



Wealth Building & Practical Financial Planning

Bibi Apampa

BUSINESS MENTOR & WEALTH STRATEGIST

www.BibiApampa.org



**Free Downloads
and more
Information on
Creating Multiple
Income Streams
and
Sustainable
Wealth**

<https://RetirementQueen.net/thriving.php>

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. *Psalms 66:12***

Now **a river** flowed out of Eden to water the garden; and from there **it divided and became four rivers**. The name of the first is Pishon; it flows around the whole land of Havilah, where there is gold. The gold of that land is good; the bdellium and the onyx stone are there. The name of the second river is Gihon; it flows around the whole land of Cush. The name of the third river is Tigris; it flows east of Assyria. And the fourth river is the Euphrates **Gen 2:10-14**

HOW TO WIN THE DAY

IF YOU WIN THE MORNING, YOU WIN THE DAY. HERE'S HOW TO START THE DAY OFF RIGHT.

From the Ask Altucher
interview with Hal Elrod

Starts with Daily Routine

A person in a red shirt and black pants stands on a rocky cliff edge, looking out over a vast landscape. In the background, there is a large body of water, likely a lake, surrounded by green mountains and a hazy sky. The scene is peaceful and inspiring, suggesting a new beginning or a clear perspective.

S

Silence

Meditation.
Prayer.
Breathing.
Whatever it is
for you, the
idea is to quiet
your mind,
block out the
chatter, and
start the day
with calm
thoughts.

A

Affirmations

Encouraging
words you tell
yourself to
achieve your
goals,
overcome
fears, be
healthy and
happy, and live
out your
purpose.

V

Visualization

Imagine
yourself doing
each thing,
step by step,
that you need
to do to
accomplish
your goals.
Then imagine
what it will feel
like when you
succeed.

E

Exercise

It doesn't have
to be
powerlifting or
long distance
running. Just
do some
bodyweight
exercises for 5
minutes to get
the blood and
oxygen flowing
to the brain.

R

Reading

Fill your brain
with positive
thoughts and
ideas to
improve
yourself. Learn
the knowledge
of people who
have
accomplished
the things you
want to do.

S

Scribing

Writing or
journaling is a
great way to
process your
thoughts and
reflect on your
life. It will help
you be more
self-aware
and more
articulate.

YOU NEED 4 TYPES OF WEALTH



TIME WEALTH



FINANCIAL WEALTH



PHYSICAL WEALTH



SOCIAL WEALTH

Retirement Planning
Wealthy Healthy & Wise
NIGERIA.com

TIME: Got sufficient time to live the life of your dreams?

FINANCIAL: Got sufficient money to sponsor the live of your dreams?

PHYSICAL: Got sufficient strength to do the things you dream of?

SOCIAL: Got sufficient relationship with people who matter to your dreams?

Plus Generational Wealth

A good man leaveth an inheritance to his children's children Prov 13:22

8 INCOME STREAMS.com

1. **EARNED INCOME** -Income from working a job
2. **PROFIT INCOME** -Income from buying and selling
3. **INTEREST INCOME** -Income from lending money
4. **PASSIVE INCOME** -Continuous income from little effort
5. **DIVIDEND INCOME** -Income from owning stocks
6. **RENTAL INCOME** -Income from renting a property
7. **CAPITAL GAINS** -When your assets increases in value
8. **ROYALTY INCOME** -Income from others using your idea

Invest in seven ventures, yes, in eight; you do not know what disaster may come upon the land. Ecc 11:2

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:

Calculate

Results

Final Balance

\$ 31,712,568

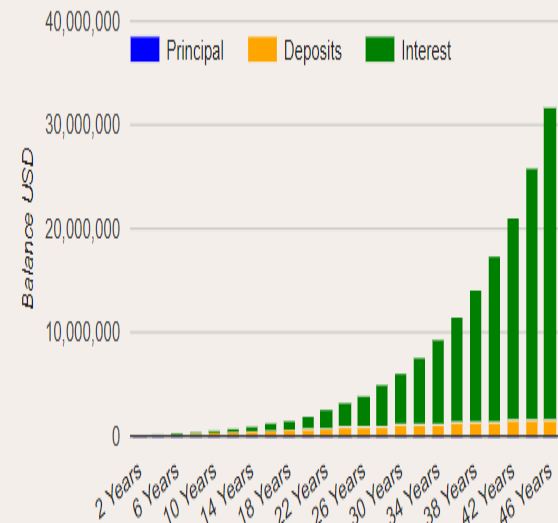
Total Deposits

\$ 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



Wealth

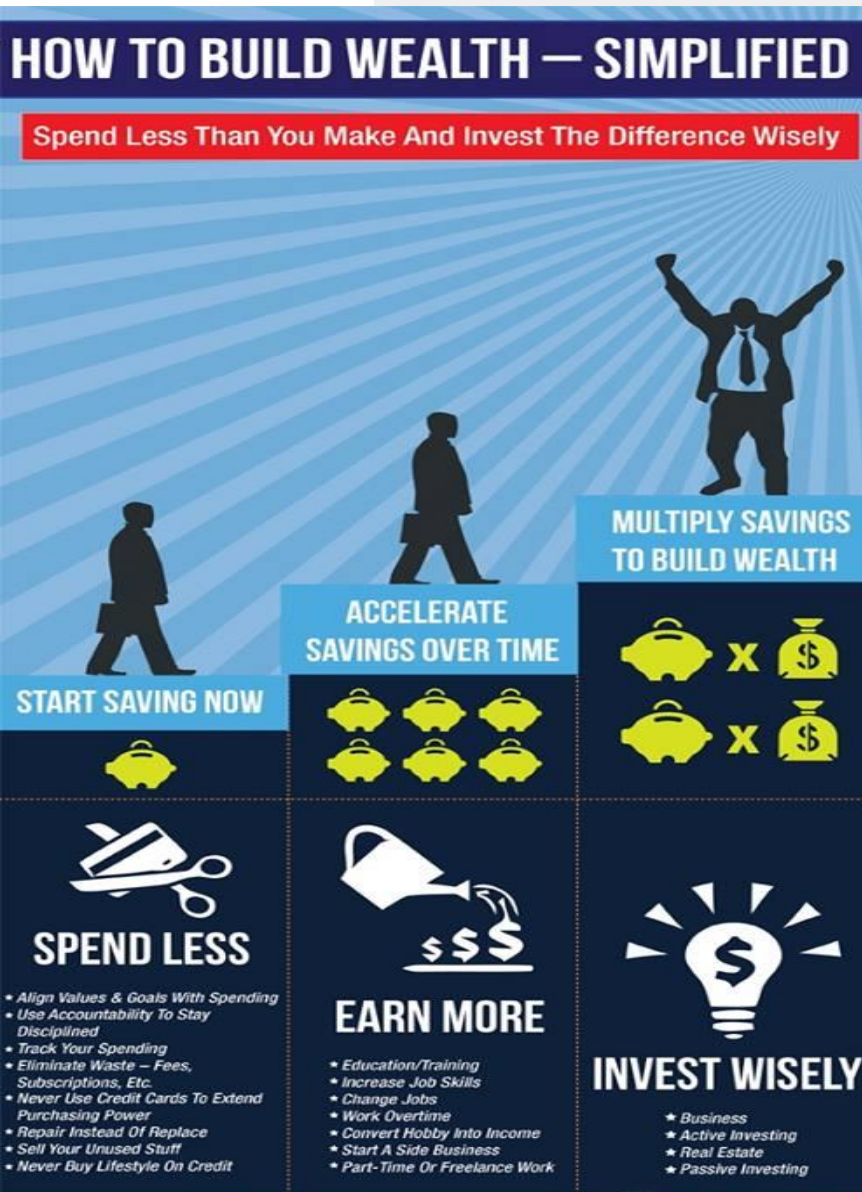
Invest in seven ventures, yes, in eight; you do not know what disaster may come upon the land.
(Ecclesiastes 11:2 NIV)

