The Asset Building Program

Build Assets. Be Free!

Asset Builders

EVA H. ARADILLOS, CPA

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Creating Freedom with the Proven Program

How I made it from a borrowed Php 10,000 to a hotel owner?

This is definitely for you if:

1. You want to get out of debts.
2. You want to achieve Financial Freedom for you and your family as soon as possible!
3. You want continuous flow of income without hustling or working hard.
4. You want to have a business at a minimum capital.
5. You want to fire your boss!

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YOUR NEXT STEP

Sad stories of people who failed to build their assets

Before I share their stories, let me ask you this question-

Is this your mindset right now?

- ✓ Work hard until age 65?
- ✓ Aim for job promotion?
- ✓ Retirement pension is the end goal?

If yes, then let me introduce you to my friends:

Engineer and a CPA

I have a friend who spent his whole life building his career. He became an engineer and a CPA. He even had a masters and a doctoral degree. True enough, he got the top positions of the companies he was employed in. Finally, he got the position of the president of the last company he worked for. He was happy. But after a year, that company was bought, and the new board of directors put him in a ceremonial position which triggered him to resign. It was the end of his career life and no residual income after that. Just like my 11 years of corporate life, I received nothing after that. I worked like a carabao that even during the very day of my maternity labor, I was at the office working. I was able to save millions for the company as a Rawland Manager. But when I did not fit in to the Company's agenda, I was terminated. I cried. It killed my ego.

Bank Manager

I have a friend who was a manager in a bank. Every month, she was pressured with her targets. If she can deliver it, more targets will be given and if she can't, her boss was hostile to her and even questioned her salary. Although she was not happy with her job, she couldn't afford to resign for she has so many bills to pay.

It is okay to build our career, but we must also build our assets on the sides. It's our assets not our career that will take care of us when we get sick or tired. Building assets is non-negotiable. And it is possible for anyone who is willing to do it. The only question is - Are you willing to spend your 40 prime years working for someone else's assets?

My story:

I just started with a borrowed Php 10k and now a hotel owner.

How I made it?

There are 3 secrets:

Secret #1:

I rapidly achieve my financial freedom because…

NOT from Job Promotion
And not from Building my Career!

I BUILT ASSETS!

First and foremost, what is an asset? Assets are anything that put money into your pocket. The most common question is: is a house an asset? It depends. If you use it – it's a liability because money is coming out like electricity, water bills, taxes etc. But if you are renting it out, money is coming in, it's an asset.

What is the common problem of my first secret? It's our programming. The programming of going to school, getting good grades and getting a job. We are programmed to find a job to pay our bills. We are programmed to be good with our job to get a promotion. We are programmed to stay loyal to secure our retirement benefits. Yes, we are building our boss' assets and yet, they get paid more than we do. They have updated gadgets, live in bigger houses, drive better cars and they can send their kids to exclusive schools. Why can't we do that? Because they have assets and we only have our career.

Now, we need to realize that the only way to secure our financial freedom is not by building our career but by building our own assets. Let's build our assets so that money will continuously flow to you every month, even without continuously hustling or working hard!

Now, I am enjoying the Freedom!

Check out my life before and after building assets!

Building Career	Building Assets
1. Rented houses 8x	1. Own rental houses
2. Borrowed tuition for my son when he was just grade 1	2. My sons have graduated abroad and in an exclusive school
3. Driving company car which was 2nd hand	3. Own 3 brand new cars of our own choice
4. Working hard even during the day of my maternity labor	4. Taking vacation as often as I want & still earning my passive income
5. Applied for work as a front office in a hotel	5. Own an economy hotel

More travels with family

I became an author

I became a hotel owner

I built my own house

Secret #2:

Properties are great Assets but…

I started with PEOPLE ASSET first!

If you don't have millions or big capital yet, that is okay! You can definitely still build assets! How can I say this? Because I also did not start with millions. My house was even foreclosable when I became jobless.

There is an idea embedded in us that assets are only houses, properties and buildings. This is the reason a lot of us would not attempt building assets. However, I have good news for you. You can start building assets without much capital. You can start by building a different kind of asset- it's called People Asset!

I started by borrowing Php 10k from my sister since I was so broke, and here’s what I did:

- ✓ Using my small tiny capital, I discovered a great Product that’s proven to be sellable.
- ✓ I have benefited from the Product and shared my story. I just followed the SYSTEM which provides the most effective ways of distributing the Product.
- ✓ When I started earning good, I started teaching people the business and the SYSTEM so they too can earn.

