

# The Secrets of Financial Empowerment



**Bibi Bunmi Apampa**

Financial freedom  
Time Freedom  
Location Freedom  
Inner Freedom

[www.bapampa.com](http://www.bapampa.com)



# • Who Am I

- ❖ Bibi Bunmi Apampa
- ❖ International Speaker,
- ❖ Global trainer
- ❖ Life and Business Coach

[www.BApampa.com](http://www.BApampa.com)  
[www.MyBusinessCoach.biz](http://www.MyBusinessCoach.biz)



## • General statistics

**Out of 100 people that start working at age 25, by age 65.....**

1% are financially independent & wealthy

4% have enough money to meet basic needs

22% are still working (cannot afford to quit)

45% depend on family for survival

28% depend on state pensions, Social Security, friends or charity

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# • What is the Way OUT

Learn how to Build Wealth &  
Create Multiple streams of income

Using

# God's Wisdom

With all thy getting Get wisdom

I wisdom dwell with prudence and give knowledge of  
witty inventions



## Examples of people who used God's Wisdom to Create Wealth

- ❖ Abraham (started tithing high priest to Melchizedeck)
- ❖ Jacob with Laban
- ❖ Joseph with Pharaoh
- ❖ Daniel in Babylon
- ❖ David with Saul & vagabonds (became Men of valour)
- ❖ Jephtha sent out of fathers house as a son of a prostitute became king
- ❖ Widow with cruise of oil
- ❖ Solomon

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# The Way Forward

Follow a M A P

❖ **M**indset

❖ **A**ction

❖ **P**rocess



# • Mindset

- ❖ Abundance mentality (Get rid of the Scarcity & Poverty mentality)
- ❖ As a man thinketh in his heart so is he
- ❖ Too blessed to be stressed- Deut 28 :1-12
- ❖ Abraham's blessings are mine Gen 12 :2-3
- ❖ 7 Fold blessings
- ❖ Days in pleasure and years in Prosperity
- ❖ Goodness & Mercy shall follow me



# • Action

Acquire the Seven Basic Skills of money

- ❖ Value money – miracle of compound interest \$100 a month over 45yrs is \$1million
- ❖ Make money
- ❖ Save money - 80/20 Principle given to Joseph – 10% to God, 10% to pay yourself and live within the remaining 80%
- ❖ Invest money – 3 Money mountains Real state, Portfolio investment, Your business
- ❖ Manage money – Financial planning
- ❖ Share money – Sow & be a Giver
- ❖ Protect / shield money – its not how much you make, its how much you keep





