

SPI Podcast Session #36 - Multiple Passive Income Streams with Sunil Success Story Interview Series - 2

show notes at: <http://www.smartpassiveincome.com/session36>

Pat: Yep. Yep. That was my son you heard at the beginning of the podcast. Two and a quarter years old, and it's just crazy how fast he's growing up. We're having full conversations now. He negotiates. What's that about? Negotiates. It's unbelievable. He's actually really good at it, too. Anyway, thanks for listening in. This is the Smart Passive Income podcast, session number 36.

My name is Pat Flynn and, today, we're continuing our success story interview series that we started in the last session, session number 35. That was a fantastic interview with Ryan Nicodemus and Joshua Fields Millburn from TheMinimalists.com and this one is just as good. So let's get right into it. I'll be posting a few more of these in the next few weeks, so you should see these coming more often and more frequently than I usually post podcasts, so hopefully, you'll enjoy that.

So today, I have the pleasure of having Sunil on the show. I have actually known Sunil for a while, not in person, I didn't go to school with him or anything, but through the blogosphere actually. He commented on my blog a number of times in the past, and that's how I've gotten to know him. I've visited his blog and he actually has a blog of his own in the same space as me where he talks about how he's making money online. But he's really upfront to say that most of this money that he makes doesn't come from that site, unlike myself at this moment in time. Most of it comes from outside of his entrepreneurial blog.

Sunil comes from the financial industry and he's created several, over 20, different passive income businesses online since 2002, two of which we're going to talk about today, one in the travel niche and the other, I guess you could say it's in

the travel niche, but not really. You'll see. It's actually a pretty interesting story. In total, I will tell you, he has over 20 different websites all creating passive income for him. He has published over 20 eBooks. He sold a company to an eBay power seller for a quarter million dollars in 2007. He's all over the map and, like myself, he loves to share how he's done it, so I'm really happy to have him on the show today. He's been doing this a lot longer than me and has a lot of wisdom to share. And he's got a cool accent to use. So let's check out the success story interview with Sunil. Enjoy.

Pat: Sunil, dude, thanks so much for being on the show. I appreciate it.

Sunil: My pleasure, Pat, and thanks for taking time out of your busy day to speak to me today.

Pat: My pleasure, of course. Now, you have a lot of stuff going on. You said, and I read this in an email you sent to me, that you've had over 15 websites going on before you started Extra Money Blog, which is where I know you from. So, tell me, what was your first experience with doing websites and how you got started. I'd love to hear that story.

Sunil: Sure, Pat. When I first started looking into Internet business, I was actually working as a consultant. My professional and educational background, I'm a CPA, a Certified Public Accountant., I'm also a Chartered Financial Analyst, so I was working for a big consulting firm, often on the road and traveling. I was fairly actively involved in real estate, which is something I still do today. Just like you, I'm a big proponent of passive income, which helps us all take control of our time, freedom and flexibility. Because of that, real estate was something I got into.

Now, because of the profession, it kept me away from home quite a bit travelling. As a result, over time, deal after deal kept coming through my inbox, through MLS listings, through my agents, but yet, I couldn't act on them because I was working 80-90 hours a week. The money was fantastic, but, as you know, corporate life has its own set of pros and cons. One of them is, with a traveling job, it just keeps you away.

Being the entrepreneur that I am, I started looking into ways I could control or execute my real estate endeavors remotely from wherever I am. The more I looked into it, the more I felt it would be a little difficult to do because real estate is such a business where it's very local. It's very tangible. You've got to touch, see, look, feel, deal with the local partners and whatnot.

So that is when I started looking into other methods of generating income, passive income preferably, and I started reading various books and how to create website tutorials meant for beginners such as myself. I spent a good, I would say, year and a half almost two years, Pat, before I took any action. I was initially skeptical of it. There's a lot of fluff out there. It's really difficult when you're brand new to this kind of thing, knowing who to tune into and who to tune out. So that was a struggle initially.

