

GRACE OFURE IBHAKHOMU

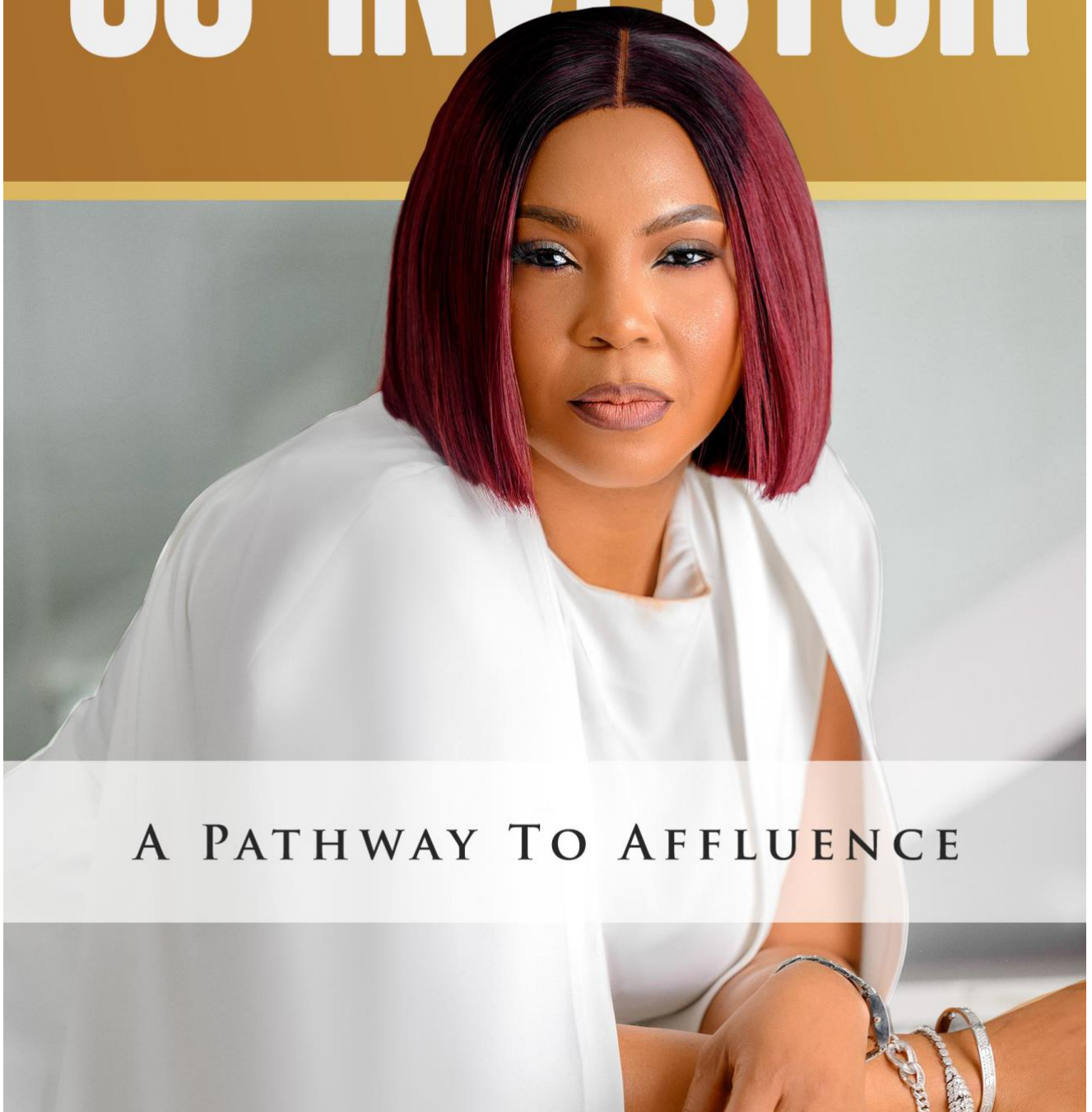
THE BILLIONAIRE CO-INVESTOR



A PATHWAY
TO AFFLUENCE

GRACE OFURE IBHAKHOMU

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**THE BILLIONAIRE
CO-INVESTOR:
*A PATHWAY TO
AFFLUENCE***

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EPILOGUE

A PART OF THE CO-INVESTMENT SERIES

PROLOGUE

Dreams are just what they are, dreams – until they become reality. Now, how dreams become reality is a whole process entirely. This book, though a snippet of what is to come is a compilation of my story of how I made it from grass to grace, literally.

As an industry giant in my field – Real Estate & Finance – I can boldly say that I have made it this far by sheer determination, treading the right path, educating myself and ticking the right boxes.

In this mini e-book – which I intend to ultimately flesh up into a hardcover – I would be showing you the ropes and taking you along my trajectory, no missing gaps in my story.

In my journey up this ladder, I have listened to and read from some business moguls about how they made their immense fortune and more often than not, it always struck me how there were no clear cut techniques, how there were holes in their story. As an aspirational youth, reading those books always left me with more questions in my mind than answers.

HOW?

How did you grow your wealth? Yes, you started from humble beginnings, but then what happened? Where did you get such huge funding or capital to start up your multi million naira company? So many questions...

So, when I became a billionaire, and started teaching and mentoring people, I always made it a point to answer questions and give practical, everyday steps to creating wealth just like I did.

No gimmicks.

No holes in my story.

On my journey to becoming a billionaire, I have learned that there are rules to be followed and shortcuts do not come in the form that you think they do.

Follow me as I tell you my story and show you what to do in order to get to where I am today – and even surpass me.

- GRACE OFURE IBHAKHOMU



CHAPTER ONE

"LET US GO TO THE PROMISED LAND"

You know how in Nollywood movies, years back, we see people in the village clamoring to relocate to Lagos – the land flowing with milk and honey, where the roads are paved with silver and the sun was actually a golden ball that was bright but didn't burn – yes, that was me. I was one of those people, with similar thoughts. I thought moving to Lagos was the life hack I needed. Fresh out of university in the year 2002, with a BSc in Business Administration I had just been called up to serve in Lagos state, my dream state?

No way!

I was ecstatic! I packed my bags and embarked on a one-way journey to Lagos. *This was it. I'm going to make it in no time.* I had it all planned out, serve my country, save up some money, get a well-paying job and be awesome! After all, this was Lagos, how hard could it be?

I arrived Lagos, a fresh wide-eyed graduate, with my bags and a heart full of dreams. I was originally posted to the Nigerian Port Authority to serve my country, but on getting there, there was

no room for me. I was rejected because there were way too many 'corpors' posted there to serve and they just couldn't take anymore even if they wanted to. All the plans I had to serve in the NPA and work my way up after service, they all came to naught.

