. Something that was evident when after I assisted him to the best of my ability, he asked the question that any person worth their weight in sales is asked by patrons like this gentleman. “How long have you been doing this?”. Followed by the expected, “Is this a long term thing for you or something you are committed to?”. . .

What can I say. I had fended off queries like this in year’s past, but this charming soul caught me on a rare kind of day. So flash back forward after I agreed to a sit down with him. He speaks of secretive projects, people he wants me to meet, random success stories of people who run in his circle, and it all stems from the question after he hands me this book. “What do you know about network marketing?”.

I was given a couple days to breeze past this before I met with the guy again to discuss what I thought and where this might lead to. And while I didn’t know much about network marketing before hand, I can attest after reading the book, I still didn’t know really that much after either. But I definitely know enough. Walking right into his prediction, it definitely floored me and I couldn’t help but give my two cents.

The “WOW Reads” library is what I call the collection I have over the years put together for my work family full of self help literature. Ranging from inspirational and motivational, to sales and leadership, to just plain personal development, it is a wonderful variety. Blessed by the names like Steve Farber, Og Mandino, John C. Maxwell, Stephen Covey, John Wooden, Jon Gordon, Brene’ Brown, and a fabulous list of historical figures we can learn from, you will not find Kiyosaki anywhere near this library. . .

It started to turn about the time Kiyosaki was explaining his trials and tribulations in 1985 when he and his wife were living in their old brown Toyota and doing little jobs here and there to put food in their bellies and “their home” (gas in their car purposefully alluded to for dramatic effect). Ever so often a friend would step up and help them out in their time of need. And when these friends would ask them why couldn’t they just get a job to steady their lives out, this would have been the time your typical self help writers would depict an inspirational message of how they were in dire straights and a positive mindset with a solid work ethic helped them get out of it. Not Kiyosaki. . .

In so many words in all the pages that followed, Kiyosaki’s response to his friends, his readers, and to everyone was, “why would I waste my time with work when I’m above it. . .”

Friend or no friend, you may have a good idea how wide I would open my door for a person that has that kind of mindset. But all things considered, by 1989, as Kiyosaki loved to gloat, he was a millionaire. . .

Congratulations, well done, you figured out a system somehow and made your buck. And now he is here to share the secrets of his success for the small price to pay of his book (to which he gloats he has now 7 New York Time's Best Sellers) or one of his seminars (you don't want to know what those run for). I wish not do delve too deep into his theories or egocentric misleadings that he truly does care about you getting rich, but I will sum up some his rhetoric. Most of this brainwash derives from a four corner chart that all professionals can be chalked up to. The "E" quadrant stands for employees and the working class. The "S" quadrant for self-employed, small business owners, and career specialists (lawyers, doctors, firefigths, etc). The "B" quadrant regards big business and corporate heads. The "I" quadrant is for investors and investment opportunities. From hearing that, one could assume that majority of the population resides in the E and the S quadrants while the prestigious few like Kiyosaki and his friends like the frequently name-dropped Donald Trump belong to the B and I quadrants. And according to Kiyosaki, the working class of the E and S who trade their time and energy for money are doing it wrong.

It's a tough pill to swallow when you actually sit down with one of these I and B quadrant people and actually ask them "what is it that you actually do?". A simple question, but you'll find it complex, complicated, or down right difficult to get a straight answer. And not because you just might be an E or an S person and your small brain can't possibly grasp it like they will lead you to believe. When it comes down to it, their gamblers. They deal in just as much monopoly money as they do legitimate currency, and they strategically build their house of cards businesses/projects/systems in hopes that the slightest of friction doesn't send it toppling down.

Yes, Kiyosaki played with the house money and became the rare exception to come out on top. He, like Trump, and so many other mogul's sit atop the Forbes list and preach their "swing for the fences" propaganda with how they risked everything to get everything. The book further preaches that in order to be a B or an I person, you need to have the determination to take those chances and throw all caution to the wind. . . But do I need to remind you that less than 1% of total population in the world controls over 99% of the wealth? So how many of those thousands, millions, billions of people out there are struggling for the pipe dream of becoming the 1%, risking it all, and losing. Only to be told, "oh well, I guess you are just an E or an S person after all". Barring the rare exception, and even those moguls on the Forbes list get tagged with a bankruptcy every now and again, the house always wins. . .

