

The background is a vibrant green with a grid pattern. It is filled with a collage of US dollar bills, including \$100 and \$20 bills, which are partially obscured by white puzzle pieces. The puzzle pieces are scattered across the scene, some overlapping the bills. The overall theme is one of financial success and puzzle-solving.

**360**

**My Rags to Dot Com  
Riches Story**

*Ian del Carmen*

[www.RagsToDotComRiches.com](http://www.RagsToDotComRiches.com)

# 360°

## My Rags to Dot Com Riches Story

Interviewed by  
Tina Adams

**Rags to Dot Com Riches**  
[www.RagsToDotComRiches.com](http://www.RagsToDotComRiches.com)

*Ian Del Carmen*

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*Lauded as “one of the most creative entrepreneurs on the Internet” Ian del Carmen, President and CEO of Fireball Group of Companies, has hurtled across many obstacles typically faced by those new to Internet Marketing – going from newbie to expert in less than a year.*

*With 50,000 businesses from Singapore to the US and several countries in between in his client base, Ian del Carmen has truly become a “go-to guy” in the Internet Marketing arena.*

*A millionaire at 28, after starting out being completely computer illiterate (he thought you had to stick the paper to the computer monitor to print out the information there), Ian built Fireball Group of Companies from a one-man operation he ran out of his bedroom to an amazing Internet Marketing success story that he shares with us here...*

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**Tina Adams:** Ian, can you tell me what your childhood was like and some of your vivid memories from that period?

**Ian del Carmen:** I was born poor. Before the age of 3, my parents separated so I grew up with my Mom. We lived together with my grandparents and in order to buy me milk, my Mom worked as a street vendor.

Later on, after she got a job as a cashier in a government-owned grocery store, we started moving from one small apartment to another and I can vividly remember one night when we had to relocate to my Mom's friend's house after battling a heavy typhoon, and the resulting huge flood, where we lived.

**Tina Adams:** That must have been really hard for you. How did you deal with it?

**Ian del Carmen:** Yes, it was. So, I knew at an early age that I had to make something of myself. My mother cannot afford to send me to a private school so I went to a public school in Manila for my grade school years. At an early age, I realized the value of education so I studied hard and strove hard to make the honor rolls.

**Tina Adams:** Did you have a hunch already at that time that you're going to go into Internet marketing?

**Ian del Carmen:** No, never. At that time, because I came from a public school, I hadn't even seen a personal computer.

**Tina Adams:** Ok. So, what were the events that shaped your life and led you into this direction?

**Ian del Carmen:** Well, for one... things were a bit better in high school because I managed to go to a private school with the financial help of an uncle. In return, I washed his car, helped him with the household chores, and did anything to serve his family.

During my first year in high school, I saw a PC for the first time in my life. Naive about technology, I remember asking a classmate how the texts on the monitor got printed...I remember wondering how bond paper could possibly be held close to a screen until the words were transferred there. Today, I still feel embarrassed whenever I remember that silly question.

**Tina Adams:** Hahaha... You've come a long way indeed! What about college? Did you stay on with your uncle?

**Ian del Carmen:** Although my uncle supported my education until my third year in College, I felt that it would be better if I could support myself as well. At the age of 15, I got my very first job as part of a service crew at McDonald's. I cleaned the dining area and then I manned the counter. In less than two months,

I resigned because I felt I wasn't the kind of guy who liked having a boss breathing down my neck.

When I moved into my college years, I decided to build a network marketing business in my free time. Armed with product catalogs, I sold everything under the sun – from pagers to Avon cosmetics to shirts, bags, and shoes. I persisted until I decided to sell my own line of shirts: personally designed, sent to the embroidery shop, packaged, and sold to my relatives and friends.

Thinking big, I rode a jeepney carrying some shirt samples and approached a local department store to see if I could perhaps “consign” my merchandise. Being in my early teens, and without any official business management background, I still closed the deal. However, I didn't follow through with it because I lacked capital.

I went back to network marketing and partnered with my girlfriend at the time. This girlfriend was the one who helped me create my first email account. (Yes, on Yahoo!)

Having no money to invest in a “real” business, I hunted for a job while I was still in College. I managed to join a theater group as a teen actor being paid about \$4 per show.

While going through my acting jobs, I studied how stage plays were written and eventually wrote my first award-winning play. I discovered I loved writing, so I tried my luck and entered the film industry. For a 30-minute drama show, I was paid about \$30-\$60. Not bad for a new writer who self-studied on how to write scripts...and I was using a typewriter as I couldn't afford a personal computer.

