

# Achieving Success in The Midst of Difficulties



**Healthy**  
**Wealthy**  
**Loving**  
**Wise**

*Bibi Apampa*  
BUSINESS MENTOR & WEALTH STRATEGIST

[www.BibiApampa.org](http://www.BibiApampa.org)

**Achieving  
Success in  
The Midst of  
Difficulties**

**Healthy  
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Loving  
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**Download the Powerpoint and other resources at**

**[www.RetirementQueen.net/2020youth.php](http://www.RetirementQueen.net/2020youth.php)**

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**When you pass through the waters, I will be with you; and when you pass through the rivers, they will not sweep over you. When you walk through the fire, you will not be burned; the flames will not set you ablaze. *Isaiah 43:2***

Thou hast caused men to ride over our heads; **we went through fire and through water**: but **thou broughtest us out into a wealthy place. *Psalm 66:12***

**Eat Right!**  
**Get Moving!**

# Health

So whether you eat or drink or whatever you do, do it all for the glory of God.

[1 Corinthians 10:31](#)



Do you not know that your body is a temple of the Holy Spirit, who is in you, whom you have received from God? You are not your own; you were bought at a price. Therefore honor God with your body. [1 Corinthians 6:19-20](#)



He who walks with the wise grows wise,  
but a companion of fools suffers harm

Proverbs 13:20

## How Do you get people into your circle of influence

- Be a **friendly, likeable** and **approachable** person → maid to Naaman
- **Smile** is a seed that brings up immediate harvest
- **Compliment people** find something good about the person → hair clothes style
- **Offer assistance** find avenues to help and assist
- **Serve** The greatest among you must be the servant of all
- **Humility and Contentment** is of great gain

# BUILDING LOVING Empowering Relationships / Networks

## People you need in your circle of influence

**Samuel - Mentors** – Who change you, choose, annoy and announce you

**Goliath - Enemy** – To showcase your gifts and talents bringing you out of obscurity into significance

**Saul – “Thorn in the Flesh”** – To keep you focused, diligent and remove complacency from your life

**Jonathan – Friends** – To love, To Care, To share, To Trust

**Elders – Golden Connections** – To Enthroned and lift you

After I looked things over, I stood up and said to the nobles, the officials and the rest of the people, "Don't be afraid of them. Remember the Lord, who is great and awesome, and **fight for your brothers, your sons your daughters, your wives your homes**

**Neh4:14**



# Wealth

*Invest in seven ventures, yes, in eight; you do not know what disaster may come upon the land. (Ecclesiastes 11:2 NIV)*

## HOW TO BUILD WEALTH — SIMPLIFIED

Spend Less Than You Make And Invest The Difference Wisely

**START SAVING NOW**

**ACCELERATE SAVINGS OVER TIME**

**MULTIPLY SAVINGS TO BUILD WEALTH**

**SPEND LESS**

- Align Values & Goals With Spending
- Use Accountability To Stay Disciplined
- Track Your Spending
- Eliminate Waste – Fees, Subscriptions, Etc.
- Never Use Credit Cards To Extend Purchasing Power
- Repair Instead Of Replace
- Sell Your Unused Stuff
- Never Buy Lifestyle On Credit

**EARN MORE**

- Education/Training
- Increase Job Skills
- Change Jobs
- Work Overtime
- Convert Hobby Into Income
- Start A Side Business
- Part-Time Or Freelance Work

**INVEST WISELY**

- Business
- Active Investing
- Real Estate
- Passive Investing

## Four Pillars of Wealth

- ❖ Real Estate
- ❖ Portfolio Investments
- ❖ Business Enterprise
- ❖ Expert Domain

# Financial Excellence

## Creating Multiple Income Streams and Sustainable Wealth



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# Power To Create Wealth

But remember the LORD your God. He gives you the ability to produce wealth Deut 8:18

## Acquire the Seven Basic Skills of Money

- **Value money** – miracle of compound interest N3'000 a month over 45yrs is N31million ie N100 a day
- **Make money** using OPM, OPI, OPR, OPE
- **Save money** - 80/20 Principle given to Joseph – 10% to God, 10% to pay yourself and live within the remaining 80%
- **Invest money** – 4 Money mountains Real Estate, Portfolio Investment, Your business and the Expert domain
- **Manage money** – Financial planning
- **Share money** – Sow & be a Giver
- **Protect / shield money** – its not how much you make, its how much you keep

Calculate your return

Principal \$:

Monthly Deposit \$:

% Rate:

Years:

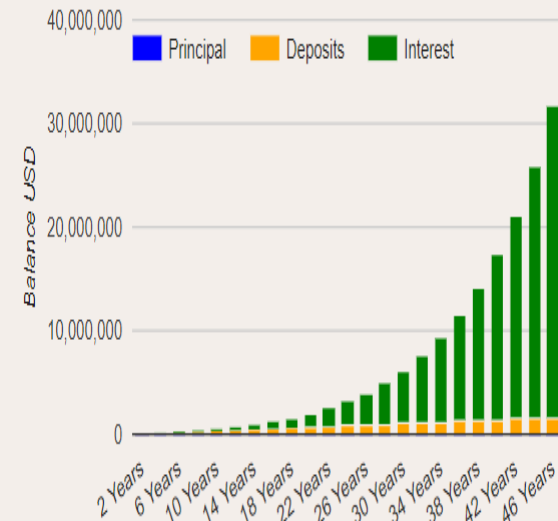
Results

Final Balance  
**\$ 31,712,568**

Total Deposits  
**\$ 1,620,000**

Total Interest  
**\$ 30,089,568**

Chart: Accumulated Return



## What is in your hand TODAY N100

Start Today for yourself or your child N3000 a month at 10%pa **N31,712,568**

Waiting 1Yr to start the investment will give **N28,909,424.82** A loss of N3million for N36'000 investment

Financial Excellence



# 3 TYPES OF INCOME

www.BibiApampa.org



## PORTFOLIO

CAPITAL GAINS INCOME FROM STOCKS, BONDS ETC. THIS INVOLVES RISK.



