



CedisPay's **7** Baby Steps for Wealth Creation

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CedisPay **7** Baby Steps to Wealth:



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CedisPay to Wealth:

Introduction

At CedisPay, our purpose is to empower our customers to achieve financial wellbeing. In addition to responsible loans, and empowerment programs and financial education.

We do this through our proprietary models:

1. The CedisPay Financial Wellbeing Model for Financial Fulfilment also known as CedisPay's 7 Pillars of Financial Wellbeing
2. The CedisPay 7 Baby Steps for Wealth Creation



CedisPay **7** Baby Steps to Wealth:

Why CedisPay's 7 Baby Steps?

Tony Robbins once said, "Success leaves clues." Inspired by Dave Ramsey's The Total Money Makeover and insights from The Millionaire Next Door by Thomas J. Stanley and William D. Danko, our founder was driven to adopt and adapt these principles. Based on findings from Dave Ramsey's Baby Steps Millionaires, it's evident that his teachings have guided over 10,000 people to become millionaires. Our founder experienced the transformative power of these steps firsthand, which led to the creation of CedisPay's customized 7 Baby Steps.

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CedisPay **7** Baby Steps to Wealth:

Problem statement

"Are you struggling to achieve financial stability and freedom? Are you burdened by debt, living paycheck to paycheck, and unsure about how to start building wealth? Do you lack a clear plan for your financial future, and feel overwhelmed by the complexity of personal finance? You're not alone. Many individuals and families in Ghana face similar challenges, but lack access to effective tools, resources, and guidance to overcome them. That's why we created the CedisPay 7 Baby Steps for Wealth Creation - to provide a simple, proven, and customizable roadmap to financial wellbeing and wealth creation."

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CedisPay **7** Baby Steps to Wealth:

Solution statement

"Say goodbye to financial stress and hello to financial freedom! Our 7 Baby Steps program is designed to help you achieve financial stability and wealth creation. With our simple, proven, and customizable roadmap, you'll be able to:

- Protect your loved ones with life insurance
- Save for unexpected expenses
- Reduce debt to 30% of your income
- Build a 6-month emergency fund
- Invest 15% of your income for retirement
- Save for your children's education
- Build wealth and give back to your community

Join us on this journey to financial wellbeing and start building the future you deserve!"



CedisPay **7** Baby Steps to Wealth:

The Foundation: Budgeting

The foundation of CedisPay's 7 Baby Steps is budgeting. Budgeting is not just the starting point; it is the thread that runs through every step, ensuring that you remain financially disciplined and on track. Effective budgeting helps you allocate resources efficiently, track your spending, and make informed financial decisions. It is the cornerstone of financial stability and success. Without a solid budget, it becomes challenging to achieve the subsequent steps.

CedisPay Financial Well-Being:

7 Baby Steps

1

Get life insurance

2

Save GHS 1000 initially for emergency funds

3

Reduce debts to 30% of income

4

Save 6 months' expenses for emergency fund

5

Invest 15% of income for retirement

6

Save for children's college

7

Build wealth, give

CedisPay Financial Well-Being:

"The CedisPay 7 Baby Steps help you achieve financial wellbeing by

7
Baby Steps

1

Focusing on one goal at a time

2

Prioritizing needs over wants

3

Celebrating small wins

4

Building discipline and momentum

5

Providing clarity and confidence

6

Empowering you to achieve financial goals

Follow these steps to create a clear plan for financial peace and wealth!



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CedisPay Financial
Well-Being: **7** Baby
Steps

start

Create a
Budget

CedisPay Financial Well-Being: **7 Baby Steps**



Get life insurance

CedisPay Financial Well-Being: **7 Baby Steps**



Save GH¢1,000 initially for emergency funds

CedisPay Financial Well-Being: **7** Baby Steps



Reduce debts to 30% of income

CedisPay Financial Well-Being: **7** Baby Steps



Save 6 months' expenses for emergency fund

CedisPay Financial
Well-Being: **7** Baby
Steps



**Invest 15% of
income for
retirement**

CedisPay Financial Well-Being: **7 Baby Steps**



Save for children's college

CedisPay Financial Well-Being: **7** Baby Steps



**Build wealth,
give**

CedisPay Financial Well-Being:



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