

# Wealth Creation

multiple streams of income



# Building a Secure Future



leaving a legacy

*"The greatest crime in the world is not developing your potential. When you do what you do best, you are helping not only yourself, but the world."*

## ◆ Your Financial Health Check

**The heart and soul of EcoForce Global is to make a positive difference.** It is all about sustainability – for our planet, and for our Advocates. Everything we stand for is to build for a better future. By now you can see that our Tree Planting Program goes far deeper than just planting a tree. There is an obvious and present need to restore balance and absorb the excess carbon in our atmosphere that is causing significant destruction and loss, and trees are part of the solution, naturally. Trees do so much more than just capture carbon. Our Farmers who have agreed to participate in our Program have all benefitted in so many ways. Healthy planet – healthy people. The movement you are part of continues to press forward to achieve our vision and mission, as we all continue to work together for a better tomorrow.

**At EcoForce Global, we are also committed to your financial security.** In a world where job security and satisfaction are low, the EcoForce Opportunity provides something refreshingly tangible that anyone can be part of with a relatively small investment. **The Advocates who achieve the biggest rewards, are the ones who are making the biggest difference to our planet.** Our Advocate Rewards Program is very fair. It does not matter when an Advocate registers, anyone can achieve the financial rewards on offer with some focused intelligent actions and a commitment to work. Unlike a traditional job where your income is decided upon by someone else, your EcoForce income is unlimited, leveraged, continues to grow into your retirement, and is a business and income that you can bequeath to someone else ... rarely can anyone bequeath their income from what they do.

**Just as EcoForce promotes better management of our soils and tree preservation, EcoForce is also committed to empowering Advocates to be wise with the management of their wealth creation.** *It is one thing to create financial wealth, it is another thing to keep it.* Sadly, most of us are not taught in school how to manage our finances. Although we can spend years in education to acquire the knowledge to position ourselves to secure employment to ultimately earn an income so we can exist on this planet, very few people know how to manage their finances. As a result, many people retire with a lot less than they could have. What should be the best years of their lives, are often the most challenging.

*'You are the root of your financial success or failure. If you work on the roots. The 'fruits' will take care of themselves.'*

**We all know that finances do not bring happiness, however lack of finances can bring heartache and a lot of unhappiness.** There is nothing wrong with having a healthy bank account - money is neutral. It is what the person does with money that can either be used for good, or for bad.

**Every Advocate once they have purchased a tree, has made a financial decision for good.** We believe that the more money that is given to good people, they can continue to do many more good things. We therefore have included this Module to get you on the path to creating healthy habits to manage the income you can create from the EcoForce Advocate Rewards Program for a better future for you, as well as for the planet.

***There are only 2 ways to make money;***

*(i) Trade your time for money – work for it*

*(ii) Make your money work for you – put your money to work*

**In this Module we have some suggestions to point you in the right direction.** Whatever your financial position is right now as you are reading this Module, is the result of actions you have taken up until this point. You may be in a financial position that may be the result of someone else's actions that was outside of your control. It is not about any judgement should your finances not be where you would want them to be. Rather, it does not matter what financial position you are in right now, what does matter is what actions you take from today to move you towards your financial goals. If you are in a financial position that you are happy with, then keep in mind, you do not have to be sick to get better.

#### ◆ **The Borrower is Slave to the Lender**

Should you have any debt apart from a mortgage, this may include any personal loans, credit card debt, etc., this is robbing you of what potentially you could be achieving in your life and creating financial wealth for your future. The reality is the management of our finances often comes down to habits – we either have habits that move us toward our financial goals or habits that rob us of our financial potential.

*“Beware of little expenses, a small leak will sink a great ship.” – Benjamin Franklin*

**Having a monthly budget is one simple habit that can assist you to take control of your finances.** Because it is simple to do, it is therefore simple not to do, so many people do not have a budget and their financial situation often reflects such.

