



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/ariseandbuild.php>

- “So I answered them, and said to them, “The God of heaven Himself will prosper us; therefore **we His servants will Arise and Build** *Nehemiah2:20a NKJV*
- 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 Nehemiah2:20 NKJV*

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**

What is your Strategic Plan?



Spouse not A Financial Plan

Your PARENTS are not your
EMERGENCY FUND.

Your CHILDREN are not your
RETIREMENT FUND.

"BUILD your own WEALTH"

YOU NEED 4 TYPES OF WEALTH



TIME WEALTH



FINANCIAL WEALTH



PHYSICAL WEALTH



SOCIAL WEALTH

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?

5 levels of Wealth

you need to move to the next level

- 1. Financial Protection** - You have a source of income to cover your current living expenses, your assets are mostly liquid. No passive income
- 2. Financial Security-** You have accumulated sufficient liquid assets to cover your current living expenses for a minimum of 6 months and a little passive income
- 3. Financial Independence-** you have accumulated sufficient assets to generate enough passive income to cover your most basic expenses
- 4. Financial Freedom** - you have accumulated sufficient assets to generate enough passive income to pay for the lifestyle you desire
- 5. Financial Authority** – An investor, you are free of financial pressures and have so much surplus income that after paying for your lifestyle Your actions can create **financial independence for other people** even after large contributions to the community

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

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.

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**

THE SEVEN BEST INVESTMENTS + 1

8. PASSIVE INCOME INVESTMENTS



1. THE STOCKS MARKET



2. REAL ESTATE



3. YOUR HEALTH



7. PAYING OFF DEBT



4. YOUR CAREER

Side Hustle

5. SIDE HUSTLE



**6. YOUR KNOWLEDGE
AS AN EXPERT**

15 Wealth Building Assets

www.RetirementQueen.org

- **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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GUIDE TO INVEST BY AGE

www.RetirementQueen.org

20-30



30-50



50-60



60+



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3 TYPES OF INCOME

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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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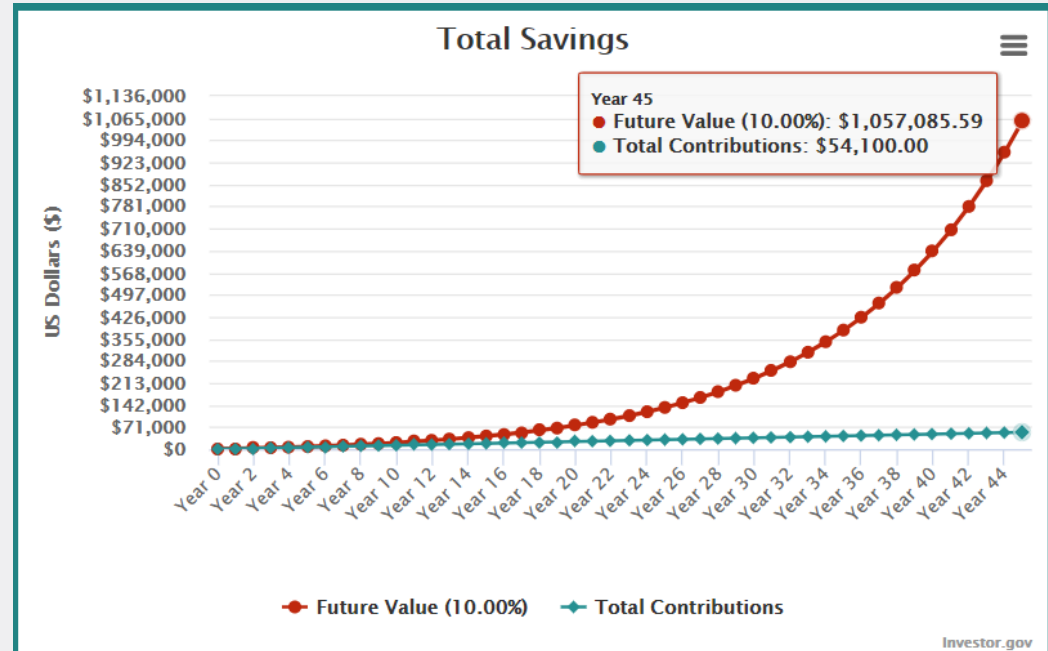
www.fppt.info