A government child that couldn't get placement in a government establishment, hmm.

First hope dashed. We move.

I was living in the *Iju, Fagba* area of Lagos at the time, and I remember how I was parading the streets of Lagos looking for a place to work. In all honesty, I didn't expect to have such a hard time getting a job, especially as a 'corper'.

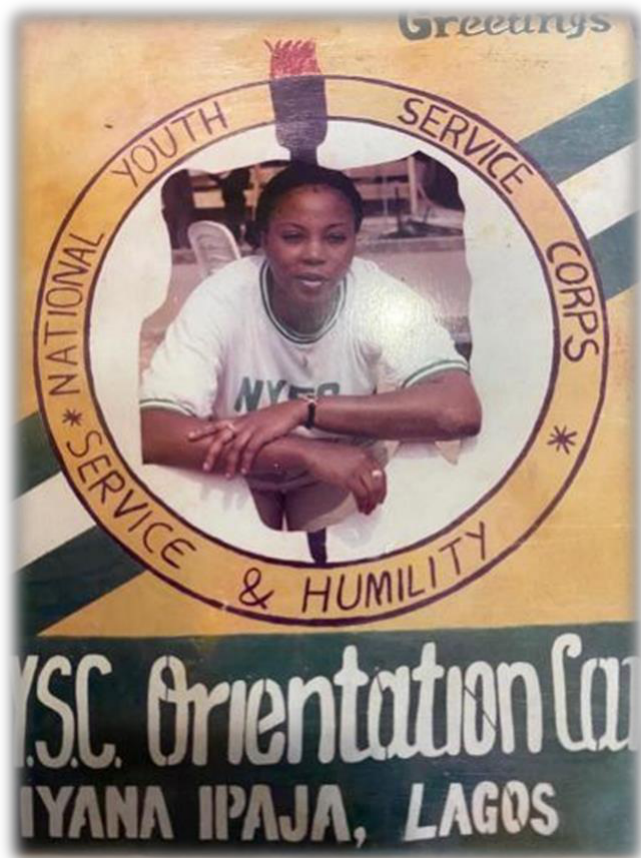
When I finally found a place to work, it was really out of pity. They allowed me join their organization maybe because I looked like I have had a pretty hard time and they just wanted to help the poor girl. Whichever way, I was glad and appreciative of the opportunity. I worked in this company for the duration of my service year, saving what I could, living from paycheck to paycheck, but generally grateful and hopeful that I would be retained in the company and given a full time employment after my service year. Unfortunately, that hope was also dashed. I could not be retained.

Ah God, this was not the plan.

What this meant for me was that I had to start my job search all over again. I really wasn't looking forward to that. Everything just seemed like disappointment after disappointment to me.

How was my dream to become successful in no time going to come true at this rate? I had no capital to start a business. What was I supposed to do?

Life -as they say- was really happening and dealing with me, blue-black.



Speaking about life happening, it really has its way.

You would have a very well detailed spreadsheet on how your life should pan out, and then God would just be like, hold on let us do it like this. So here I was fresh out of job, thinking of my next step and then voila, I met this man and fell in love. I was happy. I did not have money, but I had love. *Is God not good?*

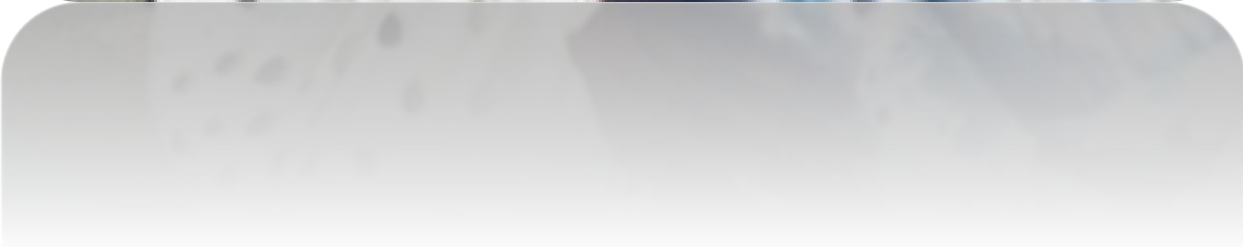
See, a win is a win, is a win. I was happily in love, everything was working out for us. We did all the necessities and then God decided to bless us with a child. My beautiful baby girl, Anita, was born into so much love, and I was so happy grateful for to God for the addition. I was so in love with my daughter, and my resolve to give her a better life was very strong.

The thing about getting pregnant and having a child is that your life kind of pauses, you know. Not like in a standstill kind of way, but in a way that your personal goals just take the backseat and this tiny human you carry and finally bring into the world is a the center of your life. Pregnancy itself is nine solid months – that's almost a year. Now add another year to nurturing your baby till they are at least not completely and fully dependent on you for nutrition and all that. It really takes time that you may have used to achieve a personal goal.

The good thing however is that your life does not end.

My life did not end. In fact this was only just the beginning.

I had moved to Lagos – my promised land – and I was going to water my grass with all the water I could find.



CHAPTER TWO

THE GO-GETTER MINDSET

One thing I can confidently say about myself is...I have always been a go-getter, like a bull, charging forward, never backing down. The truth is this, if you're ever going to truly succeed in life and achieve all your goals you need to have the never-say-die attitude.

It would help you a lot.

After having my child, I knew I couldn't just sit down and let life be happening to me.

I decided to get back into the labor market. My passion to be successful has never ever burned low for one day. No matter my situation, no matter where I found myself, I have always been ready to get on the go!

When I was a 'corper' at my former place of work, I used to frequent a popular market known for their vast collection of

second hand clothes, or what we call *okrika* in the streets of Nigeria. The name of the market is *katangoa*.

I don't know if that is the correct spelling.

Katangoa market is still very much around these days, if I am correct. It was literally a dumping ground for used clothes from all around the world. These clothes were in grades. There was first grade *okrika*, second grade *okrika*, and so on. The first grade ones were the ones that have not been overly worn and probably have been owned by just one person. The second and third grade *okrika* most likely had more than two to five owners, back to back.

Thinking back now, and if I'm being honest, the quality of the clothes in *katangoa* market did not seem like first, second or third grade clothes. They were more like fourth and fifth grade clothes.

They were on the brink of being worn out, and that was what I used to buy, dry-clean and wear to work those days as a 'corper'.

By dry clean, I mean I wash and wash until that peculiar smell that sticks to the clothes come off.

I went to *katangoa* to buy some new clothes that I could wear to resume job hunting. Washed and ironed them as usual, and got on the road. After a couple of unsuccessful tries job-hunting, I was back to square one.

No job.

