



DO YOU HAVE TO BE AN ENTREPRENEUR TO
BECOME FINANCIALLY FREE?

HOW TO BUILD A FINANCIAL LEGACY IN 10 YEARS TO BE FREE IN 20 YEARS



PLAN

1. **WE NEED A SPREADSHEET**
2. **WHAT DO YOU THINK, CHATGPT?**

**To simulate the accumulation of financial wealth and
observe financial independence and freedom
we use a spreadsheet**

Contact us to get it!

	A	B
1		
2	All figures are in USD and exclude taxes	
3		
4	Enter your age	25
5	Enter your initial cash input	100 000
6	Enter your second cash input	100 000
7	Enter your first monthly savings level	500
8	Enter your second monthly savings level	1 000
9		
10	Year	1
11	Age	25
12		
13	Cash input	100 000
14	Financial wealth (start year)	100 000
15		
16	Annual rate of return	5,0%
17	Annual gain	5 000
18		
19	Monthly savings level	500
20	Annual saving	6 000
21		
22	Financial wealth (end year)	111 000
23		
24	Safe Withdrawal Rate (SWR)	4,0%
25		
26	Monthly financial income level - Should only be actually used starting from year 20	370



Enter your data to simulate your scenario
 And get your simulation



Consider a rate of return on your financial investments



View your potential monthly income

The result of the simulation after 10 years

1											
2	All figures are in USD and exclude taxes										
3											
4	Enter your age	25									
5	Enter your initial cash input	100 000									
6	Enter your second cash input	100 000									
7	Enter your first monthly savings level	500									
8	Enter your second monthly savings level	1 000									
9											
10	Year	1	2	3	4	5	6	7	8	9	10
11	Age	25	26	27	28	29	30	31	32	33	34
12											
13	Cash input	100 000	0	0	0	0	0	0	0	0	100 000
14	Financial wealth (start year)	100 000	111 000	122 550	134 678	147 411	160 782	174 821	189 562	205 040	321 292
15											
16	Annual rate of return	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%
17	Annual gain	5 000	5 550	6 128	6 734	7 371	8 039	8 741	9 478	10 252	16 065
18											
19	Monthly savings level	500	500	500	500	500	500	500	500	500	1 000
20	Annual saving	6 000	6 000	6 000	6 000	6 000	6 000	6 000	6 000	6 000	12 000
21											
22	Financial wealth (end year)	111 000	122 550	134 678	147 411	160 782	174 821	189 562	205 040	221 292	349 357
23											
24	Safe Withdrawal Rate (SWR)	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%
25											
26	Monthly financial income level - Should only be actually used starting from year 20	370	409	449	491	536	583	632	683	738	1 165

Financially independent means that you still need to work to supplement your standard of living, but you could live without working in a minimalist mode

The result of the simulation after 20 years

1																					
2	All figures are in USD and exclude taxes																				
3																					
4	Enter your age	25																			
5	Enter your initial cash input	100 000																			
6	Enter your second cash input	100 000																			
7	Enter your first monthly savings level	500																			
8	Enter your second monthly savings level	1 000																			
9																					
10	Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
11	Age	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
12																					
13	Cash input	100 000	0	0	0	0	0	0	0	0	100 000	0	0	0	0	0	0	0	0	0	0
14	Financial wealth (start year)	100 000	111 000	122 550	134 678	147 411	160 782	174 821	189 562	205 040	321 292	349 357	378 825	409 766	442 254	476 367	512 185	549 795	589 284	630 748	674 286
15																					
16	Annual rate of return	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%
17	Annual gain	5 000	5 550	6 128	6 734	7 371	8 039	8 741	9 478	10 252	16 065	17 468	18 941	20 488	22 113	23 818	25 609	27 490	29 464	31 537	33 714
18																					
19	Monthly savings level	500	500	500	500	500	500	500	500	500	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000
20	Annual saving	6 000	6 000	6 000	6 000	6 000	6 000	6 000	6 000	6 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000
21																					
22	Financial wealth (end year)	111 000	122 550	134 678	147 411	160 782	174 821	189 562	205 040	221 292	349 357	378 825	409 766	442 254	476 367	512 185	549 795	589 284	630 748	674 286	720 000
23																					
24	Safe Withdrawal Rate (SWR)	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%
25																					
26	Monthly financial income level - Should only be actually used starting from year 20	370	409	449	491	536	583	632	683	738	1 165	1 263	1 366	1 474	1 588	1 707	1 833	1 964	2 102	2 248	2 400