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 \$100 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



What is in your hand TODAY \$100

Start Today for yourself or your child \$100 a month at 10%pa

\$1'057'085

Waiting 1Yr to start the investment will give **\$955,749.56**

A loss of **\$101'336** for \$1'200 investment

Need to start the plan early

Using your Retirement Savings Account / Self Invested Pension
\$100 a month over 45yrs & 44yrs at 10%pa ROI

DURATION	TOTAL SAVINGS	TOTAL INTEREST	FINAL INVESTMENT
45yrs	\$54'100	\$1'002'985	\$1'057'085
44yrs	\$52'900	\$902'849	\$955,749.56
Diff	\$1'200	\$100'136	\$101'336

12 months delay of \$1'200 resulted in \$101'336 loss

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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TYPES OF REAL ESTATE YOU CAN OWN

▶ APARTMENT BUILDINGS

▶ HOUSES

▶ TOWNHOMES

▶ MOBILE HOMES

▶ LAND

▶ CONDOS

▶ STORAGE FACILITIES



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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.

A COMMON INVESTMENT STRATEGY IS TO BUY AN INDEX FUND THAT BUYS ALL THE STOCKS IN THE S&P 500.

THIS STRATEGY IS CALLED INDEX INVESTING.



TYPES OF STOCKS



BLUE CHIP

STOCKS THAT ARE LESS SENSITIVE TO MARKET CONDITIONS



GROWTH

STOCK WITH EARNINGS & REVENUE EXPECTED TO GROW RAPIDLY



DIVIDEND

STOCK WITH A TRACK RECORD OF PAYING OUT REGULAR DIVIDENDS



CYCLICAL

STOCKS AFFECTED BY CHANGES IN THE OVERALL ECONOMY



DEFENSIVE

STOCKS THAT ARE LESS SENSITIVE TO MARKET CONDITIONS



PENNY STOCKS

STOCKS WITH PRICES UNDER \$5 SHARE AND KNOWN TO BE VOLATILE

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**

@financial.visuali

HOW TO BUY STOCKS



1) EDUCATE YOURSELF ABOUT STOCKS. READ BOOKS, WATCH VIDEOS



2) DO RESEARCH ABOUT YOUR LOCAL BROKERS ON GOOGLE AND CHOOSE ONE



3) APPLY FOR AN ACCOUNT AT YOUR CHOSEN BROKER



4) ONLY TRANSFER MONEY YOU ABSOLUTELY DON'T NEED IN THE SHORT TERM



5) APPLY FUNDAMENTAL ANALYSIS ON STOCKS OF INTEREST



6) PLACE AN ORDER AND FILL IN HOW MANY STOCKS YOU WANT TO BUY AT WHICH PRICE



7) WELL DONE! YOU DID IT, YOU ARE AN INVESTOR



8) NOW BUILD A PORTFOLIO OVER TIME AND REVIEW IT ON A MONTHLY BASIS

6 STOCKS TO BUY AND HOLD FOREVER



1. Coca-Cola



2. Starbucks



3. Berkshire Hathaway



4. Disney



5. Johnson & Johnson



6. Waste Management

8 RELIABLE DIVIDEND STOCKS FOR GENERATING PASSIVE INCOME

Ticker: T



AT&T Inc.

Dividend Yield: 6.96%

Payout Ratio: 65.06%

Ticker: AVGO



Broadcom Inc.

Dividend Yield: 3.87%

Payout Ratio: 60.62%

Ticker: ABBV



AbbVie Inc.

Dividend Yield: 5.02%

Payout Ratio: 45.26%

Ticker: KO



The Coca-Cola Company

Dividend Yield: 3.42%

Payout Ratio: 90.40%

Ticker: MO



Altria Group, Inc.

Dividend Yield: 7.90%

Payout Ratio: 79.75%

Ticker: MMM



3M Company

Dividend Yield: 3.61%

Payout Ratio: 71.52%

Ticker: PPL



PPL Corporation

Dividend Yield: 5.95%

Payout Ratio: 68.50%

Ticker: PRU



Prudential Financial, Inc.