## ACTIVE

THIS IS EARNED INCOME AND REQUIRES FACE TIME. YOU TRADE HOURS FOR MONEY.



## PASSIVE

CASH FLOW INCOME FROM ROYALTIES, RENT ETC. YOUR MONEY WORKS FOR YOU.

COMMENT BELOW HOW MANY TYPES OF INCOME YOU HAVE AND WHAT THEY ARE

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# THE ABSOLUTE BEST WAYS TO EARN PASSIVE INCOME

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YOUTUBE



BLOG



REAL ESTATE



STOCK MARKET



BOOKS



AFFILIATE



COURSE



APPS

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# 6 SIDE HUSTLES THAT MAKE 100K A YEAR

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1. **YOUTUBE CHANNEL**



2. **INSTAGRAM INFLUENCER**



3. **CREATE AN APP**



4. **SOCIAL MEDIA MANAGEMENT**



5. **FLIP REAL ESTATE**



6. **PROFESSIONAL PHOTOGRAPHY**

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# BUSINESSES YOU CAN START ON YOUR PHONE

www.RetirementPlanningNigeria.com



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# 12 SKILLS WITH HIGH DEMAND

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PROJECT MANAGEMENT



CODING



COPYWRITING



PUBLIC SPEAKING



SEO/GOOGLE ANALYTICS



FACEBOOK ADS



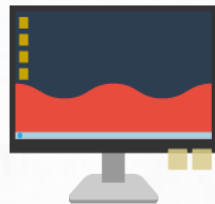
EXCEL KNOWLEDGE



WEB DEVELOPMENT



APP DEVELOPMENT



UX DESIGNS



SOCIAL MEDIA MARKETING



PHOTOSHOP

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# HOW GET PAID FOR YOUR KNOWLEDGE

www.RetirementQueen.org

1. WRITE A BOOK
2. CONSULTING SERVICES ONLINE
3. PATREON MONTHLY FUNDING
4. DEVELOP A MASTERMIND GROUP
5. START A BLOG
6. ONLINE TUTORING
7. FREELANCE WORK
8. WEBINARS
9. CREATE COURSES
10. START A YOUTUBE CHANNEL



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# Wisdom - Walk with God

*“I therefore, the prisoner of the Lord,  
beseech you that ye walk worthy of the  
vocation wherewith ye are called”*

Ephesians 4:1

*Those who  
walk with God,  
always reach their destination*



## Men Who Walked with GOD

### Enoch – Walking in the Spirit

“And Enoch walked with God” Gen5:21

**Noah – Not being conformed to this world** “Noah walked with God“ (Gen6:5)

### Abraham - Perfect obedience

I am the Almighty God; walk before me, and be thou perfect (Genesis 17:1-2 AV)

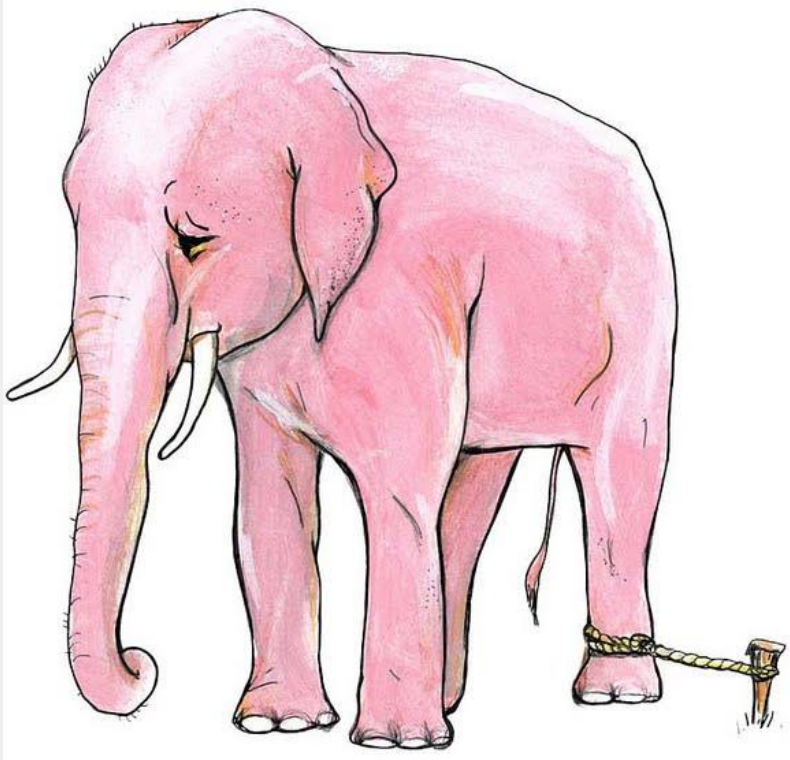
### Zechariah - Faithful in all things

righteous before God, walking in all the commandments and ordinances of the Lord blameless. (Luke 1:5-6 AV)

• 1Now when Abram was ninety-nine years old, the LORD appeared to Abram and said to him, “I am God Almighty; Walk before Me, and be blameless. 2“I will establish My covenant between Me and you, And I will multiply you exceedingly.” Gens 17:1-2



# Final Word



***Story of the Big  
Elephant tied to a small  
Pole in a Circus Fire***

***Its Time to  
Break out,  
Breakthrough  
Break free and turn  
your Vision To Reality***

**SEE YOU AT THE TOP**

**The journey of a thousand miles starts with the first  
step JUST STEP UP and Do It**