## How to bea Magician

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# The incredible magic behind the concept of compound returns. 

Assume the 3 gentlemen here generate just $15 \%$ return annually on their investment.

- Starts investing NGN 1million annually from age 21 up to age 40.
- Total investment NGN 20M.
- Investment outcome at age 50 is NGN 414M.
** Yes, almost half a billion Naira.



## - Starts investing NGN 1million

 annually from age 26 up to age 45.- Total investment NGN 20M.
- Investment outcome at age 50 is NGN 206M.
** He is NGN 208 million short of Mr Cowrywise because of 5 years delay, despite investing the same amount.



## - Starts investing NGN 1million

 annually from age 31 up to age 50.- Total investment NGN 20M.
- Investment outcome at age 50 is NGN 102M.
** He is NGN 312 million short of Mr Cowrywise because of 10 years
 delay, despite investing the same amount.


## Power of Compounding

## Values in any currency

| 500 |  |  |
| :--- | :--- | :--- | :--- |

## Compounding:

## The power of starting early



## Summary

Consistency overtime can make you a magician. This does not just apply to money. It applies to everything.

To build wealth, embrace the time you have now. It is gold