# • Process

Grow a MONEY TREE

M – Multiple Streams of Income

O – Outstanding Product

N – Not much Cash outlay

E – Essential Product or Service

Y – Yield

T – Trends and Time

R – Residual Income

E – Employee Resistance

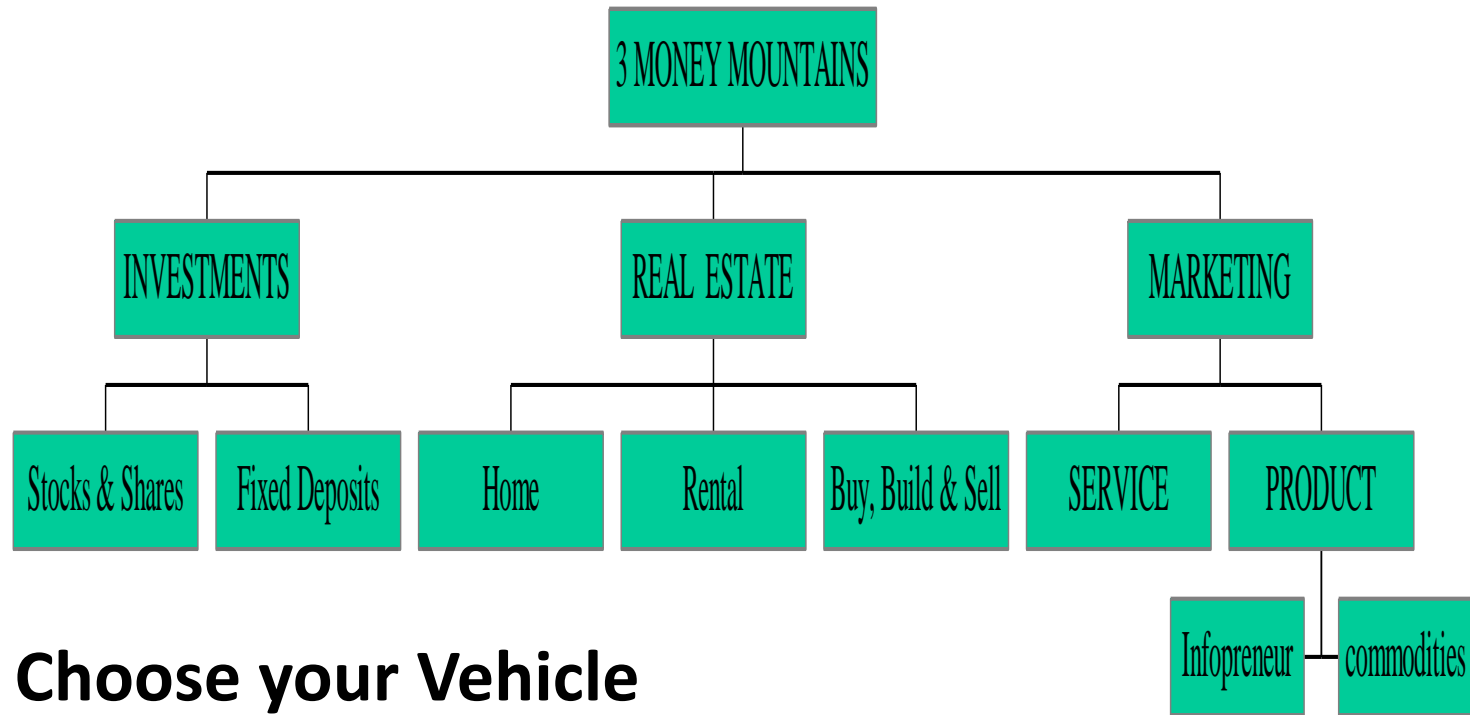
E – Enthusiasm

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# The Wealth Building Plan



**Choose your Vehicle**



## **The Wealth Building Plan – Save & Invest**

**Save and Invest – miracle of compound interest.**

**Become a millionaire (Use your Personal Pension Plan to Achieve this)**

\$100 per month – 3.30 per day @ 10% over 45 years \$1,033,625

\$266 per month – 8.86 per day @ 10% over 30 years

\$759 per month – 25.30 per day @ 10% over 25 years

\$2422 per month – 83.30 per day @ 10% over 15 years

**In financial planning on the average you should save**

7% pre tax at age 25

10% pre tax at age 35

18% pre tax at age 45

35% pre tax at age 55

To become financially independent, turn part of your INCOME into CAPITAL turn CAPITAL into ENTERPRISE turn ENTERPRISE into PROFIT turn PROFIT into INVESTMENT turn INVESTMENT into FINANCIAL Independence



## The Wealth Building Plan – Real Estate

- ❖ Home,
- ❖ Buy to let,
- ❖ HMOs (house with Multiple Occupancy)
- ❖ Flips – Buy, renovate sell
- ❖ Property Developer
- ❖ Bed & Breakfast
- ❖ Hostel
- ❖ Commercial Properties
- ❖ Options
- ❖ Land Speculations
- ❖ Property manager



## The Wealth Building Plan – Internet Business

[www.InternetBusinessMentor.co.uk](http://www.InternetBusinessMentor.co.uk)

- You need to identify what you want to do. What are you interested in?
- You need to find yourself a niche market.
- Find a problem they have in common.
- Develop or find a solution they will be willing to pay money for
- Figure out what and how you are going to sell the solution
- Set up your website-domain name, hosting
- Sort out your Virtual sales copy
- Website Promotion
- Get Paid

[www.StartmyOwninternetbusiness.com](http://www.StartmyOwninternetbusiness.com)

[www.MyOwnInternetBiz.com](http://www.MyOwnInternetBiz.com)



## The Wealth Building Plan – eBay Business

[www.BecomePowerSeller.co.uk](http://www.BecomePowerSeller.co.uk)

- ❖ Find a hot market
- ❖ Study your markets competitors
- ❖ Decide your niche and what to sell
- ❖ Open an eBay sellers account
- ❖ Take picture, write description and submit item
- ❖ Start auction of product
- ❖ Wait for it to sell
- ❖ Collect payment and post item