After a year of empowering people & helping them earn, I was able to hit my first 1 Million Peso Income! By helping them earn, I also earn. As I build my assets, they are also building their assets. **EVERYBODY WINS!**

Secret #3:

I am not alone,

I was guided and mentored all the way!

This is a game changer for me. It gave me faster success since I was not experimenting. All I did, was follow my mentor. You don’t need your profession here. All it needs is your willingness to learn, willingness to change and willingness to dream. And I believe that as long as you are willing, the possibilities are endless.

As Tony Robbins said:

What human beings CAN DO are amazing.
But what they WILL DO is usually disappointing.

Are you disappointed with your life? Remember, you are great! You are amazing. We have an amazing power within us. But it's all sleeping. That's why, it's not helping us. The only way to wake them up is by taking action. Please don't give your power away, your future self is begging you. Claim it back! Just start with one small action because that one action will create more actions and some more actions until you become excited and unstoppable!

The Asset Building Program

This is the proven program that can guide you to become FINANCIALLY FREE even with a minimum capital.

The program has 3 phases.

Phase 1		Phase 2		Phase 3
Wealth Creation	→	Wealth Multiplication	→	Wealth Preservation

Which phase are you in now?

If you are in Phase 1, read on.

Phase 1: Wealth Creation

Most of us, our source of income is only our job. There is nothing wrong with that. That’s also me many years ago. But our job is just enough to pay our bills. We need to earn more for our investments. And when it comes to earning more, most of us can only think of job promotion and salary increase. This is okay but with the internet age, there’s more out there.

If you search online, there are so many business ventures like freelancing, sell digital products, drop shipping and a lot more. The problem is getting started. We don’t know where to start. It looks complicated and there are so many choices, but actually, there are only 2 types of business:

1. Providing services like car wash, tutorial, photography etc.
2. Selling products of a company

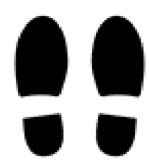
There are so many questions of what products to sell. As for me, I want my decision to be anchored with studies and research of well-known people. In this case, I am following Paul Zane Pilzer. He is an author and a Nobel Prize winner. He made a lot of predictions that came true like the US economic crisis in 1989. He is the author of Wellness Revolution and the Next Trillion Business. Many people have waited for his next prediction and he predicted that there will be 10 million new millionaires. Yes, you read it right. Not just 10 millionaires but

10 million new millionaires. These future millionaires are found in the following 4 major areas. If you want to be a millionaire, make sure to be part of these industries.

1. Wellness industry: people want to live longer and stay healthy
2. Direct selling: a proven distribution model of more than 50 years
3. Technology: sales are moving to online
4. Home-based: the new offices, new stores etc. are found at the comforts of home

We can leverage the research and studies of credible people rather than listening to our neighbors and officemates who are not even into business and not on a road to financial freedom. Yes, there is a road to financial freedom. Here are the 3 types:

1. <u>Sidewalk:</u> people who do not save. Instant gratification. Ends up broke.



2. <u>Slowlane:</u> employees who aim for retirement at age 65.

3. <u>Fastlane:</u> business owners whose goal is Financial Freedom.

Road Map to Financial Freedom

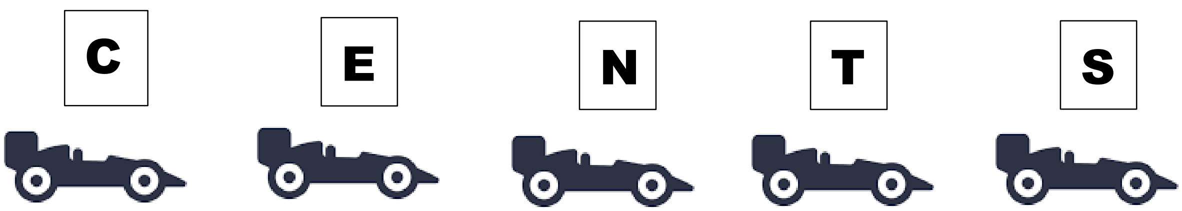
FREEDOM!

Current financial

Which vehicle are you using? Are you walking or using a tractor or a speed car?