*“A budget is telling your money where to go instead of wondering where it went.”  
– Dave Ramsey*

There are many programs that can assist you to transition from debt to surplus and position yourself to participate in intelligent wealth creation strategies. Dave Ramsey's *'Financial Peace University'* is a program we recommend that has practical *'how to'* steps to get out of debt quickly, create a monthly budget, and position yourself for financial stability into retirement. Although this program has been created for American residents, many steps taught are universal and can be used for anyone around the planet. You can find this program online, and in Dave Ramsey's books. He personally went from bankruptcy to financial independence. By applying the techniques that he teaches in his program, he has helped thousands shift from challenging financial situations to build financial security. This is a simple program that is easy to follow, practical, and ideal for any age and any income.

*“The goal isn't more money. The goal is living life on your terms.” – Will Rogers*

## ◆ Financial Security, Financial Freedom and MSI's

For someone who is serious about creating financial security and financial freedom, one of their greatest wealth strategies is to establish multiple streams of income, also known as MSI's. On average, most of the wealthiest people in the world have at least 7 MSI's. This is the 'Investor' which is the 4th Quadrant of Robert Kiyosaki's book; 'Cash Flow Quadrant'.



To gain access to in the benefits of the 'B' and 'I' Quadrants, you need a reliable vehicle pooled with the specialised education on how best to run that vehicle, ideally combined with training and coaching to become proficient. There are few people who truly are professional at what they do. Many people can play tennis, yet it is those few who have taken the time to receive the specialised education, training and coaching to become tennis professionals, are the ones who make the big money from the sport of tennis. We even pay to watch them play. It is no different with any other field. It is the professionals in any field that are sought out and who earn the most. They have earned that right, and so can you. Therefore, aim to be a professional in all that you do as an EcoForce Global Advocate ... the rewards are worth it.

*"Financial freedom is available to those who learn about it and work for it."*  
– Robert T Kiyosaki

## ◆ Increasing the gap between your Expenses and your Surplus

Your EcoMastery Success Program provides you with the education, training and coaching to become a successful Advocate, and to be professional in how you build your Team and your organisation with your powerful vehicle; EcoForce Global. As your income increases through the Advocate Rewards Program, your goal is to expand the gap between your expenses and what is left over. **This is your surplus income.** As mentioned earlier in your Program, it is simply a habit to create such. There are 3 habits when it comes to how we manage our income;

1. **Deficit** (we have debt - we spend more than we earn)
2. **Break-Even** (we have no debt, yet nothing left over after all expenses are paid)
3. **Surplus** (we have excess money left over after all expenses have been paid)

**Consider the 3 habits. Which habit can you relate to, and which one are you operating in?**

**Deficit or break-even habit.** If someone is in the habit of deficit or break-even, then it does not matter how much income they earn or if they get a pay rise, their money habits keep them in a deficit or break-even position. Should their income increase, often so does their expenses. Any surplus savings accumulated are often spent on short term things that do not bring long term financial returns. These people are soon back to a deficit or break-even state. It can be a brutal cycle. **Our money habits control our financial status.**

*Money is not the answer to their financial situation,  
changing their money habits is where the answer lies.*

Many people when they win a lottery or receive an inheritance, are often worse off financially within a short period of time than before they received the windfall. This is often reflective of the habit or mindset they are operating in. When someone is operating in a deficit or break-even habit and they receive a large sum of money, they will often purchase things they could not afford previously. They soon discover they do not have the strategies in place to create a recurring income to support these purchases. It is not uncommon for these people to declare bankruptcy who are controlled by these destructive habits.

*“Do not save what is left after spending, rather spend what is left after saving.”  
– Warren Buffet*

A person who is in debt as a result of a deficit habit with managing their personal finances and enters into business with the intention to get out of debt, unless they are consciously aware of changing their habits or mindsets regarding how they manage their finances, it is not uncommon to see their personal financial habits displayed in their business decisions.

*“It’s not how much money you make, but how much money you keep,  
how hard it works for you, and how many generations you keep it for.”  
– Robert Kiyosaki*

A business owner who was in debt prior to going into business, often will run a business that is also constantly in debt, and everyone feels it. There is often little or no profit to reward the team or for celebrations, and pay rises are out of the question. They often are more focused on looking for ways to cut costs rather than seek opportunities to generate profit and create wealth.