Four Pillars of Wealth

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

Two Routes

- ❖ Investment
- ❖ Business



TYPES OF REAL ESTATE

www.RetirementQueen.org

RESIDENTIAL

- Houses
- Duplexes
- Triplexes
- Condos
- Townhouses
- Twin Homes
- Quadplexes
- Mobile Homes
- Estate Development

COMMERCIAL

- Office
- Hotel
- Strip Mall
- Restaurant
- Medical Buildings
- Education Campus
- Shopping Center
- Event & Conference center

LAND

- Residential Estate
- Agricultural
- Vacant land
- Ranches
- Farms

INDUSTRIAL

- Industrial Estate
- Warehouses
- Factories
- Distribution Centers
- Self-storage Facilities

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Queen.org

Portfolio Investment

ownership of a stock, equity, mutual funds and debt securities, such as banknotes, bonds, debentures, cash and cash equivalents, commodities and other financial asset with the expectation that it will earn a return or grow in value over time, or both.

Portfolio Investment

- **Shares**
- **Stocks** Trader / Investor
- **Fixed Deposit**
- **Agric tech funds**
- **Mutual funds**
- **Crowd funding**
- **Cooperative /**
- **Ajoo / esusu**
- **Bonds**
- **Debentures**
- **Banker's acceptance**
- **Commercial paper**
- **Treasury bills**
- **Forex**
- **Cryptocurrency**
- **Commodities**

STOCK MARKET FOR BEGINNERS

THE STOCK MARKET IS A MARKET WHERE
VARIOUS COMPANIES SELL SHARES OF THEIR
COMPANY TO THE PUBLIC.

THE STOCK MARKET'S PERFORMANCE CAN
BE SHOWN THROUGH AN INDEX SUCH
AS THE S&P 500.



THE BEST TIME TO INVEST IN STOCKS



RECESSIONS:

RECESSIONS HAVE STATISTICALLY MADE THE MOST
MILLIONAIRES IN HISTORY BECAUSE PEOPLE CAN BUY
QUALITY INVESTMENTS AT PENNIES ON THE DOLLAR.

THINGS TO LOOK FOR BEFORE YOU INVEST IN A COMPANY



**BUSINESS
SUSTAINABILITY**



**CONSISTENT
PROFIT GROWTH**



**ATTRACTIVE
VALUATION**



**HIGH CORPORATE
GOVERNANCE
STANDARDS**



**MARGIN GROWTH,
STABILITY**



**HIGH RETURN
ON CAPITAL**

WHY PEOPLE LOSE MONEY IN STOCKS



**LACK OF
KNOWLEDGE**



**HOLDING
ONTO LOSSES**



**TRYING TO GET
RICH QUICK**



**FOLLOWING
THE CROWD**



Business Enterprise

Future Cash Cows

- **Healthcare & wellness**
- **Coaching & Mentoring**
- **Expertise & Specialisation**
- **Finishing School Boot camps**
- **Transformation agents**
- **Agric Processing, storage & haulage**
- **Self publishing, Self promotion, Digital coach**
- **Freelancing, virtual office**
- **eLearning platforms**
- **Niche information products**
- **Lifestyle business – trends, fashion & passion**
- **Arts & Influencer marketing**
- **Communication channels**

THE DIGITAL ENTREPRENEUR

www.RetirementQueen.org



1. HAS YOUTUBE
REVENUE



2. SPONSORSHIP
ON INSTAGRAM



3. SELLS AD-SPACE
ON A BLOG



4. DOES
DROPSHIPPING



5. DOES AFFILIATE
MARKETING



6. SELLS E-BOOKS
AND COURSES

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INCOME STREAMS MOST ENTREPRENEUR OWN