On one of my trips to *Katangoa*, I decided to make enquiries and know how the ropes of the business. *How do these women make their money? How do they get these clothes? Yes, the clothes were quite cheap, but if these women were not making good profit they wouldn't remain in business...*

I think it was really just my go-getter mindset going ahead of me to figure things out.

I always teach that the journey to making wealth starts in your mind. A go-getter is always pushing, never relenting, looking for the next course of action.

In this case, what was my next course of action?

Continue reading...

So, after failing to secure a job, I decided to get into the business of selling *okrika*.

Like these young ones say - *A girl's go to do what a girl's got to do!*

My plan was simple – buy from the market and hit the streets with my merchandise – because at this point the money I had was just enough to buy a small quantity of the *okrika* clothes, I did not have enough just yet to pay for a space.

I started my *okrika* business, as the first business I ever fully ventured into. It was grueling, but as a go-getter, there was nothing too daunting for me. I took my merchandise to the streets, scouting for hostels and spots where my target

audience – women – were more localized. I started gathering customers, as I had an eye for a good collection, so my okrika was always hot cake.

I started saving as much as I could from the profits I was making and putting more money back into my steadily blooming business. I was also making plans to expand, rent a space and completely solidify my place in the okrika business.

It was exciting times.

Growth was on the horizon.

As a go-getter, you have to keep an open mind. Most times, if one door shuts in your face it is not meant to keep you out. Sometimes what that shut door needs is a little shove, a little push and it would open once more.

Or you just find other doors that are open and would eventually still lead you to the destination you intend to get to.

CHAPTER THREE

GROWTH IS INEVITABLE

There is a saying that goes “*Change is inevitable, Growth is intentional*”. But the truth is that although growth is intentional, it is also inevitable.

Everything grows. That’s what happens with time. The only thing is that you would have to be intentional at the speed at which you would grow. When trees are planted, watered, given the right attention and nutrition they grow fast and they grow well. But the same thing happens with a weed that is not even being nurtured, or watered – it still grows.

Whether growth happens fast, slowly, successfully or otherwise, it would happen regardless.

I was intentional about the growth of my *okrika* business. I toiled under rain and sunshine to ensure that growth happened at the speed at which I determined it.

If you put in the hours, you would get the results. It is now up to you to decide the number of hours and effort you would like to put into your growth. There’s no cheat code to growing the legitimate way.

Most times what you'll even need for growth to happen may not be hard work or long hours, it may be smart work and strategic moves.

In growing my *okrika* business, I had to work both hard and smart. When I set out on most days I know where to go and my merchandise would be seen and bought by my target customers. I wasn't walking around aimlessly hoping people that did not necessarily need my merchandise would buy from me.

No, I worked smart. Going to the places and seeking out the people who would readily buy my *okrika*.

Thankfully my *okrika* business grew exponentially. I was making sales and profit.

This is why if you're looking to be independent and build your own wealth, you have to start something, no matter how small it may be. Notice how I said '*if you're looking to be independent and build your own wealth*'. Because some of us are destined to have jobs, not everybody is born to be entrepreneurs, but this does not also mean that your job cannot be an asset to you.

This is story for another day that I would delve into in a new book that I have in the pipelines.

You have to look for ways to improve as a person.

So here I am, after having saved enough to own my own store, buying more bulk of my *okrika* merchandise and selling more

from the comfort of my store. My customers now come to me and life was going well...until tragedy struck.

And I found myself back at level zero.

Growth comes in different forms and phases, and we need to embrace them when they come. It also comes with its own hurdles that you must be ready to navigate when they do come.

Growth is promised, that it would be easy...is not promised.

Take an example of when a woman is about to put to birth, after growing the child for nine months, there are birth pangs that are quite painful that she would have to go through to ensure that the child which she has been growing finally fulfills the reason why she has been growing him/her – which is coming into this world.

Also as the child grows, he/she has to face one difficulty or the other that ensures their growth.

What I'm saying in essence is this, growth is both intentional as it is inevitable and it comes with its own pangs.

Don't shy away from growth.

CHAPTER FOUR

HITTING ROCK BOTTOM

What goes up comes down?

Well...yes.

But also, what comes down has only one way to go.

Which is up!

As growth is inevitable, so is meeting hurdles on your way to the top, inevitable.

The great thing about hitting rock bottom is that you can't fall any further, you are already at your lowest. Hence, the only way to go is up.

It is always bittersweet for me whenever I reminisce on the time when I hit my rock bottom. It was such a devastating period for me. What happened? You may ask me. But before I go into that, I just want to tell you that, the journey to the top is never linear, and you would encounter hurdles in your path. But that is why the go-getter mindset would always help you stay strong and focused.

As business people and as human beings, we have all hit rock bottom once, twice or more in our respective journeys. Some hit rock bottom and know that it is not their place and they do not

belong there and they fight tooth and nail to get back up. Some hit rock bottom and just completely shatter at the impact. Some hit rock bottom and do not find the strength to get back up – they remain and wallow there.

I currently have a very soft spot for suicidal people, I can relate to their pain on a personal level because I have worn those shoes. Imagine getting into a situation and the only think you can think of is ending your life. You become so defeated and lose any will to continue living. That is a dark, dark place to be.

And I was there.

One day, I arrived my *okrika* store in the highest of spirits. I was so happy that day because I had made so much profit from sales and was able to save twenty five thousand naira (N25,000). At that point it was the most money I had ever made. I had big plans for the money.

I kept the cash in a purse as I went about my daily business with the mind use it for the things I had planned once I closed shop. I got carried away with sales and other activities and I forgot about the money in my purse, all the while thinking it was safe in the store.

At a point during the day, I paused to look for my purse as I was getting ready to go out to go deposit the money. I didn't find my purse.

Ha!

I willed my mind to calm down and not get hysterical. I started looking all over the shop for this money. I still couldn't find it. *Blood of Jesus!* I was starting to go crazy. I couldn't find my money. It felt as if I had lost a part of me. Maybe my eyes or an arm. I was devastated. I was inconsolable.

Who was so wicked to do such a despicable thing to me?

How did I not realize that someone had managed to blindside me and steal my hard earned money? In my mind at that point, I thought I would never get over such great loss.

When this tragedy struck my business and consequently my morale, I didn't fight it. I just wanted to give up. To end it all.

Yes.

I was suicidal. I wanted to leave my man and child behind and just remove myself from the surface of the earth.

I had hit rock bottom so hard and everything blurred, I couldn't see a future anymore. No matter how terrible a person you think you are, there is always someone worse than you.

Someone ready and willing to steal from you, rob you of all your years of toiling. Someone who wouldn't think twice to put you down.

But what do you do in a situation like that, you do not let them win!