Eventually, my uncle had to withdraw my college funds because he needed to send his own children to College...so I dropped out. I was one semester short of graduating because money was a major problem for me. I tried working to raise funds to finish College but just as I was close to the finish line, I went to the College Registrar and learned that they had already abolished my AB course. The school suggested that I shift to Education to be a teacher in the future but I'd need two more years to finish that course. I wasn't motivated.

**Tina Adams:** Wow. I can see how working from McDonalds, selling t-shirts and Avon products, acting on stage and even writing for the film industry helped you gain the confidence that you will later on apply in your Internet Marketing venture. But what happened to you after you quit school?

**Ian del Carmen:** I got married at the age of 23 to my lovely wife Iza. We had a baby boy that we named Ruiz Christian.

**Tina Adams:** Okay, so now you have bigger responsibilities, right? That means you have to put food on the table.

**Ian del Carmen:** Right. Being a family man, I knew that the money I was earning from an irregular job writing for TV was not sufficient, so I looked for another job and landed a trainee position in a direct advertising agency where we sold membership cards and coupons to promote different restaurants like *TGI Friday* and *Little Caesar's Pizza*. We went door-to-door in subdivisions and jumped from office to office to sell a \$6 membership...and earn about \$2 apiece.

**Tina Adams:** Maybe you were really born to be a salesman after all.

**Ian del Carmen:** That was what I was thinking. Looking back, I guess that I was meant to be a salesman, you know, because I even designed a system where I could sell 10-20 membership cards per person. In two weeks after joining the company, I was promoted to supervisor. I was really great at it.

**Tina Adams:** Do you consider that as your big break?

**Ian del Carmen:** No, because it was a really hard work. In fact, I still went out in the field to talk to a lot of people to sell membership cards and I earned about \$2 apiece while making an average of \$20 a day. But when the biggest TV network in the Philippines announced its search for new blood of scriptwriters, I

joined and out of almost 5,000 applicants nationwide, I grabbed one of the available 40 spots.

I joined the group for a month of formal scriptwriting trainings. After training us, the TV network hired us. I wrote for different types of shows from noontime variety to talk shows.

My biggest break came when I was asked to write, direct, and produce different segments for the local version of the reality show 'Big Brother' where I was paid more than \$600 a month as a writer-slash-segment director. At that time, \$600 a month was enough for us and I could afford to buy a big can of milk for my kid.

**Tina Adams:** Ok. So, now that you were busy working for Big Brother, how did you manage to start your Internet Marketing business?

**Ian del Carmen:** I did it during my free time – yes, I had some even if that’s unusual since I work for a TV network, I would go to an Internet café and surf the Web to discover different stuff from all over the planet.

**Tina Adams:** Ok, this is getting more exciting. Were you trying to sell stuff already in the Internet at that time?

**Ian del Carmen:** Not yet. But one day I was checking my email and I stumbled upon these websites selling *eBooks* or “digital versions” of the traditional print books. It was an *A-ha!* moment for me. I immediately thought I should sell my own writings in PDF format.

I quickly fell in love with Adobe Acrobat making it easy to self-publish my works. With some available cash to invest, I bought a second hand PC and printer from my cousin who then upgraded it to a more robust machine. The computer already had Acrobat installed so it was a perfect computer for me. I published my works on PDF, burned them on recordable CDs and got excited to release them to the market.



I didn't know where to sell them, so I studied how the local eBay worked and posted some copies for bidding. PayPal was not yet available in the Philippines that time so whenever I sold a CD book, I would commute to meet my buyer somewhere. Cash on delivery.

**Tina Adams:** I see... you were only tapping the local market then. When did you make the big leap?

**Ian del Carmen:** I always love to think big, so naturally my first thought was of consigning my CD books to a bookstore. I got the deal when I walked in to meet the manager of the store. Soon, my books were being distributed in almost 10 stores in Metro Manila malls.

Eager to make it in that new venture, I invested about \$100 and duplicated the CD books in multiple copies and hand-delivered to the stores...but for every 200 copies I created, I was lucky to sell *one*. The business was a disaster!

The second-hand computer I bought had no Internet connection so I would go out to the nearest Internet café to pay about \$1 per two hours to do my research and save my files on a rewritable CD. Then I'd go home to study the files I got from my previous online sessions.