Financially free means that you no longer need to work to maintain your standard of living. If you continue working, it is for enjoyment or to accumulate more wealth

**Why are two cash injections necessary
and how can they be achieved?**



Starting to create financial wealth without a significant contribution is like starting a car without its wheels

4	Enter your age	25
5	Enter your initial cash input	100 000
6	Enter your second cash input	100 000
7	Enter your first monthly savings level	500
8	Enter your second monthly savings level	1 000
9		



The second financial contribution during the wealth creation journey allows for increasing the power of the initial car

4	Enter your age	25
5	Enter your initial cash input	100 000
6	Enter your second cash input	100 000
7	Enter your first monthly savings level	500
8	Enter your second monthly savings level	1 000
9		

Low simulation with minimal initial investment and savings

All figures are in USD and exclude taxes

Enter your age	25																			
Enter your initial cash input	10 000																			
Enter your second cash input	8 300																			
Enter your first monthly savings level	200																			
Enter your second monthly savings level	200																			
Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Age	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
Cash input	10 000	0	0	0	0	0	0	0	0	8 300	0	0	0	0	0	0	0	0	0	0
Financial wealth (start year)	10 000	12 900	15 945	19 142	22 499	26 024	29 726	33 612	37 692	50 277	55 191	60 350	65 768	71 456	77 429	83 701	90 286	97 200	104 460	112 083
Annual rate of return	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%
Annual gain	500	645	797	957	1 125	1 301	1 486	1 681	1 885	2 514	2 760	3 018	3 288	3 573	3 871	4 185	4 514	4 860	5 223	5 604
Monthly savings level	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200
Annual saving	2 400	2 400	2 400	2 400	2 400	2 400	2 400	2 400	2 400	2 400	2 400	2 400	2 400	2 400	2 400	2 400	2 400	2 400	2 400	2 400
Financial wealth (end year)	12 900	15 945	19 142	22 499	26 024	29 726	33 612	37 692	41 977	55 191	60 350	65 768	71 456	77 429	83 701	90 286	97 200	104 460	112 083	120 087
Safe Withdrawal Rate (SWR)	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%
Monthly financial income level - Should only be actually used starting from year 20	43	53	64	75	87	99	112	126	140	184	201	219	238	258	279	301	324	348	374	400

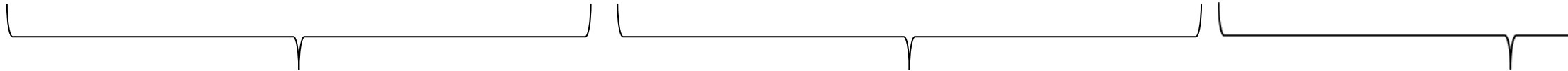
Simulation with high investment and savings capacity