Want it in a fast lane with a speed car? We need to become a business owner. But some people don’t even bother to venture in any business because of the risks. That’s why people go to franchising business since it’s proven but the problem is, only few can afford.

To manage business risks, there are 5 commandments to obey and drive your business to the fastlane. These are taken from the book of “The Millionaire Fastlane” by MJ de Marco. The 5 commandments are the following:



1. **C**ontrol

   You should have control of how much you want to earn. This is the reason why having a job is slowlane because you don’t have a complete control of your salary.

2. **E**ntry

   The entry barrier must be high so that only a few players are in the market. This is the reason why surgeons are paid better than janitors because surgeons have specialized skills.

3. **N**eed

There are a lot of talented people who went to business and got bankrupt because their products and services were their passions like baking, photography etc. The business must solve problems to make it sustainable.

4. **T**ime

Do you have coffee shop and work until 3am? You don’t own a business but the business owns you. Your business must run even without you to conform to the commandment of time.

5. **S**calable

Scalability is income multiplication. Again, this is the reason why job is in the slowlane because our salary is dependent on the number of hours worked. Thus, our income cannot be multiplied since we are only limited to 24 hrs. a day.

So, next time you are planning a business, **it helps big time if it conforms to CENTS commandments.** It is not easy to get them all but the more commandments you can follow, the better for your business. With this in mind, now we know why only few businesses have survived. For instance: photography business, this is not meeting the criteria of entry, time, need and scalability.

In the “Millionaire Fastlane” book, it also says there that you can even drive your business to the Superlane. These are the criteria:

1. **Magnitude** – life changing business
2. **Scalability** – the ability to multiply by leveraging

Leveraging is powerful. It has the ability to do more with less. It is getting the supports of people, time, money and system to earn more. If you are not using leverage, you’re working too hard, and earning too little. Leveraging is the key! So, if you can find a business that adds value to people and with the leverage power, go for it since it’s a Superlane to wealth creation.

Below are suggestions of business ventures which I found on internet. These are business ideas in the Philippines. Actually, there are thousands of them if you search online. With massive choices, it is hard for you to choose and start. The criteria above will definitely help you evaluate and analyze a business venture better.

START WITH 10K	START UNDER 20K
Milk Tea	Fruit and Vegetable
Home-Cooked Meals	Meat Shop
Online Selling/Dropshipping	Face Mask
Cellphone Loading	Plant Shop
Join Network Marketing	
Virtual Assistant Services	
Piso Printing	
Barbecue Stand	

START UNDER 50K	START UNDER 100K
Beauty Products Reselling	Bicycle Shop
RTW Reselling	Car Wash
PISO Wi-Fi Vending Machine	Delivery/Courier Services
Personal Shopping Services	Local Grocery Store
Online Fashion Boutique	
Cake and Pastry	
Bills Payment	
Vlogging/Web Design	

START WITH 100K OR MORE

Graphic Design & Video Editing	Meal Plan and Delivery
Home Cleaning & Repair Services	Water Refilling Station
Hair and Grooming Services	Food Cart Franchise
T-shirt Printing	Pest Control Services
Laundry Shop	

For some people, building assets is unrealistic but we have made it realistic with the Asset Building Program. The only obstacle is getting started. Just start with what you can, from where you are and with what you have. The journey towards financial freedom has to start now.

Phase 2: Wealth Multiplication

In this phase, you already have the capital and the skills you gained from phase 1.

Phase 1 is where you have the emotional roller coaster. You succeeded or failed. People you met pushed you up or pulled you down. Rejected you or helped you. Discouraged you or inspired you. But it's the growth, more than the goals. It is building your emotional and mental stamina so you will be a successful entrepreneur. Money alone is not enough. You will lose your money if you don't have enough wisdom on how to handle it well.

Once you have the capital and maturity, you are now ready to build assets for the wealth multiplication. **Congratulations, you are now at phase 2 of financial freedom.**

So, phase 2 is building assets. Phase 1 is the hardest but if you have the capital already when you start in your journey, you don't have to go through Phase 1. This is a lot easier! But I am glad that I passed Phase 1 because that's where I developed my resourcefulness, discipline, guts, determination, patience, confidence and a lot more that helped me grow my business.

Why asset building is important?

To generate passive income so you will not work anymore. To understand passive income better, let me show you the cashflow quadrant of Robert Kiyosaki.

You Work

ACTIVE INCOME

Assets Working For You

PASSIVE INCOME

Do you have passive income?