So here again is Kiyosaki, who after blathering for some time about his self-made success introduces the brilliant idea of "network marketing". Turn the next page after he introduces it, I kid you not, the first thing he confesses is "I didn't really make my money from network marketing nor do I technically. . . . DO . . . . network marketing". And yet, here he is dedicating an entire book about it and pocketing the profits. To all the I and B quadrant thinkers out there reading this now, this is what he refers to as creating an "asset" that makes money for you. . . And damn am I glad the dude who had me read it just pushed his copy my way instead of making me buy my own and make my own contribution of supporting the problem.

I am personally all for letting people believe what they want to believe and to do what's in their rights to do. However, I begin to have problems when someone is attempting to force what they believe onto someone else and flat out tells them they are bad or they are wrong if they are not doing it their way. Kiyosaki and all his B and I cult, yes cult followers, are free to shoot for the dream and go for their wealthy lifestyles. But don't you dare look at the working class people who make this world turn and tear them down or make lesser of their lives. Especially when majority of the doings of this so-called cash cow being preached about here is typically chalked up to a bunch of shady dealings, pyramid scams, ponzi schemes, or whatever sham is being devised to cheat the working class they're slamming at the same time.

It should be no shock that when this guy sat back down with me the second go around, the false empathy in

his happy-go-lucky positive outlook demeanor couldn't shake that I had just called his "bible" flat out pretentious and condescending to decent human beings. To my credit, I said it with a smile and in the inviting fashion to engage in the ever dying form of debate. But like most people these days, they are right, you are wrong. And when I gave the chance for him to explain what this project actually "does", on came the I and B quadrant mumbo jumbo to tip-toe around the question that he simply chalked up to "I wouldn't get because I was stuck on the other side of the chart and people like me would never understand". He told me that it wouldn't be a great fit, he wished me well with my job, and that if I ever changed my mind to give him a call and he would refer some names since he wouldn't most likely be looking for anybody at that point anymore. . . Kiyosaki would be so proud.

Life lesson learned and my first Fail grade of the year on a book. WOOT

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## **No says**

We all know the government is shit, and is getting worse. Employees get taxed out of the ass while investors get huge tax breaks. The rich get richer and the poor get poorer. Mr. Kiyosaki knows this and I agree when he says that instead of complaining about it we need to learn about it and then take advantage of it. This book also explains why network marketing is the new top business of the 21st century.

### Notes & Quotes:

"Take responsibility for your finances - or get used to taking orders for the rest of your life. You're either a master of money or a slave to it. Your choice." - Robert T. Kiyosaki (The Business of the 21st Century, Pg. xi)

"Have you ever wondered where the idea of retirement at age 65 came from? I'll tell you where: Otto Von Bismarck, the president of Prussia, in 1889. Actually, Bismarck's plan kicked in at age 70, not 65, but it hardly matters. Promising their old folks a guaranteed pension after age 65 was not much of an economic risk for Bismarck's government: At the time, the life expectancy of the average Prussian was about 45. Today, so many are living well into their 80s and 90s that the same promise might well bankrupt the federal government within the next generation." - Robert T. Kiyosaki (The Business of the 21st Century, Pg.11)

"Forbes magazine defines "rich" as a person who earns in excess of \$1 million per year (about \$83,333 per month, or just under \$20,000 a week), and "poor" as someone who earns less than \$25,000 a year." - Robert T. Kiyosaki (The Business of the 21st Century, Pg.15)

Book: Cashflow Quadrant

Book: Rich Dad Poor Dad

Book: We Want You to Be Rich

27 books in the rich dad series as of (2010)

Cashflow Quadrants:

Employee (Security)

Self-Employed (Independence)

Business owner (Wealth Building)

Investor (Financial Freedom)

"Oh, I know that some schools teach stock picking, but to me, that is not investing: that's gambling." - Robert T. Kiyosaki (The Business of the 21st Century, Pg.22)

"Have you ever used one of those spring-loaded water faucets that some public restrooms install to save water? When you turn the water on, you have to hold the faucet there, because when you let go, it bounces back to the off position.