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1. DIVIDEND PAYING
STOCKS



2. COLLECT RENT
FROM REAL ESTATE



3. SOCIAL MEDIA
ACCOUNTS



4. A GOOD JOB OR A
BUSINESS



5. E-COMMERCE
STORE



6. INTELLECTUAL
PROPERTY

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Expert Domain

Speaker, Author, Consultant, Trainer, Coach

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

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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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15 Wealth Building Assets

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- **Cash** - to access opportunities & higher returns on deposit
- **Real Estate** - Rent & Capital Appreciation
- **Bonds**
- **Shares** – stock market investments
- **Mutual Funds & Index Funds**
- **Equipments** – income generating equipments
- **Patents, Copyright, Inventions**
- **Crowdfunding Ventures**
- **Royalty**
- **Trademarks**
- **Brands & Goodwill**
- **Raw materials & commodities**
- **Digital Courses & Information Products**
- **Unique Rights** – competitive advantage
- **Proprietary Business Models**
- **People**

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Creating Sustainable Wealth

FINANCIAL PLANNING & EMPOWERMENT AT 25

3 Build a rainy-day fund
Set aside 3-6 months' worth of living expenses for emergencies like a job loss

4 Avoid debt and live below your means, Develop good financial habits

5 Youth Empowerment programs
Join and participate, get involved

www.WealthAcademyAfrica.org

Chart your career or business path 2

Be intentional and have a 10yr life plan. Build up your skills sets and investigate investment & business opportunities

Start an Investment Fund 1

Start saving 10% to 15% of your pre-tax income. Buy Stocks, shares, mutual funds, learn about money market investments



FINANCIAL PLANNING & EMPOWERMENT AT 35

Take risk & diversify **3**

Consider starting your own business, new ventures and opportunities for multiple income streams

Invest in yourself **2**

Education, refining skill sets, meet new people who might help you achieve your goals

Investment fund **1**

Make more money, spend less, and invest wisely and build up your investment in Stocks, shares, mutual funds, bonds, equities money market investments

4 Save for a home

priority goal to become a home owner

5 Retirement Fund & Will

save 15% of income in a retirement account. Write a will and prepare other legal documents

6 Be Insured for life and health

which would cover the people, spouse, child or parent who rely on you for financial support

www.WealthAcademyAfrica.org

FINANCIAL PLANNING & EMPOWERMENT AT 45

3 Health and Life Insurance

Protect yourself and your loved ones from challenges during rough times

4 Sustainable Business

Start a business or invest in one either as venture capital or crowd funding. Consider online business options especially if in paid employment

5 Will - Legal and Digital

Prepare your Will for appropriate distribution in case of any eventualities as many investments are now online and have passwords it's important to have a digital Will

2 Real Estate

Your home first and target owning rental property for additional income

1 Retirement Fund

Stocks, shares, mutual funds, bonds, equities money market investments and pension fund



FINANCIAL PLANNING & EMPOWERMENT AT 55



Nine Businesses / Side Hustle you can start today

- 1. Save and Invest** - miracle of compound interest, mutual funds,
- 2. Stock market** Shares, bonds
- 3. eCommerce**
- 4. Drop Shipping**
- 5. Network Marketing**
- 6. Consultancy**
- 7. Home Business/side hustle**
- Agric crowd funding,
- 8. Expert Domain** - Author, Speaker, Coach, Trainer, Consultant
- 9. Hobbypreneur**
- 10. Real Estate-Buy to Let**

Seven Online Businesses that you can start today

- 1. Affiliate Marketing**
- 2. Blogging**
- 3. Amazon Kindle Publishing**
- 4. Youtube Celebrity** with a Lifestyle / Passion Channel
- 5. Social Media Manager / Consultant**
- 6. Infopreneur - Selling eBooks and courses online**
- 7. Freelancing / Digital Nomad**
- 8. Making money with social media** - Influencer marketing