Luckily, I stumbled across the right sources, absorbed everything I could for a year and a half. When I finally felt that it was time to take action and, by the way, looking back in hindsight, I wouldn't recommend waiting that long, you've got to be a fast mover. You've got to take action. The Internet is very forgiving. It forgives a lot of the errors we make and we can learn as we go. Coming back to myself, it took me that long, but I finally pulled the trigger using a product, I don't know if you're familiar with it, but it's called Site Build It.

Pat: I am.

Sunil: It's a comprehensive website suite, per se, as they call it, an all-in-one, really meant for the beginner who doesn't really care to get involved with the technicalities and whatnot. It perfectly appealed to me. At the time, and it still is actually, \$300. It's an investment well worth making. Let's give it a shot. That was sort of my first experience with commercializing or delving into websites with the intention of generating revenue.

As I was going through the tutorials, the first phase is coming up with your topic, brainstorming the website concept, the niche you're going to be in, starting with a root keyword as we all

often start our endeavors with today. I wrote down pretty much a bunch of topics that I felt somewhat passionate about and topics that related to me and my family.

One of them was the Emirate of Dubai. Dubai is one of seven emirates in the United Arab Emirates. The reason that was one of my root keywords is because my wife is originally from there. The more I drilled down into the keyword, I thought, "OK, this is something that I know a lot about. It would be cool to create a holiday site, something for people from the west, Europeans, as a resource for them when they're looking to travel to Dubai." So, without much thought, I really just dived right into it and my wife, being from Dubai, helped me along the way. The website took a good, I'd say, 12 or more months. I think at the 14 month mark, we decided, "OK. Let's start monetizing this. Let's put some AdSense." And as you can imagine, 14 months into it, there was just a ton of content that was created.

Pat: How often were you creating content for the site?

Sunil: Oh, boy. It kind of went in spurts because at the time I was still working. What happened was I was setting aside weekends and I would batch process content creation. One weekend, I might have 10, 15, 20 pages go up and then nothing for the next five days, but then when the next weekend rolled around, I was back in my room or sometimes at Panera, wherever I could get some peace and quiet, cranking out content.

It was a gradual process. But over time we were able to build hundreds and hundreds of pages I think today as I look back, and mind you I haven't touched this site in terms of adding new content to it for at least three years now I would say. No, a little under three years. I did some updates to it. But it's been a while and I haven't touched it. The beauty of it is it was set up in a way that it still generates a consistent stream of income for me.

In fact, there was a period of time where the income only kept increasing month-over-month because more of those web pages were getting indexed. More of those web pages were starting to get backlinks. Some of the backlinking efforts I'd put in a long

time ago were just now coming to fruition as search engines updated their index and whatnot. I don't really know when and how they do it, but that was the only theory I could come up with. I put in all this effort, months had gone by and, suddenly, I'm seeing the results trickled in.

That was an interesting revelation, if you will. As I was building the site with my wife, I was also learning at the same time. Whether that's learning about basic HTML coding, whether it's learning about basic Internet marketing principles, backlink building, what's the right domain to use, keyword research, things of that nature. So slowly over time, component by component, piece by piece, I was learning what the industry was all about, how things really came together and worked together, and it was really at the two- to three-year mark where I finally realized that I think I have something here. I think I really understand what's going on. I understand how to do business online, how to get a website up on the first page of Google, things of that nature.

That's when I started dabbling into various other niche areas, per se, whereas a demand in relatively decent to low competition where I said, "Knowing what I already know, I can probably re-create what I've done a lot faster and not having to repeat some of the mistakes or run into the same walls that I ran into," as over time, we only get better with things. That proved right.

I started my second site, my third site, and a lot of these, as I started more sites, a lot of them came from my personal experience. So, before even conducting any type of research out of thin air, I looked within and said, "Okay. What do I know? What I good at?" I know the finance industry really well. I know mergers and acquisitions really well. I know investments really well. I know dividends really well. In fact, I think I've shared this with you, but as a frequent traveler I have had my share of experiences with airlines.