When a monthly subscription to a DSL Internet connection became affordable for me, I applied to get wired...for about \$20 a month. When my old, second-hand PC got connected, I literally felt the power!

Going back to the Internet, I searched and studied how the Americans were selling eBooks until I learned how digital delivery through instant downloads worked. After the customer paid for their purchase with a credit card the product could then be downloaded from a server: no inventories, no delivery charges.

**Tina Adams:** Did you have to create your own website, too?

**Ian del Carmen:** Yes. I got a free hosting account with a free sub-domain name and set-up my very first website. (The site had some advertisements that allowed me to get my hosting for free.) And one of the best business models I encountered was the “Resell Rights” concept, where you buy a digital product with reseller license for a one-time investment, and you can turn around and sell the product for 100% profits, again and again, with no royalties having to be paid to the product creator.

**Tina Adams:** This is really exciting. But how were you able to get so many clients?

**Ian del Carmen:** From one website giving away free downloads, I got a package of more than a hundred books with resell rights. I also joined the site to give away a free eBook I got somewhere and I built a subscriber base for my newsletter. I realized I needed an Autoresponder account, so I got one to capture leads and send out email broadcasts.

**Tina Adams:** I’m sure you encountered other challenges along the way. Tell me about them.

**Ian del Carmen:** That’s true. My next problem – PayPal wasn’t an option for Philippine residents... yet. I knew that 95% of online purchasers preferred to pay via PayPal but I couldn’t do anything about getting a PayPal account for myself. So I got a third-party credit card processor instead, for about \$50, so I could accept credit card payments.

My Internet business went live!

I repackaged the products I got for free and sold them on my website for \$27. After sending out a broadcast to my small email list of less than 100 subscribers about my repackaged product, I got my very first sale. \$27 went to my payment gateway.

**Tina Adams:** This is great! What did you do to keep your customers happy and eager to buy more?

**Ian del Carmen:** I was so excited that I showered my very first customer with lots of extra bonuses and she was very happy with my over-delivery of free downloads.

I remember thinking that if I could sell just one \$27 product per day, I could earn the same amount of money I earned from TV. And that would be much better because I would get to stay at home and watch my kid grow up. I could finally work at my own pace!

**Tina Adams:** No more door-to-door selling this time. What can you advise others who want to follow your footsteps?

**Ian del Carmen:** First, my personal experience have thought me that BRANDING is a very important aspect in business. You've got to make people remember you and your name. I mean, how could an Asian guy from Manila, like me, get noticed on the worldwide web, right?

I learned that I needed to have a brand to be recognized on the Web. I had nothing in mind other than to just use my name for people to recall easily, so I got my main domain name as IanDelCarmen.com and my stores became Books.iandelcarmen.com, Software.iandelcarmen.com while my customer support desk was at Help.iandelcarmen.com

**Tina Adams:** That is a very important INSIGHT. Thank you for sharing that. What else did you do to make your brand stick out?

**Ian del Carmen:** I also joined a lot of online events like giveaway events and product launches so that people would begin to recognize my name.

Another effective business model online is called Affiliate Marketing or Referral Marketing where you can earn commissions by promoting or recommending other merchants' products. In this model, you don't need your own product, a website, a payment processor, or after sales support. You're just like a sales agent

who earns a percentage per sale you refer and you get your paychecks through the mail. Joining various affiliate challenges, I accidentally cracked the code in winning extra prizes on top of my commissions. This has been an amazing source of extra income!

**Tina Adams:** That's amazing! What do you think is the key to your success?

**Ian del Carmen:** Three things: continuous learning, research, and passion for what you do.

**Tina Adams:** I certainly agree. Please elaborate.

**Ian del Carmen:** Learning has always been a continuous process for me. While researching for more profit funnels from the Internet, I found the *membership site model* where the site owner charges members a monthly fee to access a secured members' area. I quickly understood how huge it is to have a recurring passive income. With my passion for the mobile technology, I created my very first membership site supplying eBooks that are read on mobile devices. MobileEbooks.net was born.

**Tina Adams:** What about your business models? Could you explain what kind of models do you employ for your Internet Marketing business?

**Ian del Carmen:** Aside from the resell rights business model, there's another one called Private Label Rights where you get a license to re-brand products and even put your name as the creator.

I joined one membership site that supplies its members with eBooks and articles with private label rights. So I created mobile eBooks from that content and published in different formats for various mobile devices. I paid about \$30 a month to get this content and turned around to sell to my own membership site for \$47 a year.

