Rick’s 5–10 Year Life & Income Strategy (2025–2035)

# 1. 🧱 Foundation Phase (2025–2026)

Build cash flow, skill mastery, brand identity, and personal discipline systems.  
  
Main Focus Areas:  
- Main Income (Networking Career): Complete CCNA, advance to CCNP or specialize.  
- Brand (Pitch\_Pulse): Build merch drops, expand audience, start Discord or community.  
- Trading (Latens System): Trade demo seriously. Scale from $500 to $1000 and beyond.  
- Learning & Discipline: Study business finance, marketing, and basic entrepreneurship. Start budgeting, saving, journaling, and reviewing habits weekly.  
- Emergency Fund: Build at least 3 months’ worth of living expenses.

# 2. 🪙 Scaling Phase (2027–2029)

Reinvest intelligently, expand your brand and ventures, and create multiple active income streams.  
  
Growth Strategy:  
- Networking: Use certs/experience to land remote or higher-paying roles. Consider freelancing or consulting.  
- Pitch\_Pulse: Launch Pulse Club MVP, drop exclusive merch, digital collectibles, limited NFT access.  
- Trading: Go live with real capital. Possibly pass FTMO or prop challenges.  
- Wi-Fi Business: Launch in local town. Reinforce infrastructure. Scale with M-Pesa and internet packages.  
- Investment: Begin small monthly investments into assets (e.g. SACCO, REITs, or crypto indexes).  
  
Main Goal: Replace 30–50% of day job income from trading + business.

# 3. 🏰 Empire Phase (2030–2035)

Establish scalable, time-free systems that generate wealth, freedom, and legacy.  
  
Strategic Moves:  
- Brand: Pulse becomes a recognized nostalgic football IP — gamified club, web3 elements, exclusive access.  
- Tech Business: Possibly expand Wi-Fi biz into smart-home or community-based networks.  
- Financial Leverage: Invest in land, dividend stocks, real estate, or cash-flow positive digital products.  
- Time Leverage: Outsource, build small teams, or automate systems.  
  
Ultimate Goal: Time, money, and purpose all aligned. You live off multiple scalable income streams.

# 📊 Financial & Life Milestones

Annual Income Targets (Net):  
- 2025: KES 500,000+ (Networking + Small Brand Profits)  
- 2026: KES 700,000+ (Trading Breakthrough + First Wi-Fi Pilot)  
- 2027–2029: KES 1M+ (Brand + Business Scaling + Prop Profits)  
- 2030+: KES 2M+ (All streams contributing — investments, brand, trading)  
  
Milestone Checkpoints:  
- Demo Trading Mastery: Nov 2025  
- CCNP Achieved: 2026  
- Pulse Club MVP Launched: 2027  
- Wi-Fi Phase 1 Launched: 2026–2027  
- Remote Tech Job or High-Tier Freelance: 2028  
- Passive Income Systems Setup: 2029–2030