## The Wealth Building Plan – My Own Business Enterprise

[www.MyBusinessCoach.biz](http://www.MyBusinessCoach.biz)

- ❖ Get a good business idea
- ❖ Research
- ❖ Name your business
- ❖ Decide on legal structure
- ❖ Write business plan
- ❖ Get license & permits for biz & location
- ❖ Put together your professional team -lawyer, accountant,
- ❖ Source for finance
- ❖ Get professional stationery
- ❖ Open for Business



# The Wealth Building Plan – Become An Expert

Speaker, Author, Trainer, Consultant, Coach

Being Successful as an Expert

- ❖ Know your topic – niche, perfect elevator pitch
- ❖ Position yourself intelligently as an expert
- ❖ Discover audience needs- frustrations, struggles, challenges
- ❖ Create your solution – book, DVD, seminar, program, coaching
- ❖ Package your information so people can buy
- ❖ Put up a website
- ❖ Campaign and Promote yourself strategically and consistently
- ❖ Partner with others to get your message out
- ❖ Post free content to generate traffic – Use Social Media

[www.CertifiedLifeCoachTraining.com](http://www.CertifiedLifeCoachTraining.com)

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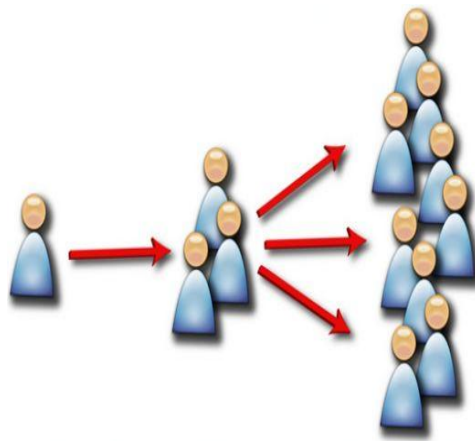


# The Wealth Building Plan

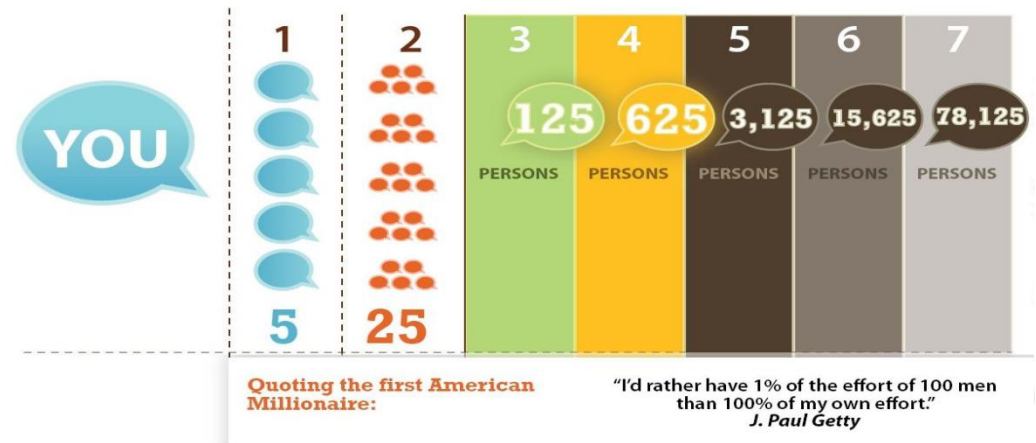
## International Business Through Team Building

### Network Marketing Business

[www.Perpetual20network.com](http://www.Perpetual20network.com)/[www.AvenuesToWealth.eu](http://www.AvenuesToWealth.eu)



**Power of Three**



**Power of Five**

***"If I lost everything and had to start again, I would find myself a great network marketing company and get to work!"***

*- Donald Trump (David Letterman Show)*

***"I would rather earn 1% of 100 people's efforts than 100% of my own efforts"***

*- John Paul Getty (American Billionaire)*

**"The Richest people in the world look for and build NETWORKS others look for work"**

*Robert Kiyosaki (Rich dad Poor Dad)*

**Build Your Global Network TEAM – Together Everybody Achieves More**



## The Wealth Building Plan – Legally minimise Tax

- ❖ Incorporate a limited liability company
- ❖ Open a business bank account
- ❖ Operate as a separate legal entity
- ❖ Transfer all business to your company and trade as a corporation
- ❖ Seek professional advise from your accountant in allocating expenses into your business account
- ❖ All contracts must be written in the name of the company with you signing as a director of the company