After that tragic incident, it took me a while to fight and literally pull myself out of the darkness. It took counselling, it took the

word of God, it took prayers and ultimately it took determination on my part to pull through.

It's okay to have bad days, it takes perseverance, it takes foresight and the astute knowledge of your goals in life to keep pressing on.

Don't stop!

There's a song by the great gospel artist Ron Kenoly that goes like this...

If you catch hell don't hold it,

If you're going through hell don't stop

Remember these lyrics? If you don't just read the words and understand them.

You have to keep pushing through the pain. It won't be easy, but it would definitely be worth it.

What doesn't kill you, makes you stronger.

You can hit rock bottom, but please, by all means, do not remain there.

Strategize and re-strategize, but do not give up.

CHAPTER FIVE

THE GIFT OF STRATEGY

It is one thing to be gifted, it is another thing to identify your gifts and begin to work them. Yes, work them. We all have unique codes embedded within us that are peculiar to us. These gifts were not given to you just for the sake of it. You have these gifts because you are meant to use them to make positive impartations in the world around you.

One thing I realized at a young age, was that I have the gift of strategy. I was able to hone this skill into something bigger that would benefit me up until this day and forever. I always knew the step to take to make good things better, and that's how I have been able to successfully build up the investment portfolios of my many clients both home and abroad.

Strategizing implies critical thinking, it implies foresight and the mind of a visionary. In the government parastatals, strategists are very well revered and highly paid because they are the ones that generate the ideas and design the moves that the country would make to strengthen it, either economically, financially or succeed in relations with other countries.

There is no business I start that fails, because I know how to strategize. And this is mostly because I rely on God to direct my

paths, to show me the ways that would easily propel me to my goal.

One needs to be so in tune with their spirit and their intuition to be able to strategize successfully.

In my journey to building generational wealth for myself and my clients, I have been strategic. It really isn't about how investing. How strategic are you in your investments? It really isn't about buying lands and building homes or commercial buildings. Where are you buying these lands? What commercial institutions are you investing in?

Questions need to be asked and answered, strategically!

The testimonies I have received are a testament to how successful my strategies are.

Even during my *okrika* selling days, I was strategic about my sales. You should always be on the lookout for how to move well – not just fast.

But you know another important thing? I learned and honed my strategic mind. Yes, I have this gift of strategy instilled in me by my creator. *Na follow-come*.

But I also had to be properly groomed to see opportunities where others don't see. To find a path where others only see nothing.

I had to be taught properly and my skills of strategy refined – like gold passing through fire – so that I can come out as shiny as a master strategist.

I had a mentor.

No matter what your gifts are, they have to be properly molded and honed for you to reach your highest potential.

You need a mentor.

As a mentor myself – *who has once been a mentee* – I have seen firsthand how much this can help.

Once again, find your gift. Find your unique capability.

Then find a mentor to help you polish your gift.

CHAPTER SIX

THE ROLE OF A MENTOR

The role of a mentor cannot be overemphasized. Be it in education, in research, spiritually, managerially, as a young man or woman in any sphere or phase of life. A mentor already has all the knowledge you need, he/she has walked the path that you intend on treading. They know the pitfalls and how to avoid them, because they have been there and done that.

As a mentor myself with a lot of mentees that have learned and grew to become bosses of their own under my mentorship, I can unequivocally tell you that if you want to go very far, you need a mentor.

It was during my days as an *okrika* seller that I met my mentor. It was a chance meeting but I realized it was a divine meeting. I realized that if I stay under the tutorship of a man that was vast in the knowledge of finances and growing wealth, I was inadvertently bound to learn a thing or two that would take me from being an ordinary *okrika* seller to the financially secure person I have always wanted to be.

The Foundations of Mentorship

The development of one's self and career depends greatly on the dynamic and transforming relationship called mentorship. Mentorship is a long-standing custom that crosses generations

and countries. It entails an experienced person, the mentor, who supports and guides a less experienced person, the mentee, as they both grow personally and professionally. This collaboration aims to develop a sense of trust and camaraderie while going beyond merely imparting knowledge. The mentor serves as a role model, sharing knowledge and experiences gained from real-world situations, assisting the mentee in overcoming obstacles, and motivating them to realize their full potential.

I recently attended the launch of the real estate company of one of my mentees, and even gave a speech at the launch. I was so proud. This is one person, not lowly or poor, but she was wise enough to subject herself to tutorship. Always ready to learn. Always willing to be taught. Seeing where that got her reminded me of how I, myself, under the mentorship of another grew from grass to grace.

Mentorship is a universal concept that cuts across all professions and industries. It can be found in schools, businesses, the arts, and pretty much anywhere where information and skills are transferred from one generation to the next. The beauty of mentoring is found in its reciprocal nature; while the mentor

develops as they teach, the mentee receives priceless knowledge, abilities, and perspective. It's a mutually beneficial partnership with the potential to influence careers, spur creativity, and forge enduring relationships. Understanding the principles of mentoring is important for both those looking for mentorship and those who have the skills and expertise to serve as mentors, promoting the success and growth of both individuals and society as a whole.

A mentor is an experienced person who imparts their expertise, wisdom, and insights to the mentee in order to assist the mentee in navigating their personal or professional journey. A mentor acts as a source of inspiration, a trusted advisor, and a compass. A competent mentor helps the mentee set objectives, acquire skills, and overcome challenges by delivering advice based on their own experiences.

Beyond merely imparting knowledge, a mentor serves as a role model, exhibiting traits like empathy, patience, and integrity in addition to professing expertise in a certain profession. They put their time and effort into supporting the development and success of their mentees because they have faith in their

potential. The foundation of the connection between a mentor and mentee is trust, respect for one another, and a dedication to encouraging growth.

Having a mentor is similar to having a dependable compass in today's rapidly changing world where context is frequently lacking but information is abundant. A mentor can guide an individual as they navigate the terrain of their goals, promote growth, and ultimately help create a more skilled, knowledgeable, and interconnected society.

I have received praises for not just being a mentor, but being a competent one.

How does one identify a competent mentor?

A competent mentor has a special mix of traits that make them a beacon of light for their mentees. 10 key qualities of a capable mentor are:

1. Experience and Expertise
2. Active Listening
3. Empathy
4. Integrity

5. **Effective Communication**
6. **Patience**
7. **Adaptability**
8. **Role Modeling**
9. **Investment-Minded**
10. **Respect and Trust**

My mentorship strategies has its particular advantages, as should every competent mentorship model based on the following;

What is the aims of the mentoring program?

What are the resources available?

What are the preferences of mentors and mentees?

What is the desired amount of contact and personalization?

