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**10 STEPS TO FINANCIAL FREEDOM**

Personal Financial Plan

Name and Surname:

Date:

(First draft)

Date:

(Next update/revision)

(book your calendar in advance to spent at least at the absolute minimum 1 hour a month looking at and revising your plan)

**Writing Your Personal Financial Plan IS NOT an exercise in being REALISTIC**

Dare yourself to dream, stretch yourself and write your plan from within the context of, one can even maybe say from, within an atmosphere of “Nothing is impossible”

Just think about it for a moment what if ANYTHING IS POSSIBLE?

I think the biggest reason people don`t dare to dream big is because they don’t want to set themselves up for disappointed, and this is understandable. Disappointment dries up the bones and yes, no one wants dry bones. It is understandable that you may fear disappointment and I am 100% convinced that if you have lived for longer than a year on this planet that you have experienced disappointed in your life. The thing about disappointment is that it is a curable “disease”. One can recover from disappointment and once again if you understand your identity in the Cross of Jesus Christ, you won’t only get over a certain disappointment, but you will actually overcome disappointment, never to fear disappointed again!

Download Bonus number #4

PDF: Dealing with disappointment – How to focus again in your Life

Just for a moment, think about how big a disappointment you may have, when one day after living for 80+ years on this earth, you arrive in heaven and you realise that you have been missing out on so much because you had a fear of disappointment.

*For now we see in a mirror dimly, but then face to face. Now I know in part; then I shall know fully, even as I have been fully known. 1 Cor 13:12(Amp)*

Write your Personal Financial Plan with an expectancy, follow your hearts desires. Through your plan make the desires of your heart known to God. Write your plan not separate from God but with Him. Talk to Him about it discuss it with Him do not rely on your own insights (Proverbs3:1-10)

Nothing is impossible!

*For with God nothing is impossible – Luke 1:37*

If nothing is impossible then anything is possible

Write your plan as if anything is possible! Write your plan with the expectancy of God working in you and through you. Write your plan from a place of responsibility to your life’s’ purpose, your purpose! nobody else’s, but yours

Write your plan with the firm believe that God is able to do superabundantly more than all that we dare ask or think.

*'Now to Him who is able to [carry out His purpose and] do superabundantly more than all that we dare ask or think [infinitely beyond our greatest prayers, hopes, or dreams], according to His power that is at work within us,' EPHESIANS 3:20*

https://www.bible.com/bible/1588/EPH.3.20

# Important to remember

* A Plan evolves over time – be patient
* A Plan demands focus – be consistent, go over your plan on a regular basis. If you are just getting started with a Personal Financial Plan you may even have to read your plan on a daily basis for the first couple of weeks or even months
* **Consider making it a Life long ritual to read your Personal Life Plan before breakfast each morning**
* The more time you invest into your plan, the more it will become established in your being – by working it, reading it and even proclaiming it out loud. Your plan will slowly start to manifest from inside of you unto the outside

**Be Practical:**

Print more than one copy of your plan and place it all over your house, car and office.

Place it:

1- In the magazine rack next to the toilet

2- On your desk at work

4- In the cubby hole of your car

5- On the breakfast nook counter

6- On the fridge

8- Email it to yourself

9- Set up sms reminders to read your plan

10- You can even make a voice recording of it, in your own voice - listen to it when you are stuck in the traffic

If you continue with this you will renew your mind to a new reality – a new *realistic*, not according to your own previous life experiences or the experiences of anybody else but be renewed to what is realistic to the living God, our loving Father.

*'And do not be conformed to this world [any longer with its superficial values and customs], but be transformed and progressively changed [as you mature spiritually] by the renewing of your mind [focusing on godly values and ethical attitudes], so that you may prove [for yourselves] what the will of God is, that which is good and acceptable and perfect [in His plan and purpose for you].' ROMANS 12:2*

<https://www.bible.com/bible/1588/ROM.12.2>

**Remember:**

* He that fails to plan, plan to fail – he that aims at nothing hits it every time
* 90% of the project is planning and 10% execution
* God provides according to your creation purpose
* People have different creation purposes and gifts, and need diversified plans to achieve them
* Plans grow and unfold over time
* Believe in what the Lord says to you in your own heart, for He speaks to you personally about your situation
* Believe in your own life
* I believe that I am here with a purpose and that God has already provided everything necessary to do/get for my purpose
* Get rid of the orphan/poverty mentality – there is enough on earth for me
* God’s plan will not lack God’s money
* I am the captain of my own ship
* A plan is objectives for my life according to God’s will
* A plan demands from you to focus
* A plan brings definite expectations
* A plan makes it easier to get goals and strategy

Write your own Personal Financial Plan

Ps. I have left some personal information in this template for you to get some ideas: use this template as a frame of reference to not leave anything out.