*“When you look for ways to generate profit, you will often find it.  
Even a cent saved, is a cent profit.” – Dick Smith*

This can also happen to an Advocate. No matter how generous the Advocate Rewards Program may be, if they do not invest in themselves and learn how to manage their income wisely, no amount of income will position them to create the wealth that is possible.

*“The single biggest difference between financial success and financial failure is how well  
you manage your money. It’s simple: to master money, you must manage money.”  
– T Harv Eker*

**Surplus habit.** When someone is in the habit of managing their finances to create a surplus, these are the people who are positioned to manage additional finances when it comes and create additional wealth through wise investing. If you are not in this habit, then embrace the opportunity to replace some bad habits with a good habit of always existing in surplus.

*“An investment in knowledge pays the best interest.” – Benjamin Franklin*

#### ◆ Poverty or Abundance Mindset?

**How we do life is very often filtered through two approaches: a poverty mindset or an abundance mindset.** Both have opposing outlooks on life, yet each mindset produces definite outcomes reflecting which mindset has been embraced. Both mindsets have ripple effects on everyone around them and attract like-minded people.

**A Poverty Mindset is one where there is never enough and there will never be enough.** Even when there may be an abundance all around them, they rarely identify such or stop to embrace and enjoy it. What they do have, they hold on to it tightly. They rarely have a joy or freedom about them. Generosity is not in their nature, and their idea of generosity often has ‘strings’ or conditions attached. *“I will give you this, however, I will take that away from you.”* A famed Christmas story expands the life and behaviour of a character named Scrooge. His life reflects a poverty mindset, and the impact this had on everyone around him, and himself.

What is paradoxical, a mindset of not giving to hopefully save, often results in the opposite. A person who has not learnt the power of generosity, that there is wisdom to serve and not to be served, have often not learnt how to manage their finances, and have no surplus to give to others when the need arises. When they do spend, often they will invest unwisely and end up losing what they invested. This then confirms in their minds, that money should be held on to at all costs - even the cost of relationships and quality of life. They often cause those around them to incur added costs, keeping everyone in poverty. When they cut corners to save money, this often results in costing more in the end. They are often challenged by wealth, and repel it rather than attract it, and criticise others who have it.

*“Wealth is the ability to fully experience life.” - Henry David Thoreau*

**Like attracts like.** A poverty mindset is often untrusting and attracts people who believe and behave the same. They will often scoff at those with an abundant mindset and mistake their generosity for extravagance. They may see others enjoyment of life from what their wealth has afforded as selfish indulgence. Often, they judge others on where they have spent their money; *“That would have been better given to the poor!”* yet they give very little of their time, money, or resources to any charity themselves. Such comments often come from a place of misery because they have nothing to give due to their own bad management of resources. They do not see their own lack of abundance and generosity has robbed others, and themselves. Sadly, this mindset can also manifest in ill health and result in sour relationships, and a miserable, unfulfilled life. No one in history ever was rewarded for being mediocre in anything. Mediocrity is a choice ... so is a poverty mindset.

*There is an easy and mundane way to live;  
yet there is an alternative way of living worth pursuing that has so much more to offer!*

**In contrast, a person with an Abundant Mindset is always looking for ways to contribute and add value to all those around them.** I have been fortunate to have parents who are anchored to such, and they have influenced my life profoundly. They are habitual in helping others, giving of their time and their resources. People with an abundant mindset are open to and look for opportunities to create wealth, and wealth seems to flow easily to them - not just financially, yet in all spheres of life.

**This is often reflected in their relationships, health, and all that happens around them.** They often see beauty in things that a poverty mindset is often blind to. In every area of their life they have expansion and greatness. It is often said, one's income is often the combined average of those closest to us. Surrounding ourselves with those with an abundant mindset rubs off, just like it does with those with a poverty mindset. Therefore, anchor to an abundant mindset. Then when poverty mindset people come into your circle of influence, they will either change or be left behind.

*"See yourself living in abundance and you will attract it. It always works, it works every time with every person." – Bob Proctor*

#### ◆ **Seek the advice of a professional trusted Financial Advisor**

If you had something wrong with the plumbing in your home, I doubt you would phone an electrician. Just as if you were physically unwell, it would seem strange to phone your accountant for advice, unless they were also trained as a physician. Why is it when it comes to money matters we ask anyone for their advice? Less than 5% of the population is financially free and understands wealth. It is therefore strongly suggested to enrol the services of a trusted professional Financial Advisor.