These questions need to be asked and answered because they play a role in the model selection process. By modifying the appropriate model, mentorship can become a more potent instrument for both personal and professional development. Some mentorship models I use include:

- a. **One-on-One Mentorship:** In this conventional approach, I try to develop a unique relationship with my mentee. This is the method I was under as a mentee in those days. It enables targeted mentoring that is suited to the mentee's unique requirements and objectives.
- b. **Group Mentoring:** under my foundation, The Grace Ofure Foundation, I run a group mentorship setting. In a group mentoring setting, the mentor works with a small number of mentees. Peer contact and cooperative learning are promoted among mentees using this strategy. It is particularly helpful for developing networking opportunities and giving other viewpoints on difficulties.
- c. **Virtual Mentorship:** this is one of my favorite methods. Through the use of technology, virtual mentoring enables remote connections between mentors and mentees. By bridging geographical divides, this method connects mentors and mentees who might not have otherwise had access. It is very useful in today's globalized and technologically advanced environment.

How does one build a successful mentor-mentee relationship?

- Open communication
- respect for one another,
- And a shared dedication to personal development are essential for developing a fruitful mentor-mentee relationship.

Effective mentors actively listen to the mentee's requirements, and offer advice that is in line with their objectives. The mentee will feel more at ease asking for assistance and discussing problems if trust has been built up through open and encouraging communication. In addition, mentees must be open to criticism and actively participate in their education. A dynamic collaboration is facilitated through frequent check-ins, the establishment of realistic targets, and the recognition of achievements.

The long-term effects of mentoring are significant, affecting not just the lives of the individuals involved but also the entire communities and sectors. The advice and experience of mentors help the mentees to advance in their jobs and personal development by giving them access to important skills, knowledge, and insights. However, the effects spread past the

mentees themselves. A cycle of knowledge-sharing and support is frequently continued as mentees advance by becoming mentors to others. As the beneficial effects of mentoring grow and multiply, this leaves a legacy of empowerment.

Successful mentoring also increases innovation, strengthens industry networks, and improves the skills of the workforce. It contributes significantly to bridging generational divides, maintaining traditions, and transmitting priceless memories. The long-term benefits of mentoring ultimately serve as a monument to the strength of interpersonal relationships and the value of making long-term investments in people's personal development and the advancement of society.

Submitting yourself under mentorship means learning, means discovering things that ordinarily, on your own, you may not learn. Of may take you years and years to learn.

I grew from a common *okrika* seller to a billionaire in my own right because I was wise enough to bring myself under the full mentorship of a skilled professional. I employ every one of you to find yourselves a mentor if you want grow.

CHAPTER SEVEN

CHANGING THE NARRATIVE

According to Newton's first law of motion, a body would remain at rest and an object in motion stays in motion with the same speed and in the same direction unless acted upon by an external force. Unless someone or something comes and acts in your life, pushing you from your regular speed or dormant position, you would remain like that for life.

What changed my narrative? I learned. Simple as ABC.

I learned from my mentor. I educated myself.

Education changed my story. Imagine finding out that I can not only create wealth for myself, but I can also acquire enough for my children and generation unborn.

Wow.

I found out about how real estate investments works and how with little or no capital one can start up a business in real estate that you do not need a physical office to even operate from.

I started following my mentor on field trips to learn the ropes practically. I was serving, carrying bags, running errands all as part of my learning process.

At this time I was gradually relinquishing my hold on my *okrika* business. Not fully, because I still needed the income from there. After the blow I received when my twenty five thousand was I bounced back as much as I could and continued running my business with as much vigor as I could muster.

Looking back now. I think that was the incident I needed to propel me to my next level. It showed me that this was only a stop by on my path and selling *okrika* was most definitely not my destination. I certainly could not create generational wealth selling *okrika*.

I also found out about the concept of land banking.

The Concept of Land Banking

If you haven't gotten a copy of my book 'There's a Land for You', then you should. In that book I shared all the many reasons why you should own a land.

When I learned the concept of land banking I made it a note to go into it, one day.

The concept of land banking involves the buying and protecting of lands and its resources to eventually utilize it for profit making activities. It is the acquiring of undeveloped land with the aim of holding it until it appreciates.

The history of land banking can be traced all the way back to a couple of centuries ago. While following my mentor during my unpaid internship and mentee-ship I learned of how land banking can make one a multi-millionaire!

I learned about the pros and cons of land banking. As with any investment venture there are risks, advantages and disadvantages that come with land banking. However with land banking, the only obvious 'con' is a direct result of how the concept works. Land banking is a time-based concept and the one thing some investors cannot spare is *time*. People want their money immediately, and this is why they do not get involved with land banking. They do not have the patience to wait for years to finally get their returns on investment. This is quite understandable as the truth of land banking is this; you will have to wait! It may take one year, two years or even five years for the strategy to begin yielding its desired result. The longer you wait, the better.

For someone like me, with my history, I had all the patience in the world. I have gone on to teach a lot of people about the concept of land banking and showed them the ropes.

What I was able to learn in my lowly days, humbly following the real estate gurus to sites and absorbing all the knowledge I could is what I am applying these to enrich myself and others.

When I saw firsthand how land banking works, my immediate goal moved from saving money for *okrika* business or starting up any other business for that matter to saving money to buy myself a land.

It was all I could think about. Thankfully as I had learned that starting up a real estate business didn't require any capital other than human resource, I started finding ways to begin.

I spoke with my mentor, and other real estate practitioners at the time. I asked to be able to help broker deals, sell lands and gain commissions that I eventually began saving.

These were exciting times for me as I began getting commissions just from brokering deals on lands that weren't even mine. *Imagine owning a land of my own!*

This is all I was really thinking of. Owning a property of my own. I had my eyes set on a particular parcel of land that I wanted to buy. I was set to buy that land before it went out of the market. A lot of offers were coming in for the land and I was so anxious to not lose the opportunity of buying that land. I was in a dilemma. I didn't have enough money just yet to buy the land but I had a strategy.

If I didn't have all the money, I could get it!

Why did it have to be that I was the only one who would own the land? Owning the land and subsequently reselling it for five times more than its value was juicy enough for me not mind co-owning it.

That's was when my romance with co-investment began.

CHAPTER EIGHT

CO-INVESTMENT; UNLOCKING TREASURES IN HIDDEN PLACES

I have a whole book on this topic, you can check it out online or contact me for a copy. In that book I went into intricate details of how co-investment works. The pros which greatly outweighs the cons and everything you need to know about co-investing.

When I wanted to buy a land that I knew the value of owning, but couldn't because I was cash-strained and time-strained. I took the next best step to ensure that the land didn't slip through my hands. The year was 2005 and this opportunity was legit one-in-a-lifetime.

The following paragraphs are culled from the Chapter one of my book with the same title as this chapter's heading.