Dividend Yield: 6.37%

Payout Ratio: 47.02%

RECEIVE A DIVIDEND EVERY MONTH

JANUARY



JULY



PEPSICO

FEBRUARY



AUGUST



AT&T

MARCH



SEPTEMBER



APRIL



OCTOBER



MAY



NOVEMBER



JUNE



DECEMBER



30 COMPANIES WHICH PAY DIVIDENDS EVERY 3 MONTHS

AT&T

FORD

NIKE

APPLE

GAP

NORDSTORM

BOEING

GOLDMAN

ORACLE

CATERPILLAR

HONEYWELL

PEPSICO

CVS HEALTH

HOME DEPOT

QUALCOMM

DOVER

JP MORGAN

VF CORP

DOW

KELLOGG

VISA

EBAY

LOWE'S

WALMART

EXXON

MACY'S

WELLTOWER

FEDEX

MARRIOTT

YUM!

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.**

10 Lessons I Learned From Buying Stocks

1. Research is a must.
2. Know your risk level.
3. Don't overreact to news.
4. The gains take time.
5. A plan is a must.
6. Dividend yield isn't everything.
7. Trends can be long.
8. Selloffs can be quick.
9. Earnings reports can suck.
10. Stocks don't always go up!



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

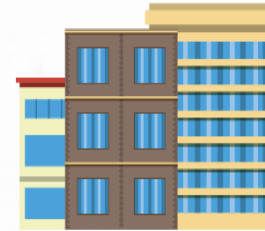
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INCOME STREAMS MOST ENTREPRENEUR OWN

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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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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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BUSINESS MENTOR & WEALTH STRATEGIST

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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Future Cash Cows

- **Healthcare & wellness**
- **Coaching & Mentoring**
- **Expertise & Specialisation**
- **Finishing School Boot camps**
- **Transformation agents**
- **Self publishing, Self promotion, Digital coach**
- **Freelancing, virtual office**
- **eLearning platforms**
- **Niche information products**
- **Lifestyle business – trend & passion**

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

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

www.WealthAcademyAfrica.org

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



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



Eight 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. Network Marketing**
- 5. Consultancy**
- 6. Home Business/side hustle**
- Agric crowd funding,
- 7. Expert Domain** - Author, Speaker, Coach, Trainer, Consultant
- 8. 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/ariseandbuild.php>