## Sustaining Wealth with Gods Wisdom

### Things you need to Do, Learn , Create & Model

- ❖ Start a Savings and Investment Program
  - ❖ Grow a real estate property portfolio
  - ❖ Register your own corporation and start operating business as a separate legal entity ( [www.HomeBusinessmentor.biz](http://www.HomeBusinessmentor.biz) )
  - ❖ How to write and publish your book listing it on Amazon
  - ❖ Public Speaking & Presentation skills [www.MyBusinessCoach.biz](http://www.MyBusinessCoach.biz)
  - ❖ Life Coach training and skill development to brand yourself as an expert ( [www.CertifiedLifeCoachTraining.com](http://www.CertifiedLifeCoachTraining.com) )
  - ❖ Internet Business Mastery ( [www.InternetBusinessMentor.co.uk](http://www.InternetBusinessMentor.co.uk) )
  - ❖ Marketing strategies for fast growth [www.Fortyplusstrategy.com](http://www.Fortyplusstrategy.com)
- [COACHING - www.SecretsOfFinancialEmpowerment.com](http://www.SecretsOfFinancialEmpowerment.com)



## • Practical Tips

- Add value to whatever you do, Improve your ability to earn, create more streams of income
- Watch your debts and start a debt reduction programme
- It's a buyers market, now is the time to invest in properties
- Invest in the low stock market
- Try to pay one extra month mortgage every year, you will reduce your mortgage payment by 7years
- Avoid bad credit – pay bills on time
- Start a business on eBay or on the internet which is the future level playing field for everybody
- Take out insurance and protection schemes
- Attend business seminars & workshops to improve your skill level



# The Wealth Building Plan – Streams of Income we can Create from today

- **Save and Invest** – miracle of compound interest
- **Investments- Stocks & Shares, pension fund, savings**
- **eBay & Auction sites** – [www.BecomePowerSeller.co.uk](http://www.BecomePowerSeller.co.uk)
- **Network Marketing** – [www.Perpetual20network.com](http://www.Perpetual20network.com) or [www.AvenuesToWealth.eu](http://www.AvenuesToWealth.eu)
- **Start Home Business** – [www.HomeBusinessMentor.biz](http://www.HomeBusinessMentor.biz)
- **Real Estate- Home, But to Let, property developer**
- **Internet Business** – [www.InternetBusinessMentor.co.uk](http://www.InternetBusinessMentor.co.uk)
- **Blogs** – [www.BuildMoneyBlogs.com](http://www.BuildMoneyBlogs.com)
- **Internet Business Free training** - [www.StartMyOwnInternetBusiness.com](http://www.StartMyOwnInternetBusiness.com)
- **Become a life Coach / Expert Training** [www.CertifiedLifeCoachTraining.com](http://www.CertifiedLifeCoachTraining.com)

**COACHING at** [www.SecretsOfFinancialEmpowerment.com](http://www.SecretsOfFinancialEmpowerment.com)



**In Conclusion**  
**Your Thumb & The power of One**  
**The Beautiful Bird**  
***Choose Life***  
***God bless You***



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# Lets Keep in Touch

Website

[www.bApampa.com](http://www.bApampa.com)

[www.MyBusinessCoach.biz](http://www.MyBusinessCoach.biz)

Face book

[www.facebook.com/MyBusinessCoach](http://www.facebook.com/MyBusinessCoach)

Twitter

[www.twitter.com/bapampa](http://www.twitter.com/bapampa)

[www.bapampa.com](http://www.bapampa.com)

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*The Secrets of*  
**FINANCIAL EMPOWERMENT**



Where do we go  
from here  
How we can help you  
Special offer 12 Weeks

## **Financial Empowerment Coaching**

Email [Coach@MyBusinessCoach.biz](mailto:Coach@MyBusinessCoach.biz)

[www.SecretsOfFinancialEmpowerment.com](http://www.SecretsOfFinancialEmpowerment.com)

**Gods Wisdom in  
Wealth Creation**