All figures are in USD and exclude taxes																				
Enter your age	25																			
Enter your initial cash input	200 000																			
Enter your second cash input	160 000																			
Enter your first monthly savings level	1 000																			
Enter your second monthly savings level	1 000																			
Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Age	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
Cash input	200 000	0	0	0	0	0	0	0	0	160 000	0	0	0	0	0	0	0	0	0	0
Financial wealth (start year)	200 000	222 000	245 100	269 355	294 823	321 564	349 642	379 124	410 080	602 584	644 714	688 949	735 397	784 167	835 375	889 144	945 601	1 004 881	1 067 125	1 132 481
Annual rate of return	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%
Annual gain	10 000	11 100	12 255	13 468	14 741	16 078	17 482	18 956	20 504	30 129	32 236	34 447	36 770	39 208	41 769	44 457	47 280	50 244	53 356	56 624
Monthly savings level	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000
Annual saving	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000
Financial wealth (end year)	222 000	245 100	269 355	294 823	321 564	349 642	379 124	410 080	442 584	644 714	688 949	735 397	784 167	835 375	889 144	945 601	1 004 881	1 067 125	1 132 481	1 201 105
Safe Withdrawal Rate (SWR)	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%
Monthly financial income level - Should only be actually used starting from year 20	740	817	898	983	1 072	1 165	1 264	1 367	1 475	2 149	2 296	2 451	2 614	2 785	2 964	3 152	3 350	3 557	3 775	4 004

A few additional tips

All figures are in USD and exclude taxes

Enter your age	25																			
Enter your initial cash input	100 000																			
Enter your second cash input	100 000																			
Enter your first monthly savings level	500																			
Enter your second monthly savings level	1 000																			
Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Age	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
Cash input	100 000	0	0	0	0	0	0	0	0	100 000	0	0	0	0	0	0	0	0	0	0
Financial wealth (start year)	100 000	111 000	122 550	134 678	147 411	160 782	174 821	189 562	205 040	321 292	349 357	378 825	409 766	442 254	476 367	512 185	549 795	589 284	630 748	674 286
Annual rate of return	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%
Annual gain	5 000	5 550	6 128	6 734	7 371	8 039	8 741	9 478	10 252	16 065	17 468	18 941	20 488	22 113	23 818	25 609	27 490	29 464	31 537	33 714
Monthly savings level	500	500	500	500	500	500	500	500	500	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000
Annual saving	6 000	6 000	6 000	6 000	6 000	6 000	6 000	6 000	6 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000
Financial wealth (end year)	111 000	122 550	134 678	147 411	160 782	174 821	189 562	205 040	221 292	349 357	378 825	409 766	442 254	476 367	512 185	549 795	589 284	630 748	674 286	720 000
Safe Withdrawal Rate (SWR)	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%
Monthly financial income level - Should only be actually used starting from year 20	370	409	449	491	536	583	632	683	738	1 165	1 263	1 366	1 474	1 588	1 707	1 833	1 964	2 102	2 248	2 400



INITIAL ACCUMULATION

CONSOLIDATION PERIOD

ENJOYMENT PERIOD

User Guide: Financial Independence and Freedom Calculator

This spreadsheet is designed to help you assess your potential for financial independence in 10 years and financial freedom in 20 years. Follow the instructions below to input your data and interpret the results.

Tips for Optimal Use

- Be Realistic:** Use conservative growth rates and savings amounts to avoid overly optimistic projections.
- Update Regularly:** Revisit the spreadsheet annually to reflect changes in your financial situation.
- Consult a Professional:** For complex situations, combine this tool with advice from a financial advisor.

Step 1: Input Your Data

Navigate to the relevant sheet ([Simulation 1](#), [Simulation 2](#), or [Simulation 3](#)) based on your financial scenario. Input your details in the designated cells:

- Enter Your Age**
 - Locate the cell labeled "Enter your age."
 - Input your current age (in years). This helps calculate the timeline for your financial goals.
- Enter Your Initial Cash Input**
 - Find the cell labeled "Enter your initial cash input."
 - Input the amount of money you plan to invest or save initially.
- Enter Your Second Cash Input**
 - Identify the cell labeled "Enter your second cash input."
 - Input an additional lump-sum amount if applicable (e.g., a planned future investment or inheritance).
- Enter Your Monthly Savings (if applicable)**
 - Input the amount you can save regularly every month. This will be compounded over time to reach your financial goals.