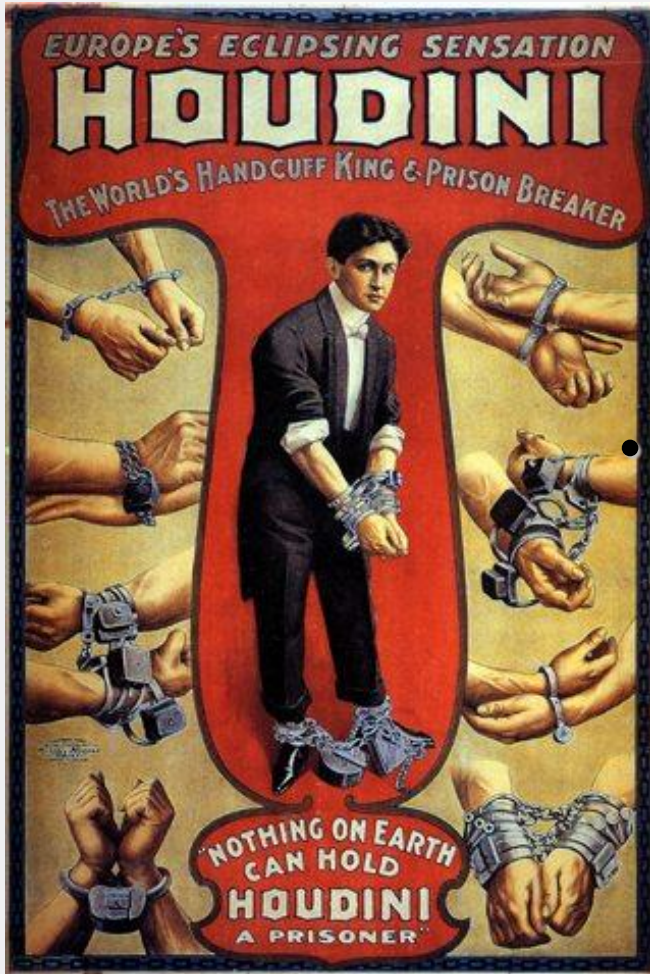


TAKE HOME



Houdini
The Master Jail Breaker

Its Time to
Break out,
Breakthrough
Break free Financially



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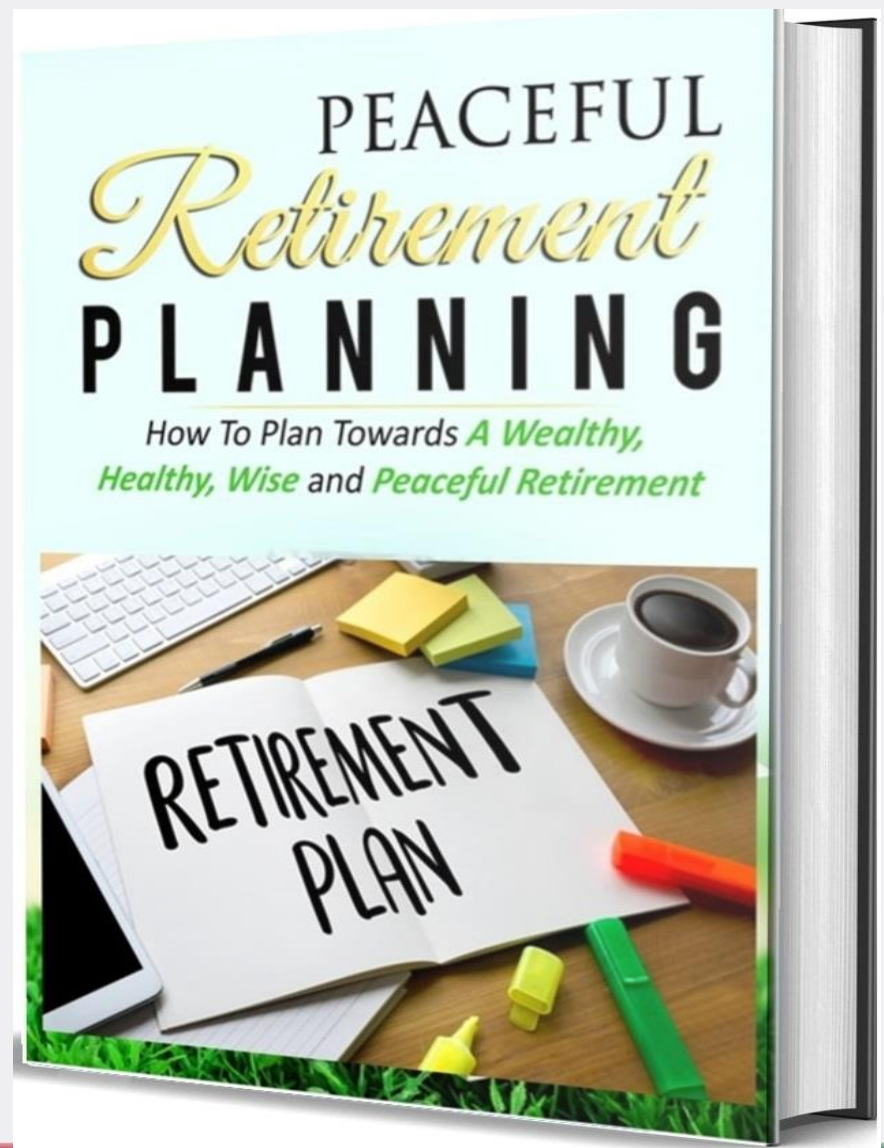
STAY IN TOUCH
www.BibiApampa.org

CONCLUSION

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

STAY IN TOUCH

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**Free Downloads
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