I'm not going to name any names, but there are some airlines that are very good at deferring your problems, per se. I've had many instances where I've lost my luggage and all they did was toss me around from one customer service department to another.

Often ending in frustration and then they send you a \$125 check in exchange for your luggage, not knowing what was in it. But long story short, I figured a lot of people are probably in the same shoes that I am and because they cannot deal with the airlines effectively they just end up getting frustrated. At the end of the day, it's still their loss.

So, what I did is I turned my experience successfully suing a few airlines in small claims court and successfully collecting what I was truly owed. I had the right documentation in place, the right way to present your case to the court. I compiled all that information into an eBook that I felt many people can benefit from if they truly have a genuine stance. That website has done really well. That website is suetheairlines.com and, speaking of numbers, to date, that book, the last I checked, it sold over 1,000 copies. It might not be that big of a number for a lot of marketers out there that are doing really well, but for me that was a big achievement.

Pat: That's great. How much does that book sell for?

Sunil: I have it out there for \$19.99. It used to sell slightly more than that, I believe, on Barnes & Noble and Amazon. But they have some policies where I think you have to normalize the price to what you're selling it for elsewhere. I think it's back down to \$19.99. I haven't looked at that site in quite some time. Again, that's the beauty of it if executed properly. I know you're a great proponent of this; work hard now and reap the benefits for months and years to come. You put in the right diligence, the right execution, and the benefits are long term, indeed, in nature.

Pat: Right. Okay. We have a lot to cover here. I have a lot of questions about what you just talked over. First of all, thank you for sharing that. It's a great story and it's amazing how easy it seems that you can just take something from your own life and put it online and educate people about it and then start to make money from it. Have you had any failures along the way?

Sunil: Quite a bit. Quite a bit. I tried eBay for a bit and found it was very, very difficult to compete with manufacturers literally selling directly from their manufacturing shops. EBay, over

time, has gone from a garage sale to more of a direct business-to-consumer selling platform. I lost a lot of money in eBay fees, not knowing what I was doing, things of that nature.

Also, back in 2005, I started an eCommerce business with designer fragrances, essentially. When I was traveling overseas, I realized that the same products that are manufactured in the U.S. are sold overseas at a different price point. So it made sense to re-import those products back into the country and sell them locally and still undercut the retailers.

So I started that venture, and that was a different kind of a failure. The business made money, but it wasn't planned correctly. In other words, it started growing a little too faster than what we could handle. A lot of people, for example, would buy online, and let's say they bought 20 products, but our systems weren't designed to reflect the quantities on hand, so we could probably fulfill, let's say, I'm just throwing numbers out there, we could fulfill half the order. We would send them ten products, but then we would have to issue them a refund for the other ten. Now, the disadvantage in that is each time you're processing something and then you have to refund that same amount, you're paying credit card processing charges on both ends. So a lot of losses started to pile up. It was a very low margin business. Definitely, that was a failure.

Several other failures in the offline world with real estate, initially. Not having a fine tune strategy, just overpaying for properties, and we're talking tens of thousands of dollars. You make a mistake in real estate, it could really cost you big. But, to answer your question, the Dubai Holidays website, the Sue The Airlines website, these are successes. These were predicated by several attempts that didn't quite go as well as I planned. But we all learn from them. We all learn and execute and try to do something better each time we re-attempt. That's a common trait all successful entrepreneurs have. My take-away from all that is keep trying.

In the recent times, I would say, because I have stuck to "the model," the business model that I've found success with that tends to be doing just fine for me. So a lot of successes there.

I will tell you, however, that blogging is brand new to me. I started the blog less than 18 months ago or so and, honestly, I spend the most amount of my time on the blog trying to really chronicle everything I've done. While I feel like it gives the most value out of everything else that I do, it really doesn't bring in much from a monetary perspective, and that's fine. I didn't go into it expecting it to be a big financial success. It was sort of a capstone project that documents a lot of the different things I've done offline and online.