Step 2: Review Assumptions

Ensure you understand the assumptions underlying the calculations. Key assumptions might include:

- Investment Growth Rate:** The average annual rate at which your investments are expected to grow.
- Inflation Rate:** How inflation might erode your purchasing power over time.
- Withdrawal Rate:** The rate at which you plan to withdraw funds during the enjoyment period.

Step 3: Analyze the Results

The spreadsheet will calculate and display projections for the following periods:

- Accumulation Period:** How your investments and savings grow over the first 10 years.
- Consolidation Period:** A 10-year phase after accumulation to solidify your financial position.
- Enjoyment Period:** The final phase where you withdraw or utilize your financial resources.

Check the following outputs:

- Total Savings at 10 Years:** Your projected wealth after 10 years, indicating potential financial independence.
- Total Savings at 20 Years:** Your projected wealth after 20 years, suggesting financial freedom.

All figures are in USD and exclude taxes

Enter your age	25																			
Enter your initial cash input	200 000																			
Enter your second cash input	160 000																			
Enter your first monthly savings level	1 000																			
Enter your second monthly savings level	1 000																			
Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Age	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
Cash input	200 000	0	0	0	0	0	0	0	0	160 000	0	0	0	0	0	0	0	0	0	0
Financial wealth (start year)	200 000	222 000	245 100	269 355	294 823	321 564	349 642	379 124	410 080	602 584	644 714	688 949	735 397	784 167	835 375	889 144	945 601	1 004 881	1 067 125	1 132 481
Annual rate of return	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%	5,0%
Annual gain	10 000	11 100	12 255	13 468	14 741	16 078	17 482	18 956	20 504	30 129	32 236	34 447	36 770	39 208	41 769	44 457	47 280	50 244	53 356	56 624
Monthly savings level	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000
Annual saving	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000
Financial wealth (end year)	222 000	245 100	269 355	294 823	321 564	349 642	379 124	410 080	442 584	644 714	688 949	735 397	784 167	835 375	889 144	945 601	1 004 881	1 067 125	1 132 481	1 201 105
Safe Withdrawal Rate (SWR)	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%	4,0%
Monthly financial income level - Should only be actually used starting from year 20	740	817	898	983	1 072	1 165	1 264	1 367	1 475	2 149	2 296	2 451	2 614	2 785	2 964	3 152	3 350	3 557	3 775	4 004





What are your tips for successfully gathering the money needed to start the journey toward financial independence and then financial freedom, meaning the initial cash input in the spreadsheet?