*Abundance attracts abundance; poverty attracts poverty.*

An abundant mindset is not about being foolish or unrealistic. When it comes to finances, abundance from a place of surplus, reflects good money habits. This requires wisdom, discernment and also restraint. *With much that is given, much is also required.* A wise person pursues knowledge, so pursue knowledge relentlessly your wealth creation strategies.

If you have yet to do so, we encourage you to participate in the workshop 'You Were Born Rich' seminar, presented by Bob Proctor and John Canary. This event assists to develop empowering mindsets in every area of your life, with timeless wisdom and advice that you can easily incorporate into your world, your Team, and your EcoForce organisation.

#### ◆ **Contrary to popular belief, what you do not know may hurt you**

To take advantage of what is on offer as an investor, then we encourage you to become an educated investor. Whatever you have earned and saved to date, including your recurring income from your EcoForce Advocate Rewards Program, you have worked hard to achieve. **Protect your income by learning how to invest wisely and intelligently.** Take full responsibility for how and where you invest to ensure every chance for a profitable return.

*'It's easy to become a millionaire - it's a lot easier not to become one.'*

Once you have achieved a significant level from the Advocate Rewards Program and are generating a passive recurring income from your Team duplicating your efforts, then we encourage you to invest in your own education to enhance your wealth creation strategies and create multiple streams of income (MSI's). You have the opportunity to create wealth that turns dreams into reality, a passive recurring income that you can bequeath, and an abundance that allows you to truly make a difference in the lives of others, and the planet. A legacy some only ever dream of. Anything is possible!

*"The rich don't work for money. The poor and middle class work for money.  
The rich have money work for them." - Robert Kiyosaki*



## Wrap Up

- ✓ **Understand the Cash Flow Quadrant, and do not neglect the days of small beginnings.** Aim to be a professional in all that you do, marinated in integrity. Start with the end in mind, and keep your goals handy and be accountable to yourself and your team.
  
- ✓ **Increase the gap between your expenses and your surplus income and review your mindsets surrounding how you manage your finances.** Be honest about where you would rather be, and be humble enough to accept responsibility for your actions, and bold enough to change.
  
- ✓ **Are you allowing yourself to be controlled by a poverty mindset or empowered by an abundance mindset?** Be prepared to do what it takes to exist in surplus, and how to anchor to an abundant mindset. Seek wisdom, learning, education, and coaching, to be a wise investor with all that you have. This includes the physical, emotional, spiritual, as well as the financial areas of your life.
  
- ✓ **Aim to be qualified to attend EcoForce Leadership Events and take advantage of all that is on offer.** Allow your education to lead to intelligent decisive action. Be on purpose.
  
- ✓ **What is a goal that you would like to achieve even after you have left the planet?** Interesting thought. In addition to the number of trees you are aiming to have planted within your organisation, what is a legacy that you would like to leave for future generations that maybe your EcoForce income and investments may just make possible? Dream BIG!

*"If you are going to live, leave a legacy.  
Make a mark on the world that cannot be erased."  
- Maya Angelou*





## ◆ KEY SUCCESS POINTS

### *your personal review*

1. **Explain the Cash Flow Quadrant in your own words.**
2. **What are the benefits of learning about how to invest prior to investing?**
3. **Why do you think many have lost significantly in investing?**
4. **Be honest with yourself here ... are you in deficit, break-even or surplus when it comes to your finances?**
5. **Irrespective of which habit you are in, what are 3 ways you can proactively improve from today?**
6. **Revisit your Goals you wrote down in Module 5.2 – Your Goals and Dreams. Write down your Top 3 Goals that you are totally committed to achieving in the next 12 months.**
7. **List what needs to happen for them to become a reality.**
8. **Identify and list the things that may stand in your way of achieving your Goals if you let them.**
9. **Commit to learning one area of investing that interests you. Write down what that is. Seek professionals who are already succeeding in that strategy and what they did to be successful. Explore all options, and if you have everything in place then go for it!**