Out of the content I paid \$30 a month for, I was able to create a year's worth of products so with one member alone, I could earn \$17...and I could cancel my membership anytime once I have enough raw content for a few years publishing mobile eBooks.

**Tina Adams:** So, you combined all these models into one site?

**Ian del Carmen:** Yes. I used all three. I got my content from the PLR model, and using a membership site, I resold these PLR products. When I launched my membership site, I got around 12 members who pay me \$47 a year. And I thought, if I can sell at least one membership a day, I can save more money for my family and some more to grow my online business.

**Tina Adams:** That is ingenious! I can see why this model allowed you to be where you are now.

**Ian del Carmen:** I launched more than 20 membership sites after that - in just a few months. Some were profitable but some were not. But I started to earn a steady income from everything I did in the virtual marketplace. I was also able to buy my first laptop – a Ferrari laptop worth almost \$2,900.

**Tina Adams:** Ok, now that your business is so big can you tell us how you were able to do it on your own?

**Ian del Carmen:** I cannot. I couldn't do it by myself anymore. So, the next step I took was to hire someone who could help me run my business.

My cousin, Ads, the daughter of my uncle who sent me to school, graduated from College and earned a degree in Computer Science. She was working in a software company and being paid about \$500 if converted from the Philippine pesos.

I offered her a job as my virtual assistant, working in the comfort of her room and I would pay her the same paycheck she got from that software company. She agreed. Eventually, I also hired my sister, Jenny, to work for me.

**Tina Adams:** It must have been a very exciting time for you.

**Ian del Carmen:** Yes, it was... exciting and difficult at the same time. I have been suffering from insomnia since I was 20. So, by the time I was 28, I really having more of a hard time sleeping at night.

My mind has always been active, thinking of a lot of ways to grow my Internet Empire. One night, a huge idea hit me. I thought of packaging all my 20+ membership sites and selling them with resell rights. By merging two profitable business models, I had a feeling the result would be a blast! I remember thinking, "This could be my first big ticket venture! Why should I be satisfied with selling some \$27 products to earn hundreds or thousands of dollars?"

I planned to sell the package for \$197 to \$297 per license. The next day, I followed my gut feeling. This big idea should be released as soon as possible, I thought, to make my thoughts materialize. I started setting up everything that I needed and got the domain name MembershipWholesaler.com which was, luckily, available.

There was no one doing what I had in mind that time! The idea of wholesaling membership sites had not yet saturated the marketplace!

**Tina Adams:** How did you know all that?

**Ian del Carmen:** Being online for less than a year, I had managed to gain friends in the Internet business industry. So when I launched MembershipWholesaler.com, I had some affiliates who, for 50% commissions, helped me in getting the word out to the online buyers. In less than a week after the launch, I buzzed Ads and told her the good news. We were approaching the five figure mark.

We earned about \$20,000! That's ONE MILLION in Philippine pesos! In less than a year, I had become an Internet millionaire!

**Tina Adams:** You've made it! What did I do you do with your newfound wealth?

**Ian del Carmen:** Many times in the past I remember getting mad at cab drivers who wouldn't let us go on board to take us home whenever we're at the shopping malls... even if it was raining and we were carrying a kid. So I thought of buying a car. I inquired from my bank how I could get an auto loan. There were a lot of requirements, so I decided to just get a Toyota Fortuner and paid P1.4 Million or about \$22,000.

Indeed... life is good!

As I continued running my virtual empire, I thought I should formalize the business as a separate entity. Together with Ads, Jenny, my uncle who sent me to school, and my wife Iza, we established Fireball Planet Corporation, incorporated in May 2007.

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*As of this writing, Ian has lost count of how many websites they are running.*

*The main site became [FireballPlanet.com](http://FireballPlanet.com) and some of their major sites include [FireballBooks.com](http://FireballBooks.com), [FireballSoftware.com](http://FireballSoftware.com), [FireballMultimedia.com](http://FireballMultimedia.com), and his flagship membership sites are [FireballInternetMarketing.com](http://FireballInternetMarketing.com) and [MembershipWholesaler.com](http://MembershipWholesaler.com).*

*With almost 20 employees and more than 50,000 regular clients worldwide, FireballPlanet.com branched out into Singapore and China in April 2008 and has immediate plans to open in India, Canada, Australia, and Indonesia. They have also begun outsourcing services to give jobs to talented Filipinos.*

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*Ian Del Carmen*

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