At this point, I had saved up to 500,000 naira, and I so wanted to buy the land. This is because I had come to understand how much and how fast land appreciates. I needed to buy that land. The well-being of my soul depended on it. The land was selling

for 2,000,000 naira and what I had was only one-quarter of that amount.

I knew I couldn't let the opportunity slide, so what did I do? I reached to a couple of my family and friends. I told them about the land, about the massive gain we could make. I told them all I needed to tell them to get them on board with me. Thankfully, I succeeded. We were able to rally up 2,000,000 and we bought that land. Less than three years later, the land appreciated to almost 15,000,000 naira. I would have paused to do the mathematics to show you the percentage of appreciation of the land, but I'm too eager to continue with this book and share the good news of co-investment to you.

You can do the mathematics yourself, you're welcome. Big smile.

We split the profit, and it was onward to glory from then. I was able to find my pot of gold because I co-invested. There was no way I could have done it on my own. I couldn't have relied on my limited funds as capital for investment. I leveraged on the power of numbers to fuel my vehicle and head to the destination I am at now, and the one I am still heading to. With co-investment, the poor can become rich and the rich can become richer.

Who would have thought, almost two decade ago, that I would be here today, to tell you all how I owe my gallant success in real estate to co-investment.

Who would have thought that Co-investment in real estate would take me from grass to grace, literally and figuratively?

Co-investment in real estate saved my life!

This is why I have gone on, from that moment up until now to champion the course of co-investment. The benefits are numerous.

Co-investment is one sure way to secure a water-tight retirement plan. Think of it like one chasing a thousand and two chasing ten thousand.

After my partners and I sold that land and split the profit, I knew from then on that real estate was it for me. It was the answer to all my questions.

How do I defeat poverty? Real estate.

How do I secure generational wealth? Real estate.

How do I gain relevance, and affluence? Real estate.

How do I impact people and the world around me? Real estate.

It was this revelation that led me to start up my company Lifecard International.

Through my company I have raised millionaires, billionaires, co-investors like myself in different scales.

Scales of Co-investment

Co-investment comes in varying scales. When I started with co-investment, I started at small scale levels. Pooling money with other investors to buy a land and resell a couple years after. Now, I involve in large scale co-investments.

Small Scale Co-investments; entails examples like the one I mentioned above, and as the name implies, co-investment just at a minimal level, not involving huge capitals. Pooling money to buy a land and resell after it appreciates is considered small scale co-investment. It is still as profitable, only that the ratio of profit compared to a large scale co-investment is wide.

Large Scale Co-investment; as the name implies this goes beyond just investing in lands to resell when value appreciates. I have overseen a co-investment club where individual pool funds to invest in estates, apartments, commercial malls that would forever give returns.

If you would like to join any of my co-investment clubs at any scale, contact me as soon as you read this. This is one of the very numerous strategic services I run via my company.

CHAPTER NINE

REAL ESTATE AS THE ONLY FORM OF SUSTAINABLE WEALTH

Let us assume you made your money in banking/finance, or in oil and gas...the simple truth is that for your wealth to last for generations, you would have to have investments in real estate. It is that simple.

Real estate is the ultimate tangible asset.

Your fleet of cars are not.

Your billions of dollars saved in the banks are not.

Your rented luxury mansion is not an asset.

The only form of sustainable wealth is found in the umbrella of real estate.

Real Estate: The Ultimate Tangible Asset

In the world of wealth creation, real estate offers a special and enduring fascination as a tangible asset. Real estate, as opposed to intangible assets like stocks or bonds, is a concrete physical entity that has intrinsic value independent of the whims of the

financial markets. For those looking to build long-term wealth, this tangibility offers a sense of stability and permanency.

Land is a limited resource, and the need for usable space rises as the population does. Real estate cannot be produced at will, unlike other investments that are easily duplicated or made digitally; this inherent scarcity of real estate is one of its most alluring features. Its value proposition is fundamentally supported by this scarcity, which encourages appreciation over time, especially in high-demand areas. Due to their special durability, real estate investments frequently do better during economic downturns than pure financial assets.

Additionally, unlike other asset types, real estate provides investors with a degree of power and impact that is unmatched. By making thoughtful upgrades, making renovations, and managing their properties well, property owners can increase the value of their investment. With a clear connection between effort and return, this active involvement gives investors the power to make choices that directly affect the success of their real estate investment.

Real estate's tangible qualities go beyond its financial merits. It provides a tangible presence that permeates every aspect of our lives, having an impact on the neighborhoods we call home as well as the places where we live, work, and make memories. This concrete link to real estate investments has the potential to be extremely gratifying, going beyond simple monetary gain to include a sense of location, permanence, and legacy.

Today, I am richer in assets than I am in liquid cash. Why? Because I understand what it means to be wealthy and affluent! And the one way to be both these things is to the real estate game.

The historical performance of real estate is remarkable. Numerous examples throughout history have demonstrated the enduring worth of real estate, which has established itself as a rock-solid foundation for enduring wealth.

In Nigeria for example, the need for business and residential space significantly increased as a result of Lagos' transformation into a busy metropolis over the past few decades. Luxury communities like Ikoyi and Victoria Island, which were formerly marshlands, are examples of how real estate values may rise

significantly. Also, affordably priced housing has been in high demand in major cities like Abuja and Port Harcourt due to the expansion of the middle class in Nigeria and its fast urbanization.

Role of Real Estate in Building Sustainable Wealth

Real estate has an indisputable role in wealth preservation, acting as a rock-solid protector of financial stability and a barrier against the destabilizing effects of inflation and the economy. Real estate also has distinctive qualities that make it a potent tool for protecting long-term wealth accumulation. Its capacity to serve as an inflation hedge is one of its most important qualities. Unlike many other assets that can wither in the face of rising costs, Real estate typically increases in value during inflationary periods, guaranteeing that the asset's value stays up with or even exceeds the devaluation of currency.

Additionally, the stability and resiliency of real estate during economic downturns are crucial for wealth preservation. Real estate investments, particularly those in high-demand regions, typically reflect a more controlled response to economic crises, in contrast to financial markets, which can exhibit abrupt drops

and unpredictably swinging prices. Although there may be brief dips in property values, history has proven that real estate has an amazing capacity to recover and restore its worth, frequently even surpassing prior peaks. Due to this durability, real estate investments are protected from the high volatility that can affect other types of investments.

In addition to these financial benefits, real estate also plays a role in intergenerational planning for wealth preservation. Real estate can be passed down through the years as a legacy asset, giving heirs a secure base on which to grow. This feature makes sure the benefits of one's labor are sustained, preserving the family's financial stability for years to come.

