

TAGGED:

**ALL WOMEN SUMMIT 2020**

**MEGASHIFT**

# Financial Excellence

Creating Multiple Income Streams and Sustainable Wealth

*Bibi Apampa*

BUSINESS MENTOR & WEALTH STRATEGIST

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

# Financial Excellence

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



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

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# Financial Excellence

## Excel – To Go Beyond Average

A spirit of excellence is still being the person that God has called you to be in every area of your life, not cutting corners and still going the extra mile even when there is seemingly no reason to

Excellence is not an Event  
It is a Process and A Discipline

*Not A “Manage it like that” syndrome”*

# DANIEL, JOSEPH, ESTHER, NEHEMIAH

## WHAT DID THEY ALL HAVE IN COMMON?

**The one thing that each of these particular heroes of the bible have in common is An Excellent Spirit and they were able to ascend to the top of their systems of influence and change the order and direction of nations.**

### **Daniel 1:3**

- Children in whom was no blemish,
- but well favoured, and
- skilful in all wisdom, and
- cunning in knowledge, and
- understanding science, and such as had
- ability in them to stand in the king's palace, and
- whom they might teach the learning and the tongue of the Chaldeans.

### **Daniel 1:17**

As for these four children,

- God gave them knowledge and
- skill in all learning and wisdom: and
- Daniel had understanding in all visions and dreams



# 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"



# Financial Excellence

## 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.

# Financial Excellence

## Digital Disruption



UBER

World's largest  
taxi company

Owens NO

~~Taxis~~



airbnb

World's largest  
Accommodation provider

Owens NO

~~Real  
estate~~



skype WeChat

World's largest  
Phone companies

Owens NO

~~Telco  
infra~~



Alibaba Group

World's most  
Valuable retailer

Owens NO

~~Inventory~~

facebook.

Most popular  
Media owner

Owens NO

~~Content~~



SocietyOne

World's fastest  
Growing bank

Owens NO

~~Actual  
money~~

NETFLIX

World's largest  
movie house

Owens NO

~~Cinemas~~



Apple Google

World's largest  
Software vendors

Owens NO

~~Apps~~

**Do you have a STRATEGY and Re-Positioning  
PLAN to be a Solution Provider**

# 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

**Financial Excellence**



# 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 \$:

3,000

Monthly Deposit \$:

3,000

% Rate:

10.00

Years:

45

Calculate

Results

Final Balance

\$ 31,712,568

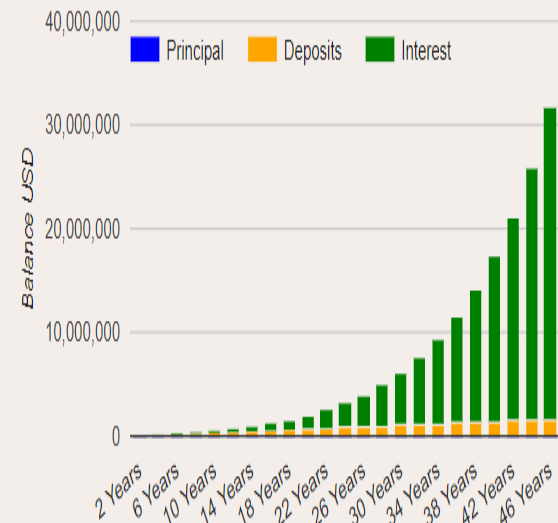
Total Deposits

\$ 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

Financial Excellence

# 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

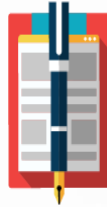
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PROJECT  
MANAGEMENT



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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# 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

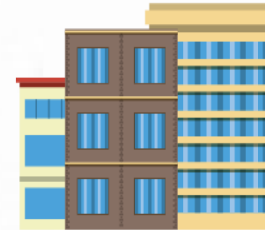
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# INCOME STREAMS MOST ENTREPRENEUR OWN

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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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Financial Excellence

**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

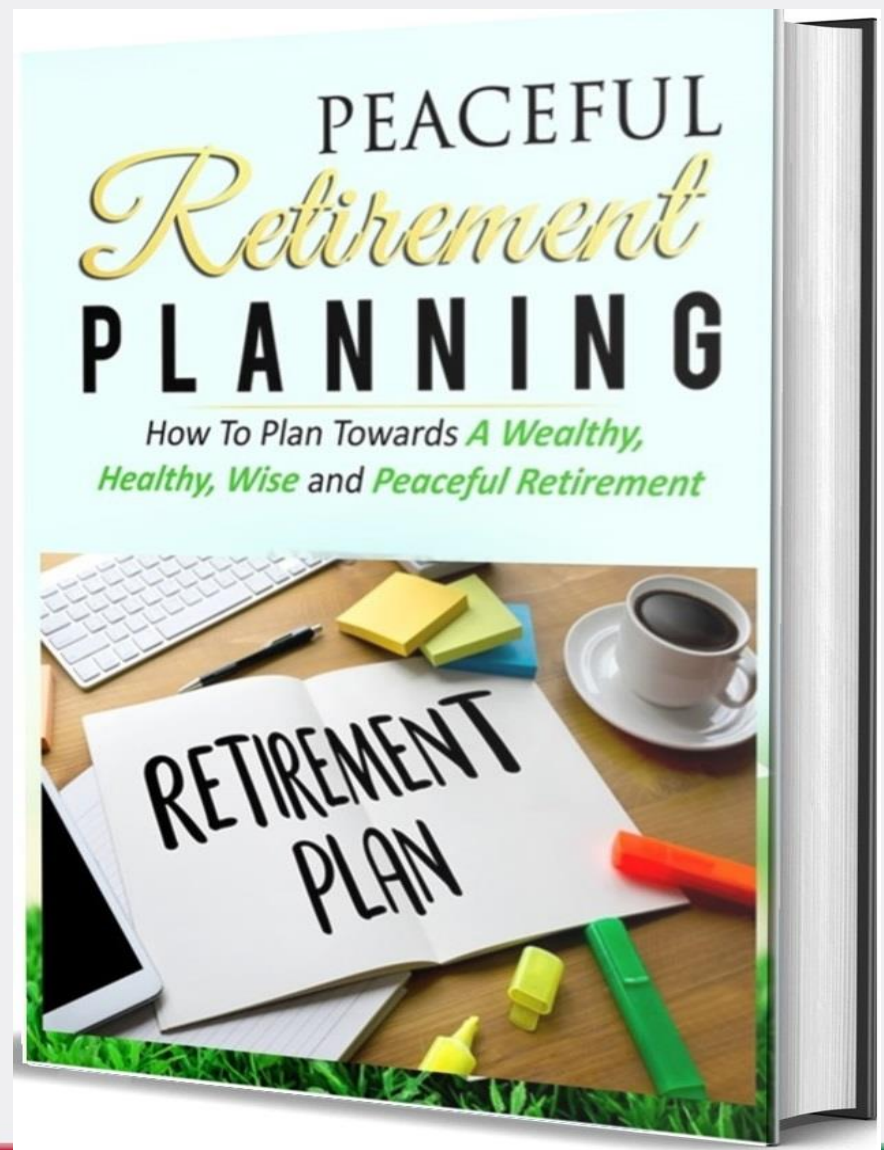
The reason why many people don't excel is broken focus

# CONCLUSION

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

**STAY IN TOUCH**

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