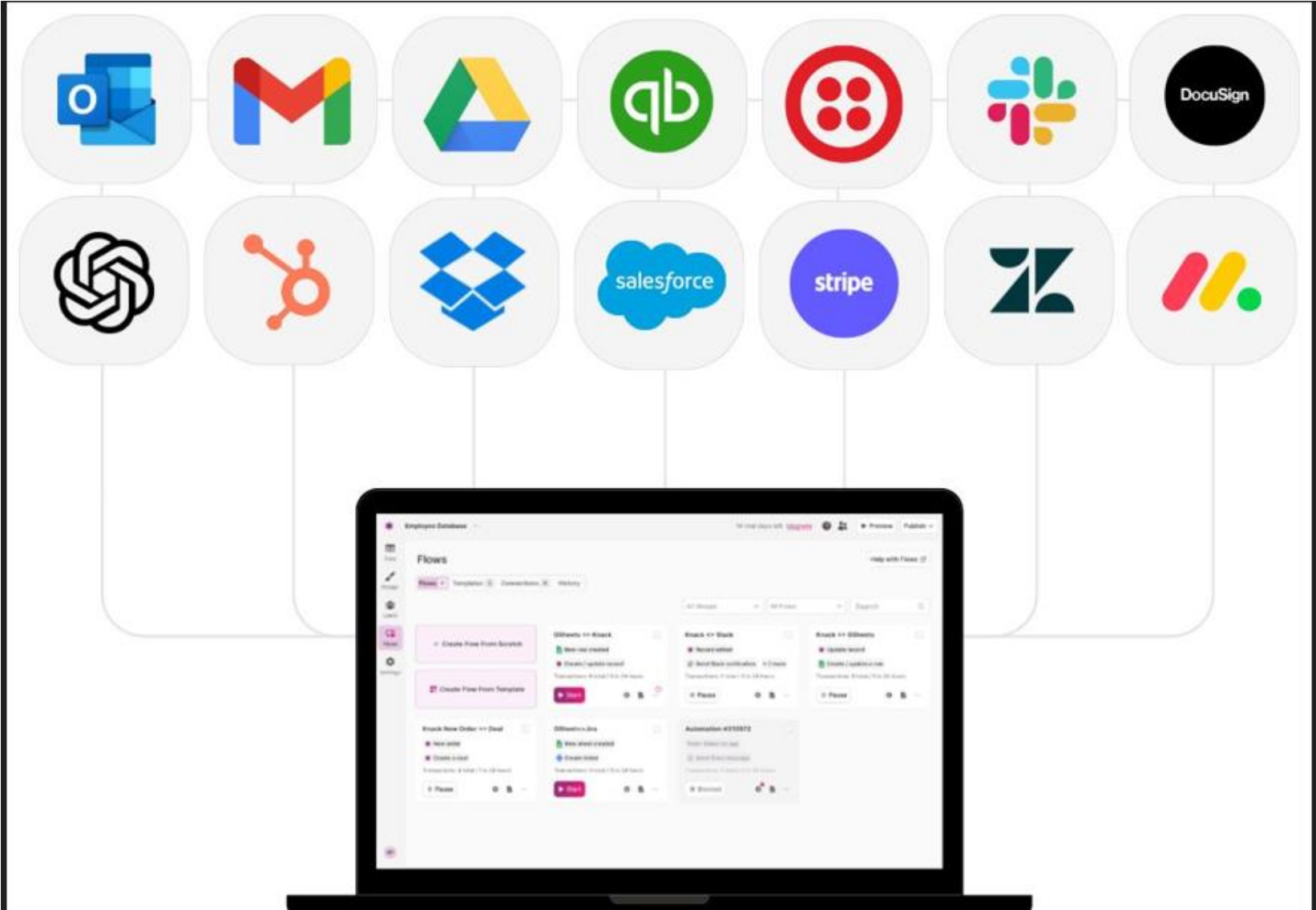
1. Create and stick to a detailed budget.
2. Increase income through side hustles or entrepreneurial ventures.
3. Cut non-essential expenses and adopt frugal habits.
4. Automate savings to ensure consistency.
5. Use windfalls (bonuses, tax refunds) for your financial goal.
6. Explore real estate opportunities, such as rental properties or house flipping, to generate passive or active income.
7. Store savings in a high-yield account or low-risk investment.
8. Sell unused items or assets to generate additional cash.
9. Pay off high-interest debt to reduce financial strain.
10. Track progress regularly and adjust your strategy as needed.

Q & A



AI NEWS

GREAT NEWS FROM KNACK WITH THE RELEASE OF FLOW FEATURE



Knack Flow: Workflows Automation




- Manual updating records
- Manual deleting records
- Manual adding records
- Automate email sending
- etc

Knack Flow: Workflows Automation (Triggers)

Set up a trigger ✎ ✕

A trigger is an event that starts your flow.