Pat: Yeah. It sounds very similar to when I started smartpassiveincome.com. So maybe in the future you'll get to that point where that blog will start to take off, as well. I hope so. I know the information on it is good enough so maybe with just a little bit of time. But it's great to hear that all these things are going well.

I want to go back to when you first started with that Site Build It site and your Dubai site. You said you had it up and you were just creating content for it. You had a job at this time that you were devoting 80 to 90 hours a week and you would develop content pretty much on the weekends or whenever you had time. Now, 14 months later, fast forward when you start to put AdSense on it, what kind of numbers were you seeing as far as the AdSense is concerned and how much are you seeing today still?

Sunil: In fact, I've got it right here in front of me. I could go to my AdSense account for that particular website. My first month, it was just under \$30, so that was actually pretty good for me, having read other people's experiences with AdSense. I was pleasantly surprised. But then, at the same time, this wasn't a brand new site. It was a site over a year old. It had some traffic. It had good traffic coming in, actually. So I wasn't surprised by the \$30, but what was pleasant is that \$30 kept incrementally increasing. I didn't go from \$30 to \$40. I think I jumped from \$30 to \$60, \$60 to the low \$100s, stayed in the low \$100s for a few months. Then the jumps after that were exponential. So from \$100 to \$300 to \$600. Today, actually, as we speak, it makes roughly \$1,500 in AdSense. It was actually making more.

Back in the October/November time frame, the site was hit pretty badly because it's a heavy content-based site. This was when

Google had launched a Panda update and the site took a big beating. This site was getting, in its prime, it was surpassing 4,000 visitors per day. Now, as I see it, it's 2,500 on average. Again, that 2,500 was actually lower post-Panda and, slowly, it's picking up back again, but it has seemed to have hit a ceiling where it just wouldn't go past that. We're continuing to try different things, going back, maybe thickening some of the "thin pages", the thin content, basically following some of the guidelines Google's put out there.

But to answer your question, the site now, today, the last few months it's averaging roughly \$1,500 in AdSense. But then, the site, over time as we've evolved, we've put a lot of affiliate offers. The website itself has two eBooks that we sell on it. One of those eBooks was personally written by me, basically how to get a job in Abu Dhabi, which is a tax-free haven. There's a very specific interviewing culture, the way you get jobs in those kinds of Gulf Coast countries. It's very different. The whole culture is different. So, there was a market for that. That book, again, sells very well. Between the affiliates and the books and the other offers I have on there, we also do lead generation for people who want to start businesses there. We refer them to a business start-up office, some local accountants and lawyers in Dubai. That brings another roughly \$1,500. So all in all, the site does bring in roughly \$3,000 monthly. Again, it's purely passive from all the work that was put in beforehand.

Pat: That's great. What kind of content is on that site? How big are those posts on average? Are they big, small?

Sunil: Good question. They're actually quite healthy. The name of the site is the Dubai Information Site, and it's geared towards holidays in Dubai for folks who want to visit Dubai or recently have moved there. So it's an information based site that covers all the aspects of Dubai from travel tourism to hotels to flights, calling cards, getting the best deals, talking about the culture, the economy, the currency.

If you don't know anything about Dubai and you happen to find this site, it will educate you on everything you need to know.

The difference that the U.S. peepers say of this site is everything is coming from a personal, first-hand perspective. So when you read it, you will feel like I am or my wife is having a personal one-on-one conversation with you. It doesn't have a commercial look, feel, touch, tone, none of that in it. So you know it's not a commercially focused site.

As far as the size of the content, there are about 40 what I call tier 2 pages which are the main pages that are linked directly to my home page. Those pages, some of them are as large as, I'd say, 4,000 to 6,000 words. So it's pretty heavy from a content perspective. Now, each of those tier 2 pages has their respective tier 3 pages, the third layer, per se. And those are all linked to the tier 2 pages. Those tier 3 pages range from 500 words to 1,000 words. Some, here and there, are more than 1,000 because the topic calls for it, such as your transportation options in Dubai, for example. There are just so many of them and now they just added the metro train, so I have to actually go back and update that.