Choose 5 Income Streams

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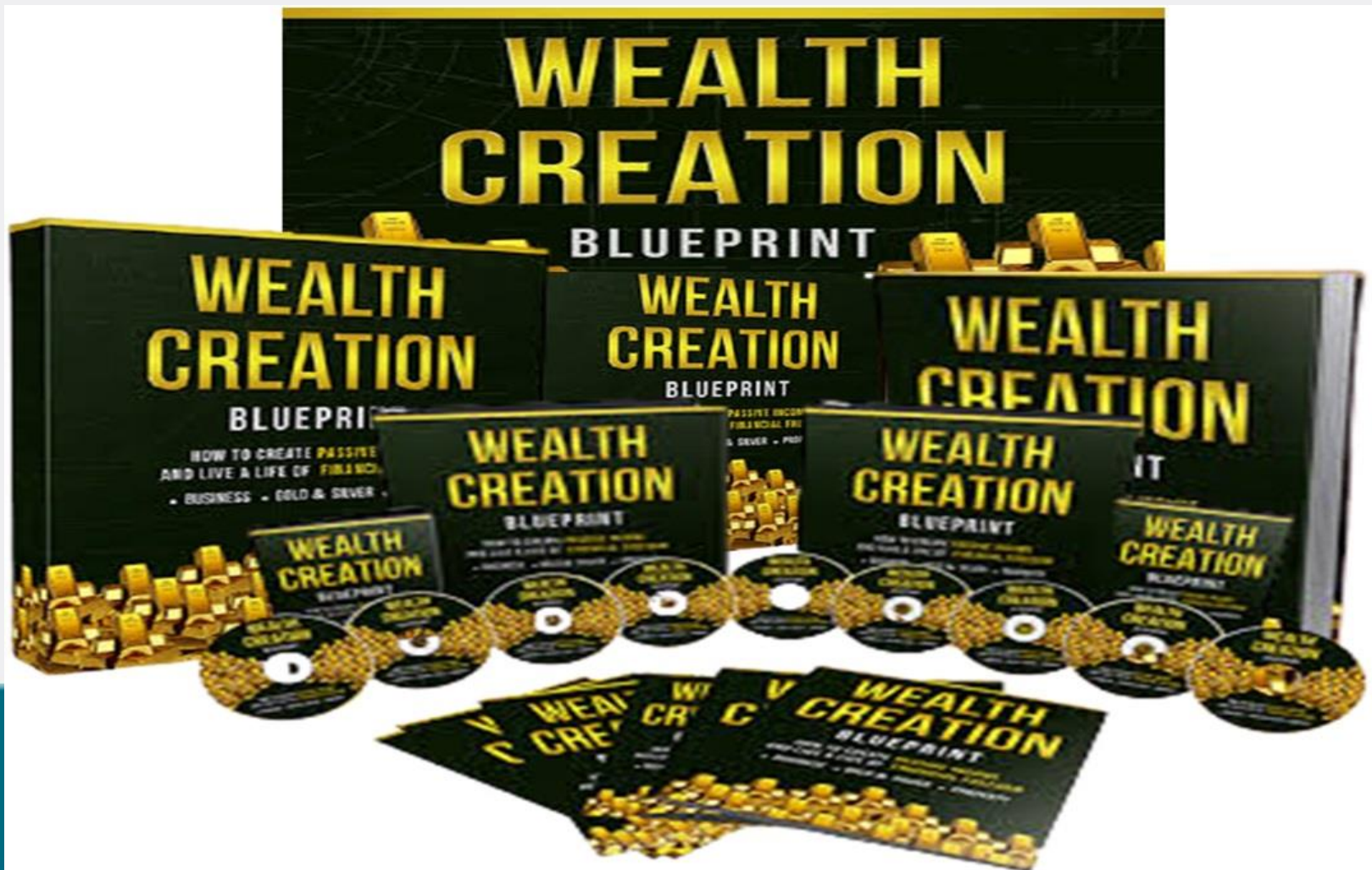
- Real Estate
- Stock Market
- Business & Side Hustle
- Money Market – Mutual funds, deposit accounts, pension fund
- Crowdfunding Ventures
- Multilevel Marketing
- Expert domain- Author, Speaker, Coach, Consultant
- Affiliate Marketing
- YouTube Partner
- Online Course
- eBooks – Amazon kindle
- Influencer Marketing
- Blogging / Podcast
- eCommerce