Choose an app where your data will come from

 Knack ✕

Choose an event to trigger your flow

Select an event ▾

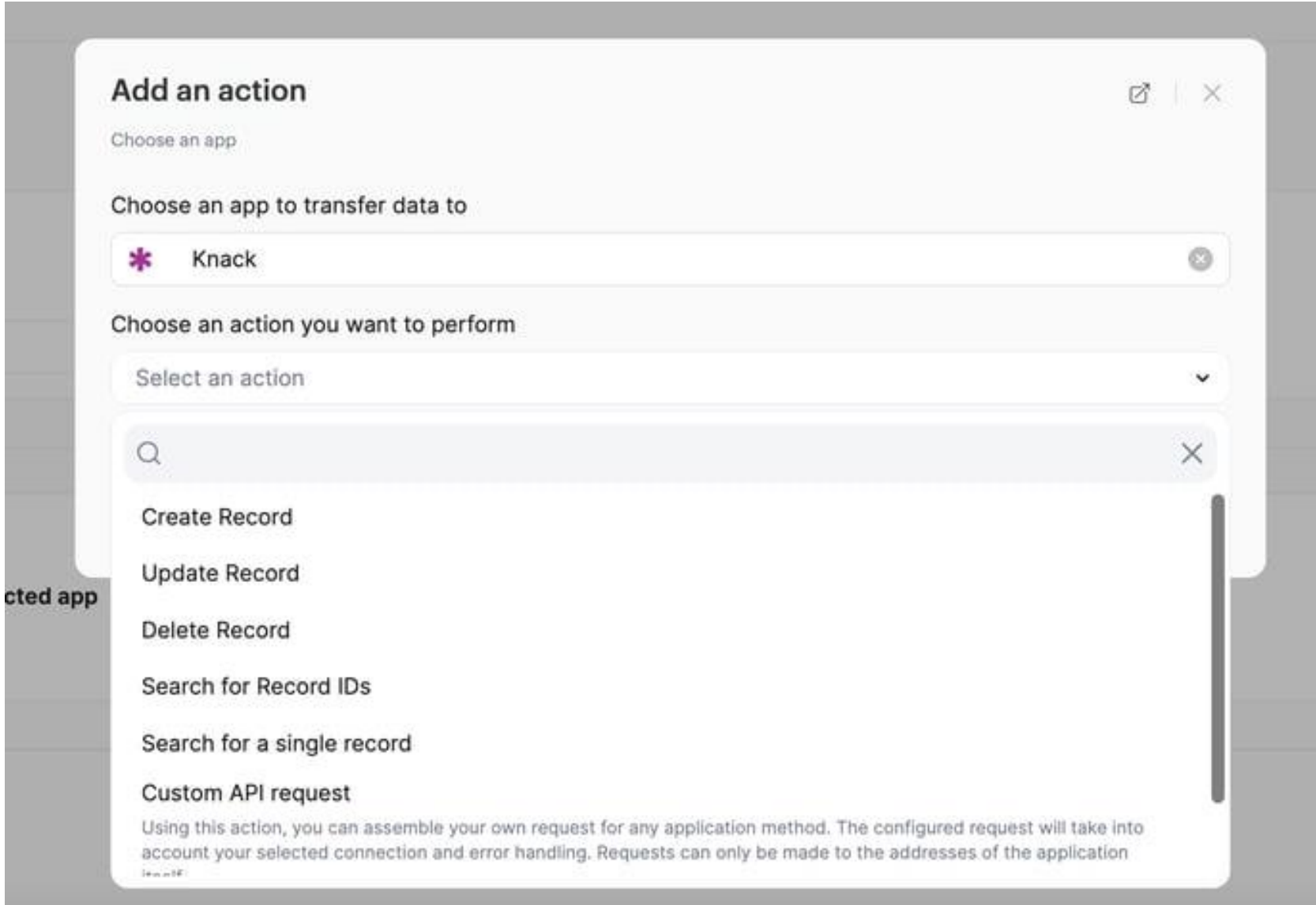
✕

- Record Created 
- Record Updated 
- Form Submitted 
- Record Deleted 
- Get Records (Data Migration) 