Some are long, but the shortest you'll find there is 500. The reason why we went back and started to look for thin content is because, at one point, we had integrated a question and answer section, a forum, where people could personally ask questions. A lot of times, people would ask questions and we would respond and that would be the extent to it. The SBI system creates a single page just for that. So in Google's eyes they see that as an independent page and, sometimes, it could be less than 100 words. That definitely is specified in the Panda update as a big no-no. So we went back and actually tried to consolidate a lot of those so that's what we're trying to do and seeing if it's going to make any impact in the coming months here.

Pat: Okay. So this site is dubai-information-site.com. It's still on Site Build It.

Sunil: It is, yeah. Actually, many of my niche websites are on Site Build It. I purposely wanted to do it that way and then I purposely built some sites on the WordPress platform as well. Niche sites to sort of compare what gives me the better RLN in terms of the time I invest versus the results I get. So I'm

actually running those experiments and I do plan to dissect those in the future.

Pat: Okay. Any sort of insights really quick as far as WordPress versus Site Build It as you're going through the experiment right now?

Sunil: So far, Pat, I'll tell you, WordPress is a fantastic platform that can quickly get you up and running, all kinds of plug-ins out there. It's amazing. Site Build It, however, does have some back end functionality that sort of just operates behind the scenes. I'll give you an example. Each time you create a static page for your niche website, it automatically updates and rearranges your site map in the back end. It automatically resubmits that and pings the various paying avenues, which WordPress does, as well. But for some reason, I just feel like, as I'm creating content, a lot of the SBI content is getting indexed quicker, faster. I'm starting to see more traffic there.

One inherent limitation I feel with WordPress a lot of times is, if a site owner doesn't do a good job adjusting those permalinks so that your actual URL is SEO friendly, a lot of times blog URLs have those funny characters, the dates, the months, etc. You can bypass that by creating pages instead and modifying the permalink structure. But even after doing that, I just feel there's something in the back end that just expedites the results I'm getting with the SBI site. But, to answer your question, yes. The Dubai Information Site, by the way with dashes or without, I bought both the domains, that's still on SBI as well as several other websites.

Pat: Okay. Very interesting. A couple of other questions before we finish up. I know you have a ton more websites that we could talk about, but I want to keep it short here. We have two good examples here, the Dubai site and then also the Sue The Airlines site. For the Dubai site, you said you were doing some backlinking. What type of backlinking were you doing and kind of what's been working for you?

Sunil: A couple of things. When I first started, so Ezine articles was my primary avenue, which actually still is today. After I create a niche site, I give it about a week and then I go back and make sure all of the web pages I created are indexed. Once they're indexed, I take each one of them and I submit to Ezine because,

if you hold the rights to the content, you can submit that content to Ezine and that's okay. One thing I would caution is not to submit it too quick because Ezine is an established platform and if you go and submit that content to Ezine chances are it will be indexed before it's on your own website.

If that happens, although it's your content, once it is indexed on your website, the search engines will penalize you for duplicate content. Because you submitted it too quick to Ezine and because Ezine is such an established platform, it's pretty much indexed overnight or the minute you submit it. That's the one caution I'd put there. Give it some time.

Initially, that was what I was doing. I was building content, waiting until it was indexed, and then going back to Ezine. I was trying to get those Ezine links and the way I did them was, in the signature section of Ezine, I had put one link to the home page of the website and another link to a deep page. The home page, I would spell out the link as in www.dubai-information-site.com, but the link that I would use to point back to the deep page, that would be anchored by a relevant keyword, preferably the keyword that that particular deep page you're linking to is optimized for.