If none, you will work forever.

What are the options to build passive income?

1. Pension – work for 40 years
2. Build apartments – need millions
3. Invest in paper assets – need millions to earn more
4. Buy franchising business – need millions
5. Shortcuts to getting rich – these are extraordinary

Extraordinary shortcuts to getting rich

1. Inherit wealth
2. Marry someone who is already incredibly rich
3. Hit it big in the stock market
4. Win the lottery
5. Write or sing a hit song
6. Write a great novel

Yes, those are extraordinary ways to build your assets.

But ordinarily, there are 3 types of Assets:

3 Types of Assets	Includes	Passive Income
1. Business	Traditional, MLM, franchising	Residual Income
2. Paper Assets	Bonds, stocks, time deposits, savings, insurance plans	Portfolio Income (dividends, interest income)
3. Real Estate	Lot, houses and buildings	Rentals

Asset investing can be risky. It has potential to go up or down. But investing is a lot better compared than not saving and not investing at all because you will automatically lose all those money.

For beginners, the following table may look complicated to you. If it does, you can start your paper assets investment with your fund managers or financial advisors. For real estate, you can ask guidance from your real estate brokers and for business, learn it from your business mentors. You need these people to compress your learning curve until you are comfortable enough to start on your own.

For now, let me introduce to you some terms of the major investment types. I got it from Marvin Germo's book "Where Should You Invest".

In investments, you have to remember that the greater the risk is, the higher the return and vice versa.

Risk Scale	Asset	Risk
High	Your own business	Your company can close down
High	Forex Trading	You can lose your entire capital because of the margins
High	Growth stocks	The bearish market can drag your portfolio
High	Equity, Index, Bond and Balanced Funds (UITF, MF, VUL)	If stock market is down, the fund is also down
High	High dividend paying stocks	There is still volatility just like the common stocks
High	Buying and selling real estate	If properties are unsold, you will pay the loan and taxes out of your pocket
High	Rentals	It’s risky if you still have loan and it’s not rented
High	Preferred shares	Risky if the company goes bankrupt
High	Corporate bonds	If the company defaults on debt, you lose your investment
Low	Retail Treasury bonds	The Philippine government will pay back what they borrowed
Low	Savings Deposit	If the bank closes, you will receive a maximum amount from PDIC
Low	Time Deposit	Similar risk to savings deposit

The common question is – what is the best type of investment? To answer that, it all depends on your goals, time horizon and risk appetite.

To give example, read the financial goals below:

Goal	**Time Horizon**	**Risk**	**What to invest?**
Car	2 years	Low	Bonds
Family vacation	3 years	Low	Bonds
College fund	6 years	High	Business/Growth stocks
House and Lot - dp	5 years	High	Business/Growth stocks
Retirement fund	10 years	High	Business/Growth stocks

As shown on the table, the longer the time horizon, the more risk you can take and the shorter it is, the lesser risk. With longer time, you have more time to recover for any loss of your investment.

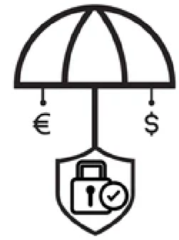
In this phase, the wealth multiplication phase, maximize your assets. Continue building your businesses, and generating as much money as you can by taking calculated risks.

Best Asset Portfolio

In my experience, among the 3 asset types, business has the highest return potential. So, whatever business you have succeeded in Phase 1, you can expand and upgrade it to multiply your wealth. And next to business, real estate has the 2nd highest return potential. In buying a property, the major consideration is location. I am more than ready to pay a premium for property with better location. Last in ranking for me is paper assets. They are comparably lower in return but the capital is affordable. Also, there are no headaches because there are no people to handle and no operations involved.

Take note however, that all those 3 asset class are needed for your diversification. Business is your seed money while paper asset is your liquidity (fast cash) and real estate is your stability. If you have it all, you have a strong investment portfolio.

Phase 3: Wealth Preservation



Since phase 2 is more on high risk investments, we need to protect your portfolio with low risk investments. This to provide you steady and stable income for your basic needs. And this is phase 3 – the wealth preservation.