In essence, real estate is a cornerstone of a comprehensive, sustainable wealth-building strategy due to its dual potential for appreciation and income, as well as its physical presence. Even while it needs careful consideration, management, and a long-term outlook, the advantages it provides in terms of stability, diversity, and the generational wealth it creates truly set it apart as the best long-term investment.

I have successfully mastered numerous real estate investment strategies. The road map for navigating the challenging and lucrative world of real estate investing is a solid understanding of real estate investment strategies. These methods cover a wide range of techniques, each one designed to meet particular financial objectives and risk tolerance thresholds. Such strategies consist of:

- a. **Acquisition of Rental Properties:** Investors wanting a consistent stream of passive income frequently target residential or commercial properties. With this strategy, it's essential to choose properties carefully, manage them well, and have a thorough awareness of the local and regional rental markets.
- b. **Property Development:** The goal of this method is to buy undeveloped property or properties with the potential for development, like dilapidated structures, and turn them into valuable real estate assets. In addition to a longer investment horizon, this strategy necessitates a thorough understanding of construction, project management, and zoning restrictions.

Individual objectives, risk tolerance, resource accessibility, and market conditions ultimately determine which method is most appropriate. A well-designed real estate investment strategy incorporates in-depth market analysis, a clear grasp of one's financial goals, and the adaptability to change with changing market dynamics, assuring a strong foundation for long-term success in the dynamic world of real estate investing.

As a real estate developer, I have remained successful and relevant because I prioritize designing and constructing home that are durable, in the most encouraging surroundings that home owners would get to enjoy for all time.

On the path to affluence, you have to think long term.

It is like a moral requirement for me and this has won me the hearts, trust and money of investors locally and internationally.

Accepting real estate's timeless value goes beyond just financial considerations. The desire to give stability and security to loved ones, the conviction that real estate is more than simply an investment but a legacy, and a deep-seated trust in the lasting value of property ownership are all reflected in this. Real estate

serves as a sign of stability in a world of ephemeral trends and erratic markets, a concrete representation of our dedication to the wealth, happiness, and success of the generations that will come after us.

This is why the one thing I would tell every investor is this – diversify investment portfolio. Building wealth and affluence you have to be fully grounded.

Don't put all your eggs in one basket.

CHAPTER TEN

DIVERSIFICATION OF WEALTH

Not putting all your financial eggs in one basket is the thing for any strategic investor to do.

You can make your money in other sector, but finally investing that money in real estate is putting your eggs in the one basket that would ensure that it is safe and multiplies.

In financial planning and investment strategy, wealth diversification is a key idea that serves as a vital tool for asset protection and growth. The essence of wealth diversification lies in spreading risk over a variety of different assets, investments, or income streams rather than placing a heavy reliance on one source. By diversifying, individuals can lessen the effects of market volatility, economic downturns, or unforeseen occurrences that could disproportionately influence certain

assets. By utilizing many investment options, this method not only helps protect money but also presents potential for greater profits.

Mastering the fundamentals of wealth diversification is essential for establishing financial stability and long-term prosperity, whether it involves diversified investments across several asset classes, geographical areas, or sources of income.

The main goal of wealth diversification is to lessen the effect that volatility and unforeseen occurrences have on a person's overall financial situation.

Diversification of wealth includes;

Asset diversification; this entails investing in different asset classes to minimize risks. When one asset class declines, others may remain stable or even grow, offering some safety.

Geographic diversification; this entails investing both locally, internationally and continentally. By making investments across a range of nations or areas, geographic diversification lowers the risk posed by political or economic unrest in a

particular area, this strategy capitalizes on the development potential of emerging markets.

Income Streams: Having several income streams is a form of wealth diversification that goes beyond standard assets. For example, rental income alongside monies made from other sources. Financial stability is increased by having a broad portfolio of income, particularly during economic downturns.

Diversifying among different asset classes enables investors to take advantage of each, lowering overall portfolio risk and maximizing return potential, particularly when done in a way that is strategically in line with each investor's personal risk tolerance and financial objectives.

One major form of wealth diversification that I would recommend is the - **Geographic Wealth Diversification**

Geographic wealth diversification is a tactical strategy that entails distributing investment exposure across several countries and regions. This crucial component of portfolio management tries to reduce risks related to a single set of political, economic, and market-specific issues. Investors can access a variety of growth

opportunities, gain access to emerging markets, and lessen the effects of regional downturns by diversifying geographically.

International investment comes with a number of benefits. First of all, it permits people to profit from various economic cycles since some locations may experience growth while others may be experiencing difficulties. The second benefit is that it can expose investors to markets and sectors that may be flourishing elsewhere in the world but may not be as well-known in the investor's own nation. Geographic diversification can also protect against currency risk because it might affect the value of investments made in foreign markets due to currency volatility.

Investors can capitalize on global growth prospects while controlling the dangers by diversifying their portfolio across several geographic locations. However, it's crucial to find the ideal mix of domestic and foreign assets based on each investor's personal risk tolerance, financial goals, and desired level of diversification. Geographic wealth diversification can considerably boost the strength, resiliency, and worldwide relevance of an investment portfolio when done properly.

Your salary income, your passive income, your business income and your investment income would all position you perfectly on the path to wealth and affluence, provided you are not just relying on one of them.

The Power of a Diversified Portfolio

The strength of diverse portfolios resides in their capacity to withstand the irrationality of the financial markets and the fluctuations in the economy. Investors are protected from the full force of market volatility by a well-built portfolio that adheres to the diversification rules. It functions as a safety net to lessen the impact of sudden drops in certain assets or industries. Resilient portfolios spread risk across a variety of asset classes, geographical areas, and income streams rather than solely relying on the performance of a single stock or industry. When one segment experiences difficulty, others may hold stable or even excel, stabilizing the performance as a whole.

It's critical to understand that while robust portfolios may not protect investors from every market blip, they considerably raise the likelihood of long-term success. By emphasizing resilience,

investors can stay dedicated to their financial objectives, maintain their composure during tumultuous times, and embrace chances that present themselves when others are acting out of fear or panic. The strength of a diversified portfolio goes beyond the figures on a spreadsheet; it is a psychological anchor that enables people to calmly weather the storms, ultimately pointing them in the direction of a more secure and prosperous financial future.

A complete and successful financial strategy must start with the creation of a diversification journey. The first step on this journey is to fully identify one's goals, risk tolerance, and investing horizon. People need to assess their financial situation by taking into account their current assets, sources of income, and liabilities. They should identify what their short-term and long-term objectives are, whether they involve funding a child's education, their retirement, or some other major purchase.