So, that's one strategy and as time progressed, now today, I actually have a group of sites. Squidoo is one of them. GoArticle is another. Amazines. There are a handful of sites and I know you talk about them as well in your backlinking strategy. It's sort of the same approach. You take content, either create new content or spin existing content. Same concepts in terms of creating the links. You just got to be careful. I think some of these article submission sites give you credit or follow a link for a link that is in the content versus the resource box, and some do it the other way around. Over time, I've learned that mixing and matching follow and do follow links is perfectly fine. It gives you a variety and it looks more natural to search engines rather than just focusing on do follow, which a lot of us get too tied up with that. So it's good to mix it up.

Then what I do, for some sites in the past, two small sites that

I created just in this past year, what I wanted to do is see; okay, does link wheeling work? Or sticking to traditional backlinking, is that better? So I started doing some link wheeling experiments where I would take four to five sites, such as Ezine, Squidoo, GoArticles. I would submit articles to all those sites. But then I would have anchored text linking from one of those to another. So forming a wheel, but at the same time, each of those articles in each one of those sites also linking back to my website.

So that would be the actual link wheel. But then I would use a tool such as Unique Article Wizard, for example. I would submit an article there and start driving hordes of links back to that particular link wheel. I wanted to compare that versus taking a website and just linking to it from various sites like Ezine without really forming a link wheel, and then promoting those articles on Ezine and GoArticles by driving hordes of links from Unique Article Wizard. It was an interesting experiment because both sites did well and these are micro-niche websites, so under ten pages each. Both did really well, but over time, the site where I applied link wheeling seems to have surpassed the site. But then again, there are a lot of other factors, too.

Pat: It's hard to do experiments like that.

Sunil: It's so hard. There's so many variables. You're absolutely right.

Pat: It would be interesting if you had 10 or even 100. That's what you need to understand exactly what Google is trying to do, but it's always good to do experiments like that even if you have your own niche sites and businesses to see what works because you can always change things around and apply things in the new sites that you create in the future. Now, there's a couple questions and these are kind of more mindset questions. Actually, before I get into that, your Dubai site, most of your traffic comes from Google.

Sunil: Absolutely. Between Google, Yahoo and Bing, I think 70-80 percent of the traffic comes from there.

Pat: And then for your airline site, Sue The Airline site. The site looks more like a landing page that sells an eBook. How are you

driving traffic to that site?

Sunil: Good question. It does look like just a sales page, but, honest, if you go all the way on the bottom, there is actually a small link that says "Articles." When you click that link, you'll see a whole database, a whole library of articles, 40 plus articles, and basically, each one of those articles is optimized for a specific and relevant keyword. The theory here is each one of these articles is linked back to the homepage. Therefore, if you can drive PR Juice from link building efforts and if you can drive traffic to these underlying pages, the data essentially push up the home page higher up on search engine rankings, the whole pyramid concept.

A lot of the traffic is actually coming from organic searches and then I do get a lot of direct traffic because this book, like I said, is on a few other platforms such as Google Books, Kindle and then Barnes & Noble and then also click-backs. I have a lot of affiliates, for example, that are driving traffic to the sales pages. When I look at the pie chart on Google Analytics, search engines is a big chunk, but a big chunk is also referral traffic and that referral traffic is divvied up into these avenues that I just talked about. But then I also get other and direct and I don't know how to explain those. I guess there are people are coding the stuff in.

Pat: Well, that's cool. Okay. That's great. That's great advice, actually. Those one-page sales pages, they don't really work anymore it seems, and I think that's a great strategy to use to get some search engine traffic for a landing page type of site that sells an eBook if you don't, for example, have a blog with an audience. So I think that's really smart and, again, something that can be experimented with.

Now, if you were just giving advice to someone who is starting out who is like, "Sunil, I don't feel like I have any life experiences like you do to share. How can I start an online business?" What would you say?

