

# EMERGE INTO THE WEALTHY PLACE

POSITION YOURSELF TO PROSPER

*Bibi Apampa*

BUSINESS MENTOR & WEALTH STRATEGIST

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



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



**<https://RetirementQueen.net/wealthyplace.php>**

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- 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*
- 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*

# WEALTHY PLACE

## 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"



# WEALTHY PLACE

# Starts with Daily Routine

## 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



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.

# 7 STREAMS OF WEALTH

THE AVERAGE MILLIONAIRE HAS 7 STREAMS OF INCOME

INTEREST  
INCOME

CAPITAL  
GAINS

DIVIDEND  
INCOME

RENTAL  
PROPERTY

RESALE  
PROFITS

EARNED  
INCOME

ROYALTY  
INCOME



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

# 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



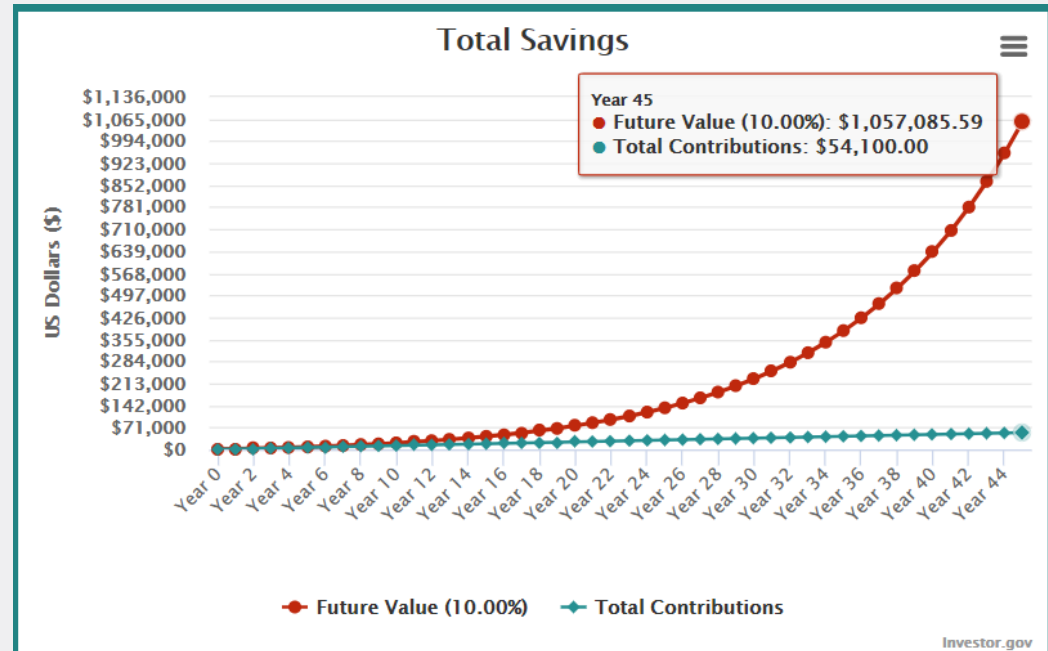
WEALTHY PLACE

# 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

**WEALTHY PLACE**



# 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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# 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

# 12 SKILLS WITH HIGH DEMAND

www.RetirementQueen.org



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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# 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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# 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

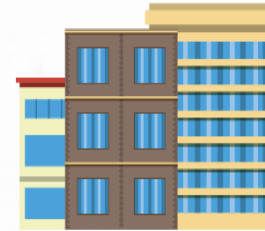
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# INCOME STREAMS MOST ENTREPRENEUR OWN

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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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# 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](http://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

## 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](http://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

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# 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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# **Take - Home**

## **Alexandra the Great and King Dairus**

**what is the one thing that if I know how to do very well will help me make money from which I can save, then invest wisely that will grow leading me into financial freedom and excellence**

## **FOCUS**

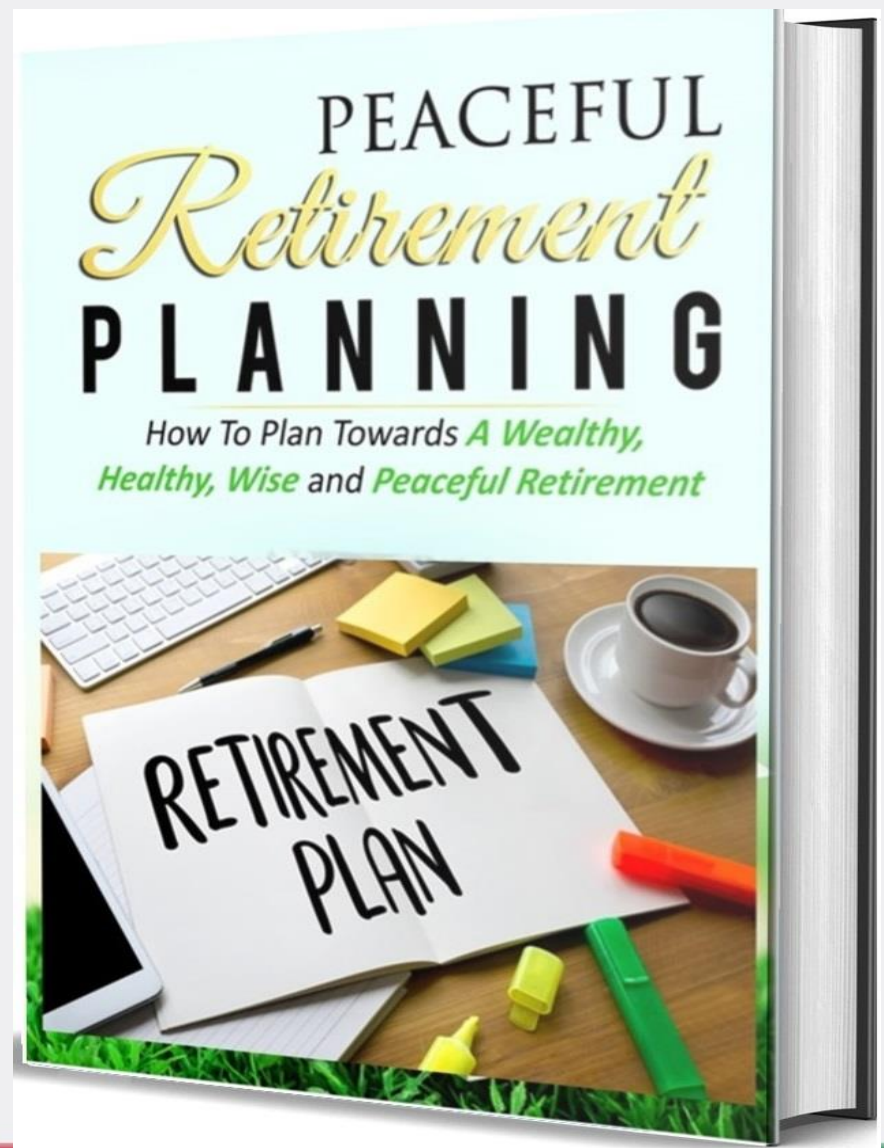
**The reason why many people don't excel is broken focus**

# CONCLUSION

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

**STAY IN TOUCH**

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