With that, here are the investments that fit well for this phase:

- ✓ Preferred shares (stocks)
- ✓ Rentals
- ✓ Bonds

What are bonds and stocks? These are the fundamentals of paper assets. How does it works? Imagine a company or the Philippine government wants to raise money. To do that, they either issue bonds or shares of stocks. For bonds, it's a debt obligation and they pay interest to their lenders. For stocks, they are selling shares of ownership and the investors become part owners. The investors can earn dividend or capital appreciation of stocks.

Sample Application

To preserve wealth, you should have stable passive income to cover for your monthly expenses. See example below:

Monthly Expenses	**Passive Income Portfolio 1**	**Passive Income Portfolio 2**
Your monthly expenses is 50K	Bonds - 20K Rentals - 30K Total: 50K	Rentals - 30K Preferred shares - 10K Bonds - 10K Total: 50K

If you have enough passive income to work hard for you, **this is for me my definition of financial freedom.** This should be our ultimate goal to build assets, earn comfortable passive income and never have to work again!

The New Rich

Nowadays, people are leaving the old school of retirement. It is normal for us to work very hard during our productive years in order to retire at the age of 65 but only to realize that life has passed us by. With this realization, the new rich is born. The new rich abandons the old retirement plan and create luxury lifestyle IN THE PRESENT using the currency of the new rich: time, money and mobility. They forget about working for 40 years. They forget about the rat race. They forget about being jailed in their cubicle. They have a new DEAL: *(Source: The 4-hour work week by Tim Ferris)*

D
1. Definition – they are redefining the current retirement plan.

E
2. Elimination – they are focusing on their strength and eliminate their weakness by outsourcing.

A
3. Automation – they are putting a SYSTEM in their business so that it can run with or without them.

L
4. Liberation – they have online businesses so that they can do it anywhere with their laptop and internet connection.

Do you want to be part of the New Rich?

Your Next Step…

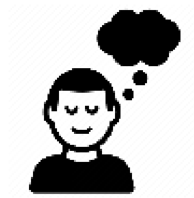
Those are the 3 phases of the Asset Building Program. There are 3 phases but only one phase that is the most challenging and that is wealth creation. Without a capital raised, how can we start investing? And there is nothing to preserve.

In phase 1, you don't need to resign yet from your job. Keep your day job while having your sideline business. Your salary will take care of your expenses and your part time business is for you to save up capital for your investment.

The very challenge of many people is getting started. There are many people who have great ideas but only few people are rich because only few people are taking action. The common reason why people cannot start is because they are not ready yet. They will study it first. But, there is no amount of studying and research that can make you ready. It is by working in the field that makes you ready because all the questions in your mind can be answered with your experience. The wisdom is in the field. Your friends are fast stoppers before you start, but once you do it- they are hesitant to stop you because you are already moving.

For you to take action, there are 2 things you need to have:

1. DREAM

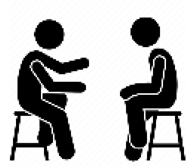


I remember a story of a husband who is overweight. He was told by his friends and his wife to diet and exercise but he is not taking any action. Until one day, while playing with his daughter whom he dearly loved, his daughter asked him: “Dad, will you still be around during my wedding day?” That question motivated him to do everything to manage his weight so he can attend the big day of her daughter.

As Tony Robbins said:

People are not lazy, they just have impotent goals, that is- goals that do not inspire them.

2. MENTOR



You need a partner to push you to start. Because if you do it alone, nothing will happen, since we love to stay in our comfort zone. You need an accountable partner to monitor your progress and you can find such in this program.

So, we are done. Are you excited? Are you ready?

With this, I am inviting you to be part of our Asset Builders community and help a lot of people to create their freedom as well. If you say yes to our invitation, be an asset builder now and BE FREE!!!

Your next step is…

Get back to the person that gave you this material and ask- "How can I start in Phase 1?"

And together, let us build our assets and never have to work again!

God bless us all.

We are the Asset Builders

ABOUT THE AUTHOR

Eva H. Aradillos graduated Cum Laude from University of San Carlos, Cebu City, Philippines with Bachelor of Science, major in Accountancy and Bachelor of Arts, major in Political Science. She is a Certified Public Accountant working in several companies for 11 years including a very prestigious external auditing firm, SGV. She is a registered financial consultant (IARFC) and a *financial advisor. She is also a licensed broker.*

She is the author of the book "Do the Abnormal and Earn Abnormal Income", the journey from building career to building assets. You can find it at amazon kindle.

Currently, she is teaching people how to build their assets and earn passive income. She is also a national motivational speaker.

AB

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