Sunil: I'd say, all of us, if you take a step back to evaluate ourselves, look within, you will find something. If there is not, find a way to create it, make it happen, delve into something, pursue something, something that's totally foreign to

you. Some story will come out of it. And even if you don't have one, I think we live in a world where there's so many good blogs out there. Look at your blog, for example. There's so many personal stories being shared. Stuff that works versus stuff that doesn't. So if somebody is interested in doing business online, yes, having a story is great. If they don't, they can create one, make one happen, sure. But if all else fails, just look at what people are doing. Find something that you are passionate or interested about because if you have that interest in learning something, you can learn along the way, as well. You can learn and, at the same time, develop something with a profit motive. So you don't necessarily have to be the expert when you start. You can develop into one as you're kind of moving along the process. At the same time, you're learning and at the same time, you're talking about it or teaching it. You don't have to teach it, but whatever you're doing, building a niche site, and information site, just putting everything you've learned there, you will find a way to monetize it. There's just so many avenues out there today.

Pat: Yeah. I absolutely, 100 percent agree with you. I really, truly believe that everyone has it in them to create an online business of some kind. Some people have to work harder to find that.

Sunil: Yeah, totally. You know too, Pat, another thing I'd add is a lot of people, when they think online business, they think, "Okay. I need to have a niche site. I need to have some sort of a website, a blog, a forum, something out there." Honestly, you don't need any type of a web property. You can still generate income online. You've talked about submitting articles to places like InfoBarrel and making some money from there.

Me myself, I have so many eBooks that don't sell on any particular websites, per se. They're just out there in cyberspace so, if somebody has a passion for writing, create eBooks. With the platforms we have there today, Barnes and Amazon, these guys have a group of hungry audience just waiting for the next best release. The eBooks themselves, and I don't think I've mentioned this to you, but I have over 20 eBooks out there and they all sell really well. Again, take something you're interested in or take a passion or take an episode from your own life, your experience, your profession. Anything it is,

there is likely a group of audience out there who is 1) interested and 2) willing to pay for that information to make their life easier. So it's possible.

Pat: Absolutely. Great. Well, thanks, Sunil. I appreciate your time. We ran over a little bit than what I had planned on, but it was because we had some great information on here. Thank you for insight and inspiration.

Now, if anyone wanted to get in contact with you or find out more about you and what you do, where would they go?

Sunil: Pat, the best way, I would say, is the Extra Money Blog, without the "the," Extra Money Blog. That is where I have a pretty comprehensive page about me, where I come from, what I do today, and I also talk a lot about all these niche sites and eBooks right on that Extra Money Blog. Definitely come and say hi. In fact, Pat, I'd love for you to come and comment on my About Me page. That's sort of my collection page there, so I definitely want it.

Pat: I'd be happy to. Again, I really enjoy the content on your site. I know I don't really comment as much as I probably should around the web, but I will do that for you. Absolutely.

Sunil: Just once, Pat.

Pat: Just once. I could do that.

Sunil: All right.

Pat: All right, man. Take care. Thank you so much.

Sunil: Thanks. My pleasure.

Pat: All right. Bye.

Sunil: Bye.

Pat: So I hope you enjoyed the interview today with Sunil from extramoneyblog.com. Thank you once again, Sunil, for your time. If you have just one minute and you haven't done so already, please help push the SBI podcast up in the rankings by leaving a

rating and comment in iTunes, or if you're on Stitcher listening to this, on Stitcher, as well. I read each and every one of them. I appreciate them so much. They are so motivating to me. If you have some constructive criticism and you only rate one star, if you're going to do that, that's fine. As long as you're honest, I would love your feedback.

Currently, we're up to 356 five-star reviews, and five is the most you can have on iTunes. So that's awesome. Thank you so much to everyone who's done that already. It's just incredible. Thank you so much. So, to finish off, here's to you and your success and don't forget that no matter what you do online or wherever, if you want to succeed, it's all about providing value and helping as many people as possible. That's why I'm here on the podcast. That's why I do YouTube videos. That's why I'm on the blog. I'm trying to be everywhere to help as many people as possible and it's always paid me back. So cheers. Thank you so much for your support, and all the best. Take care. Bye.