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Download Multimedia Training

<https://RetirementQueen.net/thriving.php>



Pharoah's Dream



TAKE HOME



Pharaoh's Dream

***Its Time to
Break out,
Breakthrough
Break free Financially***

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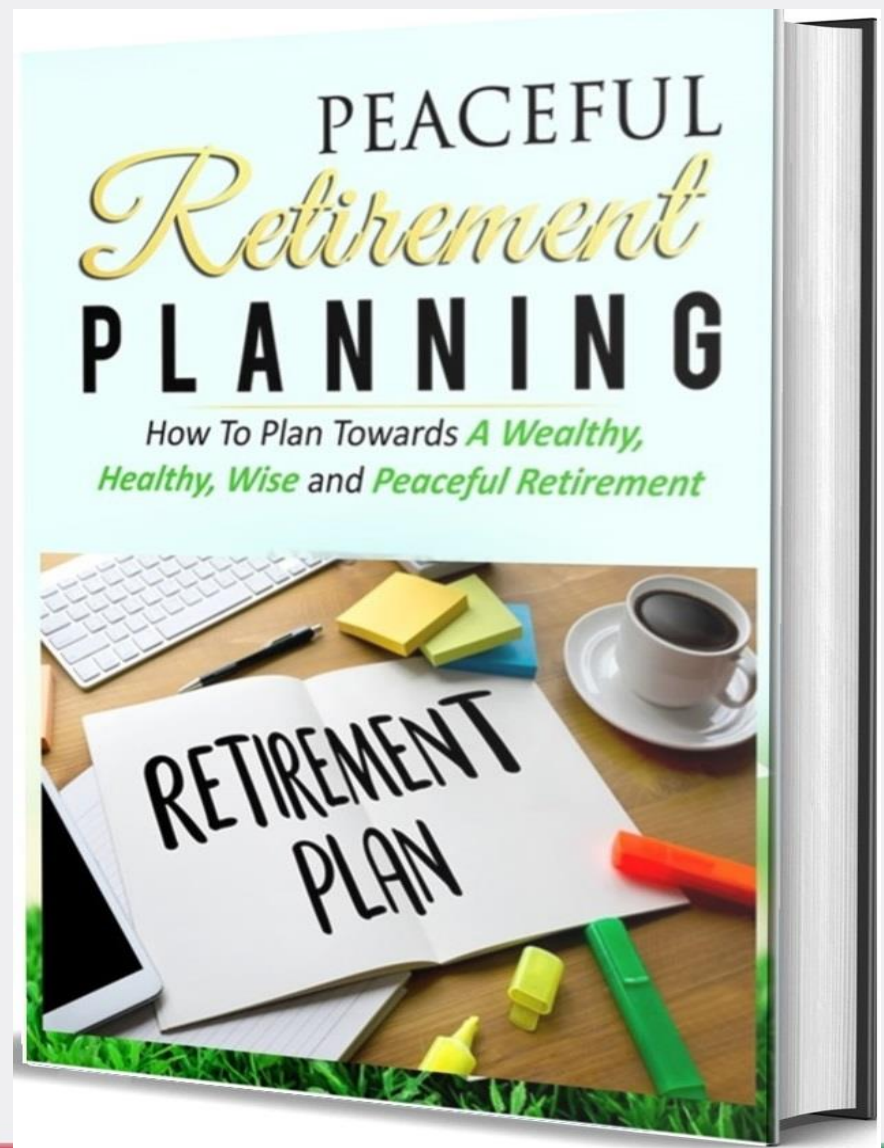
STAY IN TOUCH
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CONCLUSION

***Its Time to
Break out,
Breakthrough
Break free Financially***

STAY IN TOUCH

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**Free Downloads
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Information on
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