Most people's income source works just like that faucet: You get a little money flowing, and then when you let go, it bounces back to off. You can never build freedom that way. What you want is a money faucet that you can let go of once you've turned it on, because it stays on by itself." - Robert T. Kiyosaki (The Business of the 21st Century, Pg.30)

Passive Income - Residual Income

Popular business model of passive income: network marketing

"It's not about income - it's about assets that generate income." - Robert T. Kiyosaki (The Business of the 21st Century, Pg.39)

"Your house is not an asset; it's a hole in the ground into which you pour money." - Robert T. Kiyosaki (The Business of the 21st Century, Pg.40)

Build Assets

"While I won't work hard for a job, I'll work really hard to build an asset, simply because I think like a rich person, not like a working-class person." - Robert T. Kiyosaki (The Business of the 21st Century, Pg.40)

"My house went up in value. My car went up in value." That's capital gain, not cash flow." - Robert T. Kiyosaki (The Business of the 21st Century, Pg.40)

"If you want to become rich, you need to network with those who are rich or who can help you become rich." - Robert T. Kiyosaki (The Business of the 21st Century, Pg.55)

"Wealth is the ability to survive so many number of days forward. Ask yourself, "If I stop working today, how long could I survive financially?" Your answer is equal to your wealth at this moment." - Robert T. Kiyosaki (The Business of the 21st Century, Pg.78)

Network

Four-step plan to retire young and rich:

- 1) Build a business
- 2) Reinvest in your business
- 3) Invest in real estate
- 4) Let your assets buy luxuries

"Most people think that the point of real estate is to buy a property at one price and then sell it (either quickly, after some hasty improvements, or at a later time) for a higher price. Wrong. That's just buying a cow and then selling it for steaks. What you want to do is buy a cow and keep it forever so you can sell its milk." - Robert T. Kiyosaki (The Business of the 21st Century, Pg.80)



"You don't use your income to buy yourself luxuries: You use your income to build your assets - your business and real estate investments - and then, once they're sufficiently built to be able to do so, you let them buy your luxuries." - Robert T. Kiyosaki (The Business of the 21st Century, Pg.81)

"In his book Outliers: The Story of Success, Malcolm Gladwell explains that to become outstandingly accomplished at anything, it takes about 10,000 hours of hard work." - Robert T. Kiyosaki (The Business of the 21st Century, Pg.108)

"I know that the more mistakes I make and learn from, the smarter I will become. If I make no mistakes for five years, then I am no smarter than I was five years ago - just five years older." - Robert T. Kiyosaki (The Business of the 21st Century, Pg.108)

"I realized that it was not the tangible asset that was valuable. It was information relative to the asset that ultimately made a person rich or poor. ... It is your financial intelligence that makes you rich." - Robert T. Kiyosaki (The Business of the 21st Century, Pg.112)

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## **Em Anthony says**

I just read 115 pages of basically no valuable information. A lot of words with no substance. "This is going to be great!", "This will change everything!" "Freedom freedom freedom", "this works!" All without offering any concrete information on how this network marketing fully works.

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## **Lori says**

NWM network marketing, multilevel

author of Rich Dad Poor Dad

p.16 quadrants how do you make money Employee/Self/employed-small-business/Business owner/Investor

p.74 4 elements of leadership mental/emotional/spiritual/physical must control all 4 and help these 4 elements in your employees (to make them effective leaders) or you will fail

4 steps to financial freedom

1) build a business - generate a lot of \$, tax breaks vs employee quadrant

2)Reinvest in your business -don't use your income as a source to live on (keep day job)

3)invest in real estate(as an income generating asset)

4)let your assets buy luxuries

p.83

"How can we afford it?" vs "We can't afford it"

Shift in mind from "I can't" to "I can!!"

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## **Wells Hamilton says**

The good: It introduces readers to the power of a network in business. I thought I knew what this book was going to be about, but was surprised. Some lightbulbs went off, and it colored in certain ideas that had once only been in black and white. Also, this book reminds readers of the "cash flow quadrant" from his previous book of the same name, which is a very valuable notion to understand.

