SabhyaFN
FINANCIAL PLANNERS

BROWSE & LEARN

Financial knowledge, made simple.

Don't Just Earn More.
Make Every Income Stream Build the Next One.

A practical guide to understanding income, investing and long-term wealth building.



DIFFERENT SOURCES OF INCOME FOR A COMMON PLAN

1 SALARY
Active income



Your primary and most common income. Provides stability and pays the bills.

2 INVESTMENT
Portfolio income



Let capital work alongside your income. Build a diversified portfolio for long-term growth.

3 BUSINESS
Business income



Use your skills and expertise to create additional and scalable income streams.

4 RENTAL
Property income



Generate steady income through rental assets with proper planning and risk management.

5 CAPITAL GAINS
Growth income



Grow your wealth through asset appreciation and create future opportunities.

HOW TO MAKE ONE INCOME STREAM SUPPORT THE NEXT

1. EARN
Build a stable active income (Salary)

2. INVEST
Grow wealth through investments

3. EXPAND
Create additional income through business

4. GENERATE
Build property income with rental assets

5. GROW
Create long-term wealth through capital gains

A CONNECTED PLAN FOR A STRONGER FINANCIAL FUTURE

KEY ACTIONS FOR A STRONGER INCOME PLAN

- Build an emergency reserve before taking avoidable risk.
- Automate a fixed portion of income toward long-term goals.
- Diversify gradually across suitable assets and income sources.
- Review taxes, insurance, liquidity and risk before every major move.
- Keep your plan aligned with your life goals and time horizon.

A WELL-PLANNED INCOME SYSTEM HELPS YOU

- Meet current needs
- Protect against shocks
- Fund future goals
- Create long-term options

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Plan. Protect. Prosper.
Guidance for every stage of your financial journey.

7 pages

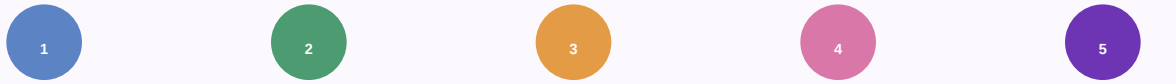
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DIFFERENT SOURCES OF INCOME FOR A COMMON PLAN



HOW TO MAKE ONE INCOME STREAM SUPPORT THE NEXT

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- Automate a fixed portion of income toward long-term goals.
- Diversify gradually across suitable assets and income sources.
- Review taxes, insurance, liquidity and risk before every major move.

The goal is not more income alone — it is a system where today's income helps create tomorrow's options.

1. ACTIVE INCOME

Start with the engine that funds your financial plan.

Salary & Professional Income

Turn predictable cash flow into predictable progress.

CASH FLOW

Know what comes in, what goes out and what can be invested.

RESERVES

Build a buffer for emergencies and near-term obligations.

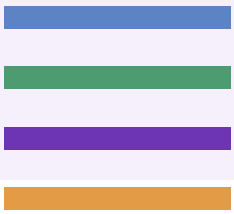
PROTECTION

Keep health, life and essential insurance aligned with responsibilities.

AUTOMATION

Move goal-based savings and investments automatically.

A SIMPLE MONTHLY ALLOCATION FRAMEWORK



Essentials	50–60%
Protection + reserves	10–20%
Goals + investments	20–30%
Flexible spending	10–20%

Illustrative framework only. Your actual allocation should reflect your goals, obligations, risk and time horizon.

2. INVESTMENT INCOME

Let capital work alongside your active income.

Build a Portfolio, Not a Collection

Different assets can play different roles in a long-term plan.

1	GROWTH	**Equity / growth assets**	Long-term wealth creation
2	INCOME	**Bonds / fixed income**	Cash-flow and stability
3	LIQUIDITY	**Cash / liquid reserves**	Near-term flexibility
4	DIVERSIFICATION	**Other suitable assets**	Reduce concentration

REMEMBER

Return, risk, liquidity and time horizon should be considered together — not separately.

3. BUSINESS & RENTAL INCOME

Additional income can add resilience when managed deliberately.

Income Beyond Your Paycheque

Focus on sustainable cash flow, not just the headline return.

1

BUSINESS INCOME

Separate business cash flow from personal spending and build adequate reserves.

2

RENTAL INCOME

Consider vacancy, maintenance, taxes, financing and liquidity before treating rent as net income.

3

SIDE INCOME

Use skills, expertise or scalable services without compromising your primary responsibilities.

CHECK THE REAL NUMBER

Gross income is not the same as usable income. Account for costs, taxes, reserves and risk.

4. CAPITAL GAINS

Growth can become future income when planned carefully.

From Growth to Financial Goals

A gain becomes useful when it is connected to a purpose.

1

ACCUMULATE

Build assets aligned with long-term objectives.

2

REVIEW

Monitor concentration, valuation, taxes and time horizon.

3

REALISE

Consider when and how much to realise for a specific goal.

4

REDEPLOY

Move capital into the next role: goal funding, reserves or suitable investments.

PLAN BEFORE YOU SELL

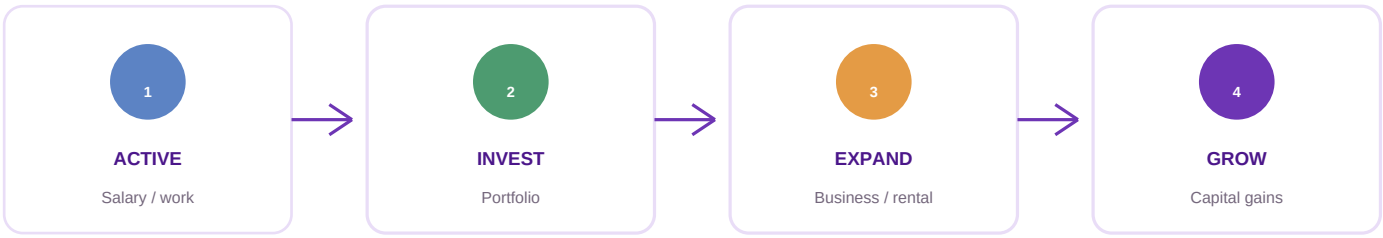
Tax impact, liquidity needs and the purpose of the money should be considered before a major capital decision.

5. BRINGING IT TOGETHER

One plan can coordinate multiple income streams.

Build a Connected Income System

The objective is coordination — not complexity.



A HEALTHY SYSTEM SHOULD HELP YOU

- Meet current needs
- Protect against shocks
- Fund future goals
- Create long-term options

Start with clarity. Add complexity only when it serves a clear financial purpose.

QUICK CHECKLIST

Use these questions when reviewing your income strategy.

Is Your Income Working Together?

1. Do I know exactly how much income I need for essential expenses?
2. Do I have an adequate emergency reserve?
3. Are my insurance and protection needs covered?
4. Am I investing automatically toward defined goals?
5. Is my portfolio diversified appropriately for my time horizon?
6. Do I understand the tax and liquidity impact of major decisions?
7. Does each income stream have a clear role in my overall plan?

A good financial plan connects today's decisions with tomorrow's goals.

For personalised planning, speak with a qualified financial professional.