As soon as a person is clear on their goals and risk tolerance, they should start diversifying across different asset classes. As people move on their diversification journey, it is advantageous to seek professional advice. Financial advisors can help you make

informed decisions, provide sage counsel, and help you adjust your strategy as circumstances change. The fact that this is a marathon and not a sprint must be kept in mind. In order for the strength of diversification to gradually work for long-term financial stability and prosperity, patience and discipline are essential.

Embracing wealth diversification isn't simply a prudent approach in a world of financial uncertainty and constantly changing markets; it also serves as a barrier of protection against the risks. In addition to safeguarding their wealth, those who diversify their assets across several sectors put themselves up for future growth, resiliency, and the achievement of their goals.

CHAPTER ELEVEN

SECURING MY WEALTH NUMBER BEFORE AGE 40

When I found out about the concept of a 'wealth number' I knew I had discovered a life hack that would help me better manage my finances.

The interesting thing is that this concept is not abstract. It is actually very straight forward and practical. I have dissected the concept of the wealth number numerous times during my virtual and live teachings. You can check online via my YouTube page for most of these teachings.

When I realized that there was such a thing as wealth number I made it a charge to secure a very bounty wealth number before I clocked the age of 40. *The Big 40!*

You know what they say about being 40, if you are a fool at this age, you'll remain one forever. If you are full of wisdom at this age, you'll be wise forever.

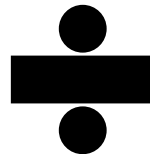
Now, if you are financially secure at this age, well...you know what that means for your future.

The Concept of the Wealth Number

The concept of the wealth number is simple.

The amount of money you have when you completely stop working or receiving any form of income divided by the length of time this said amount would sustain you equals to your wealth number.

Amount of money after income is stopped



Length of time your income can sustain you



Your wealth number.

So what I did for myself was this; I decided that the amount of money I would have in my possession should I retire completely at age 40 would be able to sustain me for another 40 years. Even if I had no assets or any other form of income to sustain me, and guess what I succeeded!

How did I achieve this goal?

I looked in my field to find what was missing. Yes, real estate is a gold mine. Yes, real estate can literally turn you into a millionaire, seemingly overnight. Yes all of these are true, but real estate also has a myriad of problems plaguing the sector! And this was what I found to be missing...solutions to these problems.

I zeroed in on this missing link and made it my goal to provide these solutions.

One thing about providing solutions, especially in a sector that promises rewards in financial profit is more financial profit.

I started teaching, and educating people. Showing them how to navigate easily through the problems that plagued the real estate sector.

Problems like miseducation, non-education, inability to recognize phonies disguising as agents, not knowing the right documentations, not strategically investing and so on and so forth.

Providing solutions to these problems enabled me to gain more traction because people now believed in my abilities to properly guide them in this real estate and investment world. I was

rewarded with more clients and mentees and as a result, more money!

In your journey to gathering wealth and affluence, you have to put yourself on a timetable. Yes, sometimes these timeframes may not work out as you have planned. But the good that it does is that it keeps you goal-oriented.

You know that saying about shooting for the skies, and even if you don't meet the sky, you'll land among the stars.

Set goals for yourself.

Please do!

CHAPTER TWELVE

CALL TO ACTION

In all I've written, below are the nuggets you have to recognize and utilize as you make your way to building wealth and affluence.

1. Find your promised land.

Your location matters a lot. Even in the Bible, God asked Abraham to literally pack his bags and move to the land where he was promised. Check yourself, check where you are situated, are you in the right place?

Most of us are stuck somewhere because we are afraid to move and find our place in this world. Sometimes, the grass is greener on the other side, especially if there you do not have water to water the grass on which you stand. The other side is may have both water and grass that you need.

Also, this is not a call to pack your bags and move blindly. Weigh your situation.

Remember wisdom is profitable to direct.

2. Re-Calibrate Your Mindset

Your mind is the ground where seeds would fall. You may have heard of the power of the mind from a couple of motivational speakers and just feel like they are all repeating the same thing. But the strength your mind wields cannot be overestimated. It is as strong as any tool!

Re-calibrate your mindset.

Know that that's where the work starts. You have to have moved forward in your mind first before you even physically take a step towards greatness. You have to want it as much as you want to have it, for it to become yours.

3. Get Yourself A Mentor

Imagine not having to suffer mistakes and failure simply because you found someone who would help you scale through.

Find yourself a mentor. You need not suffer mindlessly when you can bask in the knowledge and insight of one who has gone before you.

I would leave it at that.

4. Educate Yourself!

Learn. Make sure you're learning. Find materials for growth. Attend seminars, conferences, summits. Fill yourself with the necessary knowledge, so that you don't fall short.

Remember, you are only as good as what you know.

5. Invest and Diversify Your Investments

Invest, co-invest and diversify your investments.

This is how the poor get rich and this is how the rich get richer.

I am more than willing to walk on this journey with you as I have with countless others.

6. Co-Invest, Co-Invest..., And Co-Invest!

The simple fact about co-investment is that it would take you so much more farther than your personal investment would ever take you. Pooling funds with like-minded investment-savvy individuals only yields high profitable result which can take you to extremely great heights.

They say the journey of a thousand miles begins with one step. My journey to becoming a billionaire literally started because I took the step to pool my resources with individuals that were interested in growing their wealth, just like I was.

Don't sleep on this.

EPILOGUE

In conclusion, I became a billionaire not only for myself. I believe that this great grace that I have had bestowed on me is not one that I am supposed to bask in alone. I have been called to share this to all and sundry who are willing and ready to change their lives for good.

If you're looking to tread on my pathway, and change your story from grass to grace. Or you're already wealthy, having made your money from other fields and industries and would like to solidify your stance as a generational wealth builder...then speaking with me is the first step you'll need to take.

I can be easily reached via these platforms:

www.lifecardcompany.com , www.lifecarduniversity.com

Instagram; @grace_ofure

YouTube: Grace Ofure

Phone: 08161856559, 08129209582

Or Visit our Lagos Headquarters at 2, Femi Okunnu Rd, Osapa London, Lekki, Lagos.



**Grace Ofure Ibhakhomu: a
Renowned Wealth Strate-
gist, Investment Visionary,
and Inspirational Leader**

Grace Ofure Ibhakhomu stands as a paragon of business acumen and strategic insight within the global business and real estate sectors.

Having worked with established and budding entrepreneurs and employees, Grace believes that the corporate world is a level playing ground for individuals to innovate, thrive and evolve

Educated at the prestigious Lagos Business School and currently pursuing advanced certifications in Global Business Strategy from Harvard Business School and Financial Modeling and Valuation from the Corporate Finance Institute, Grace's academic and professional credentials are impeccable.

Beyond her professional pursuits, Grace is devoted to being the personal assistant of our lord Jesus Christ, actively teaching and expanding the Christian faith as a Kingdom Financier.