The bad: This book reads like a sales-pitch website. The kind where there's a thin row of text in the middle, and you scroll down for a long time, and then there's a link to some product at the end. I got a few good nuggets of knowledge from this book but it is 90% fluff.

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## **Sukhi says**

The book should be renamed "The business of building a pyramid scheme"

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## **Daniel Fazzina says**

This is a really good book that talks about the merits of Network Marketing, and the need for people today to change their thinking from one of an "employee" to one of an "entrepreneur/business" owner if they ever want to be financially independent. While this is certainly not a new idea nor new information, this book really illustrates how this makes sense in simple, layman's terms. I think this is Robert's best book so far. I highly recommend it.

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## **Eric Stein says**

What a load of rubbish. More of a self-help book as it is devoid of any sort of "business of the 21st century". The author was probably looking to line his own pockets by talking up the scam of network marketing and attempting to push it on his readers.

Do not waste your time with this garbage, you'll regret it. I sure do.

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## **Martel Campbell says**

This book presents an interesting perspective on wealth creation and one that in general I agree with and sure that Mr. Kiyosaki does as well. There are merits in his cash flow quadrant idea and don't think many would disagree that investing money to have it work for you (I quadrant) and owning a large business with the resources to support itself with minimal effort on owners part (B Quadrant) are preferable to being an employee (E Quadrant) and starting a company from scratch (S Quadrant). But this pretty much amounts to common sense. The idea of earning passive income is not revolutionary in the the slightest. The reason that it's not more common is because it is incredibly difficult and what this book attempts to offer is a shortcut to that reality.

This book uses a valid theory of possessing assets that generate ongoing income to try to sell a poor application of the theory. After pg. 30; this book turns into a complete sales pitch for this new "Business of the 21st century" model \*eyeroll\*. Kiyosaki definitely believes on developing assets that generate income but he is not out there building a network marketing company; his asset he developed was his personal brand which allows him to keep slapping his name on the same content and selling it to people.

The largest and most profitable companies in the 21st century are NOT network marketing companies. This should be fairly obvious but if you'd like some support for this statement look at what companies compose the Dow Jones Industrial Index or the S&P 500. A "business of the 21st century" that is not prevalent in the 21st century is probably not the business of the 21st century. Kiyosaki repeatedly makes the statement that network marketing isn't about selling which is complete bs. Just because it's not about selling products doesn't mean it's not about selling; in my book selling dreams still counts as selling and that what network marketing amounts to in regards to a business model. On an elementary level, businesses make money by A) selling something or B) providing some service. The notion that "the whole point [of network marketing] is not to sell a product but to build a network." Building a network certainly sounds more noble than "selling a product" but in the context of network marketing, what is building a network? It is having "an army of people who are all representing the same product or service to share with others." And how do you get this "army of people"? You tell them how great network marketing is and all the ways they will benefit if they join you in the business! And all they have to do is attend a presentation (or drink the kool-aid from this book) and pay a fee then it could be all theirs ! (hint hint: convincing someone to do something for a fee is called a sale). And this he says, is what the business is all about. So yes, network marketing is indeed about selling a "product" which happens to be a dream. To those who retort, "nobody says it's easy so it's not selling a dream," I'd respond that when the undertones of your sales pitch is "these people did it and have financial freedom now, so you can do it too" then you are selling a dream. Which fundamentally; there's nothing wrong with however I personally object to it as a matter of principle. Some people are okay with selling dreams to their family and friends; I'm just not.

I'd have a significant amount of more respect for the network marketing idea if those companies framed themselves as providers of professional development and entrepreneurial skills and individuals pay a membership fee for access to that skill training and are able to earn commission by selling the services to others. Much more accurate and transparent business model than what Kiyosaki describes. This would imply that there was legitimate professional development and entrepreneurial skill training taking place which may not be a completely accurate assumption but that's a different conversation.

But what do I know...

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### **Raeleen Lemay says**

I DID IT. I READ A LEGIT NONFICTION BOOK. AND NOT A BIOGRAPHY. HEYOOOO

This was a decent book, though it got repetitive at times, which I understand was probably a tool used by Kiyosaki to really drive home his points. I'd recommend this for anybody interested in seeing a different point of view when it comes to jobs, education, time management, and business in general.

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