1. **Broad outline of the most important things I want to achieve in my life**
   1. **My first congregation** = (family)
      1. ***100% financial freedom*** 
         1. $xxxx passive income per month linked to inflation
            1. For me to be able to spend more time and because of spending more time to be able to grow into the;

Man of God He intended me to be

Spiritual gifts He has given me

Husband God intended for me to be for my spouse

Father God intended me to be for Son

Father God intended for me to be for Daughter

* + - * 1. To experience the joy of real freedom – working for money is not true freedom
    1. **Freed*om to travel the globe***
       1. $xxx per annum
    2. ***Children through university***
       1. 2 x 5 year degrees at $xxx/ year = $ xxxx current exchanges rate = x to y = $xym
    3. ***Second Congregation***
       1. Friends
       2. Church
    4. ***The rest of the earth***
       1. Build an orphanage
          1. $ xxx
       2. Build a private jail
          1. $ xxx
       3. Online ministry
          1. [www.kobusbosman.com](http://www.kobusbosman.com) reaching 1 million people

1. ***Family planning and its accompanying financial implications***
2. Just the 4 of us (how many children do you plan to have?)
   * 1. Financial
        1. Cost of living and lifestyle
           1. $xx/month = $xxx/year for 12 years = $million
        2. University of travel
           1. $xx/year for 12 years = $xx million
        3. Children`s education
           1. $xx
        4. Total Personal plan budget = $xxx million without inflation

***3) What financial milestones do you want to achieve in life?***

* 1. **Financial freedom through inflation linked passive income**
     1. First generation as if I will become 80 years old
     2. Second generation as if I will become 120 years old
     3. Third generation as if I will become 160 years old

***4) Personal, chronological analysis of the rest of my life***

* 1. 0-20 = gone
  2. 20-40 = gone
  3. 40-60 - I have found my identity, Recover the lost years – financially
     1. Live my dream – seek the Kingdom of God
        1. Hunger for God’s word
           1. Become a teacher of the Word
        2. Live for my spouse
        3. Live for my children
        4. Live for my congregation
  4. 60 -80 = Live and pass on my legacy

***5) Basic planning for my life***

* 1. Next 5 years
     1. Home based career = massive action needed to acquire new skills
        1. 100% online wealth creation
        2. Focus on my family and their growth
           1. The world needs a Father
           2. A father with money

Give my children their identity in Christ

Show and establish their spiritual gifts

Teach them about money

Teach them about the opposite sex

Teach them about sex

* + - 1. My ministry
         1. International training centre

The world needs a father

Moneywise

The gifts of the spirit

* 1. 5-10 years from now
     1. Continue with previous 5 years plan
     2. Grow and increase
     3. Live my dream

***6) First level financial freedom***

$xx per month

* 1. What has to happen to achieve this
     1. Plan for it
        1. **Company xyz**
           1. To constantly make a minimum target of 220 paid orders per month
           2. Become semi passive
           3. By going 100% online
           4. by appointing staff
           5. Create upsell products
        2. **Money wise**
           1. Facilitate at Churches and business and community
           2. Make a deal with xyz
           3. Project 2
           4. Project 3
           5. Daily classes
        3. **Income creating assets -** 
           1. Settle all debt
           2. Reduce expenses
           3. Create more income
           4. Investments -In self – get the skills

investigate

stop renting

buy house

Investment property?

* + - * 1. Be creative, get new ideas to earn more passive income

Idea 1

Idea 2

***7) The most important role players to help me make this happen***

* 1. God in His fullness
  2. My spouse
  3. Close friend
  4. Pastor
  5. Spiritual mentor
  6. Business mentor
  7. Business coach
  8. Personal coach
  9. etc

***8) The gifts, talents and passions with which I can make money***

* 1. Passion for scripture
  2. 20 years marketing experience in the property industry
  3. Passion for internet technology
  4. Project management skills in the construction industry
  5. Public speaking
  6. Creative thinking
  7. Persistence
  8. Endurance
  9. Clever
  10. Faith
  11. Identity

***9) My most important values in achieving my objectives***

* 1. Persistence
  2. Endurance
  3. Vision
  4. Faith
  5. Vision
  6. Vision
  7. Vision
  8. Vision
  9. WHAT IS YOUR VISION? YOU MUST HAVE A VISION – REFER TO THE BOOK YOU ARE WRITING ABOUT YOURSELF – YOUR VISION SHOULD BE ACCURATELY DESCRIBED

***10) The necessary measures I have to take immediately – the next step***

* 1. Complete the Moneywise course
  2. Keep on and escalate running – lose 10kgs
  3. Write all the different plans + budget for them
     1. business plan + budget
     2. Moneywise business plan + budget
     3. Word seed plan and strategy + budget

***11) The four components of God`s plan for my life***

* 1. **Content:**

- Father

* + 1. Teacher/mentor
    2. Family man
    3. Home based career
    4. Ministry among men

**11.2** **Time:**

* + 1. I can feel my time is here it has come, I can sense it like the coming rain
       1. xxxxxxxxxxxxxx = tipping point
       2. xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx
    2. It was prophesised that xxxxxxxxxxxxxxxxxxxxxxxxxx
    3. God one morning gave me the scripture Isaiah 43 – think not of the previous things, I am making something new
  1. **Method**
     1. Teaching/training/coaching
     2. Internet
     3. Through my wife and children
     4. Through ministry in business
     5. Through property investment
  2. **Motive**
     1. A closer more intimate relationship with God,
     2. To have Gods promises manifest in my life
     3. For me to help the body of Christ to also become strong in Gods promises
     4. So that through their abundant life they will also start to testify about Gods love
     5. With the result of an increase of the Kingdom of God though revival of hearts
     6. I want to enjoy the abundant live that is my inheritance through Christs blood – I do not want to miss a single one of Gods blessings that He has install for me