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# Are you Financially Free?

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Intro to wealth development

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Welcome and thank you for your support.

In this eBook, you will learn about wealth development, why it is important that everyone knows about it, especially entrepreneurs who are serious about securing financial freedom, and what you can do right now to start improving your wealth.



Craig G. Gentles  
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# Are you Financially Free?

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If you're not doing the thing you love to do because you can't afford to or doing the thing you don't like to do because you have to; then you are not financially free.

As a business analyst turned entrepreneur, I observed that around 70% of small businesses failed within their first 10 years, and the remaining 30% that didn't, resulted in many entrepreneurs, becoming slaves to their families, jobs, and those businesses

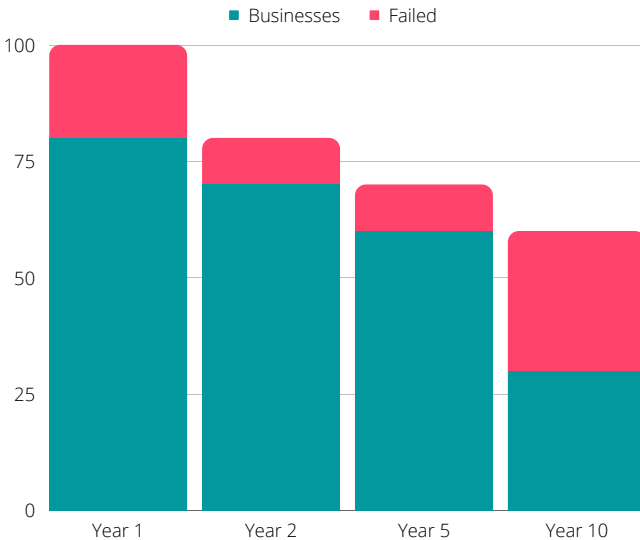


Figure A: Bureau of Labour (USA)

# It Doesn't Matter

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Even though these businesses were at different stages: infancy (startup), adolescence (growth), and maturity, it didn't matter. It also didn't matter that these businesses were of different types: sole proprietorship, partnership, or corporation, they were all represented across the range of businesses that failed, over the period.

Based on these facts we can see that even though operating a business can be a good strategy to improve one's financial position, it also can be very risky. In fact, throughout the pandemic that started in December 2019, many businesses closed their doors, some of them never to open again, and many business owners and employees became solemnly aware of just how important financial freedom really is.



# A Closer Look

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Based on the feedback from relatives, friends, colleagues, and clients, I realized that they all had developed a keen interest in improving their financial freedom. Because of this I decided to look further into this matter and found that even though many of us desire financial freedom, we tend not to achieve it because we do not practice wealth development.



So, how can we as entrepreneurs, business owners, and real estate investors better position ourselves to secure financial freedom despite today's post pandemic, globally changing economy?

**We can do this by practicing wealth development.**

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# Wealth Development

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It's a process...

# What is it Really

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Wealth development is the process of clarifying, aligning, and preparing your resources in a way that improves your financial freedom while achieving your wealth development goals. It uses traditional financial tools in nontraditional ways: prioritizing real wealth currencies, while leveraging financial wealth.

Real Wealth	Financial Wealth
Health	Credit, Insurance
Time	Money, Stocks, Bonds
Knowledge	Business Systems
Family	Real Estate

Figure B: Wealth Development Currencies

Tip: Your process = results



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## It's Effectiveness

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Improved results fast...

# Is it Really Effective

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Unlike seeking to start out by focusing on the thing you may not have, wealth development allows you to use what you already have to consistently improve your wealth by making decisions based on what is actually happening, and not what you think is happening. It allows you to improve your results in a short period of time, with a long-lasting impact on your financial situation. You become aware of:



Figure C: Wealth Development Focus

Tip: Use what you have now

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## In Practice

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3 simple steps...

# How to Practice it

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We successfully practice wealth development by completing 3 simple steps, that even though they can be quite challenging depending on your situation, it is guaranteed to quickly improve your results:

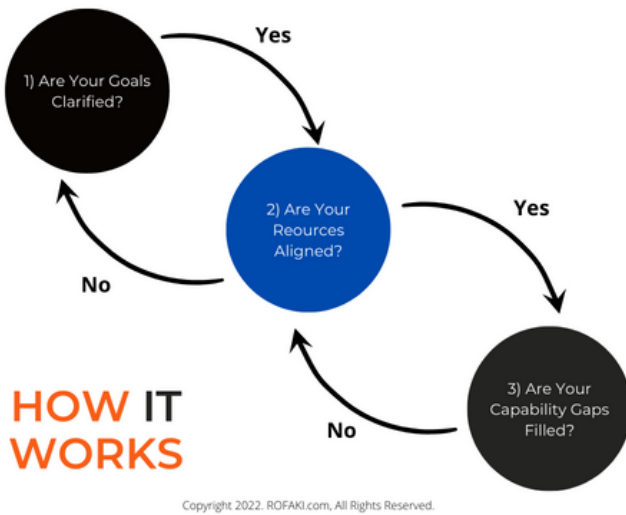


Figure D: Wealth Development Steps

Tip: It's a 3 step process

# 4

## Step 1

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Clarifying goals...

# Clarify Your Goals

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If we're to be honest with ourselves, "where do you want to be in the future, and what would that look like?". Most of us would have an idea of what that looks like, even fewer would have something written down somewhere, and only a remnant would have a well-defined plan that harmonizes with and includes the 3 main areas of their life. This is where it all starts, creating a wealth development plan that includes:

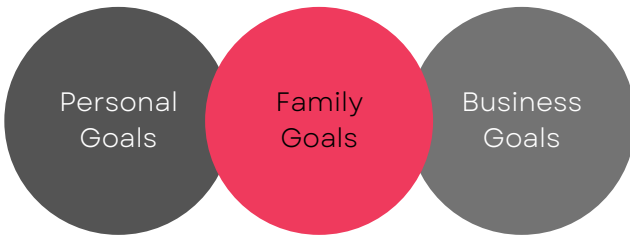


Figure E: Wealth Development Goals

Tip: Clarity is really power

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## Step 2

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Aligning resources...

# Align Your Resources

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It's an interesting observation to see that even though we are operating our own personal system, most of us remain ignorant of that fact, and too often mismanage the resources we actually have in pursuit of the resources we don't have. It is only when we stop and ask ourselves "What resources am I currently using to get my results, and are they working?", do we become aware of our existing system, resources, and strategy. To improve this system, we simply need to



Figure F: Wealth Development Strategies

Tip: Alignment = savings



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## Step 3

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Filling gaps...

# Fill Your Capability Gaps

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Looking at your well-defined goals, and your aligned systems, do you have the resources needed to successfully execute your strategy? By identifying and quantifying your current capabilities compared to the capabilities you need to accomplish your goals, you will see gaps that need to be filled in order to accomplish your wealth development goals. You must now fill the following gaps:

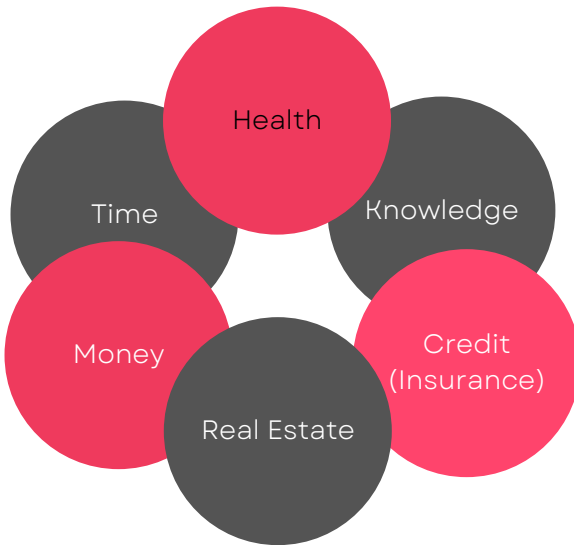


Figure G: Wealth Development Currencies

**Tip: Use 6 currencies not 1**

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## Big Mistake

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Its about freedom...

# Mistakes to Avoid

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When it comes to the topic of wealth development, most people don't know what they don't know, and the worst part of it is that they think they do. Likewise, the idea of financial freedom has been irresponsibly promoted to the point where to most of us, it's the idea of sitting on a beach somewhere and never having to work another day in our lives, but these thought processes are misleading to say the least. As wealth developers, we are very much aware that wealth development is something that we do, and financial freedom is one of the direct results of doing this. In other words, some work will have to be done, but it will be 100% working on improving and managing your wealth development system. Why? Because you are doing what you are doing because you love to, and not because you have to.

Tip: Do what you love to do

Successful wealth developers have long learned the principle that people are more important than things; namely your why matters more than your how!

Where are you on your wealth development journey?

Get started by crafting your very own wealth development plan, a personal strategic plan that will help you to successfully maintain your health and become financially free through wealth development.

Schedule a free discovery call today:

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