s in the

ected app

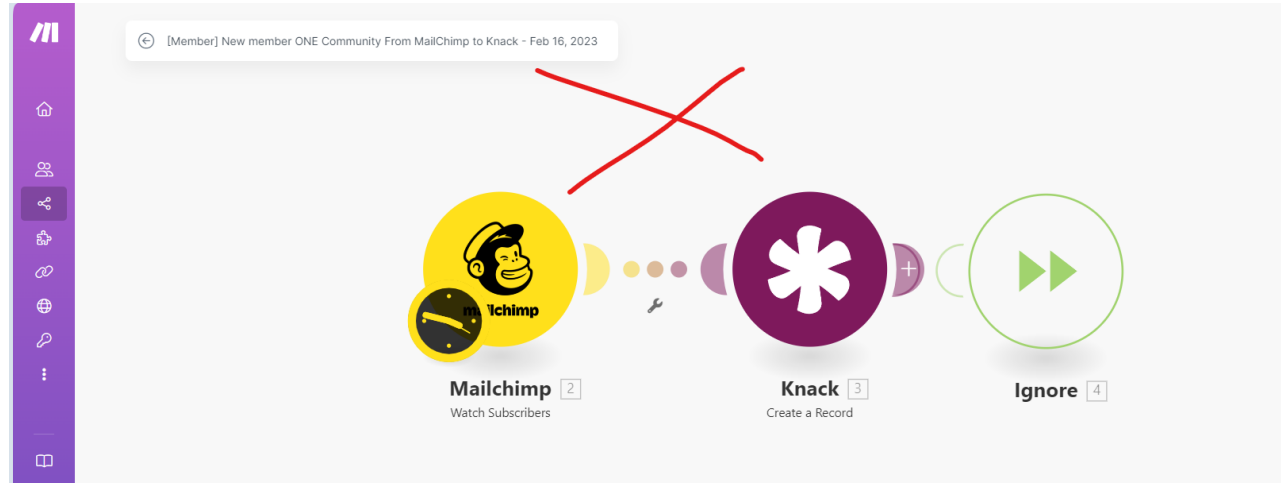
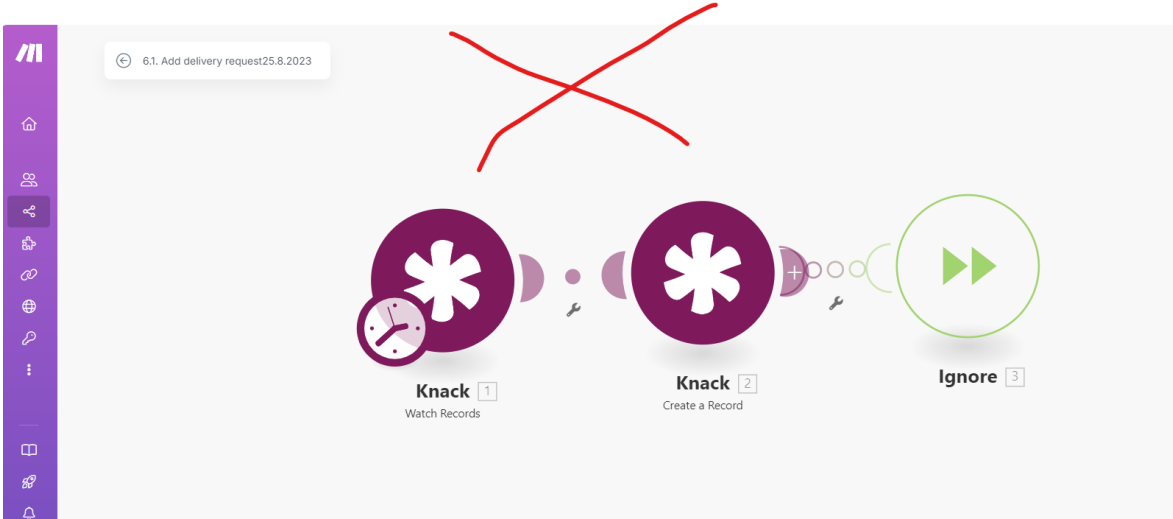
Knack Flow: Workflows Automation (Actions)



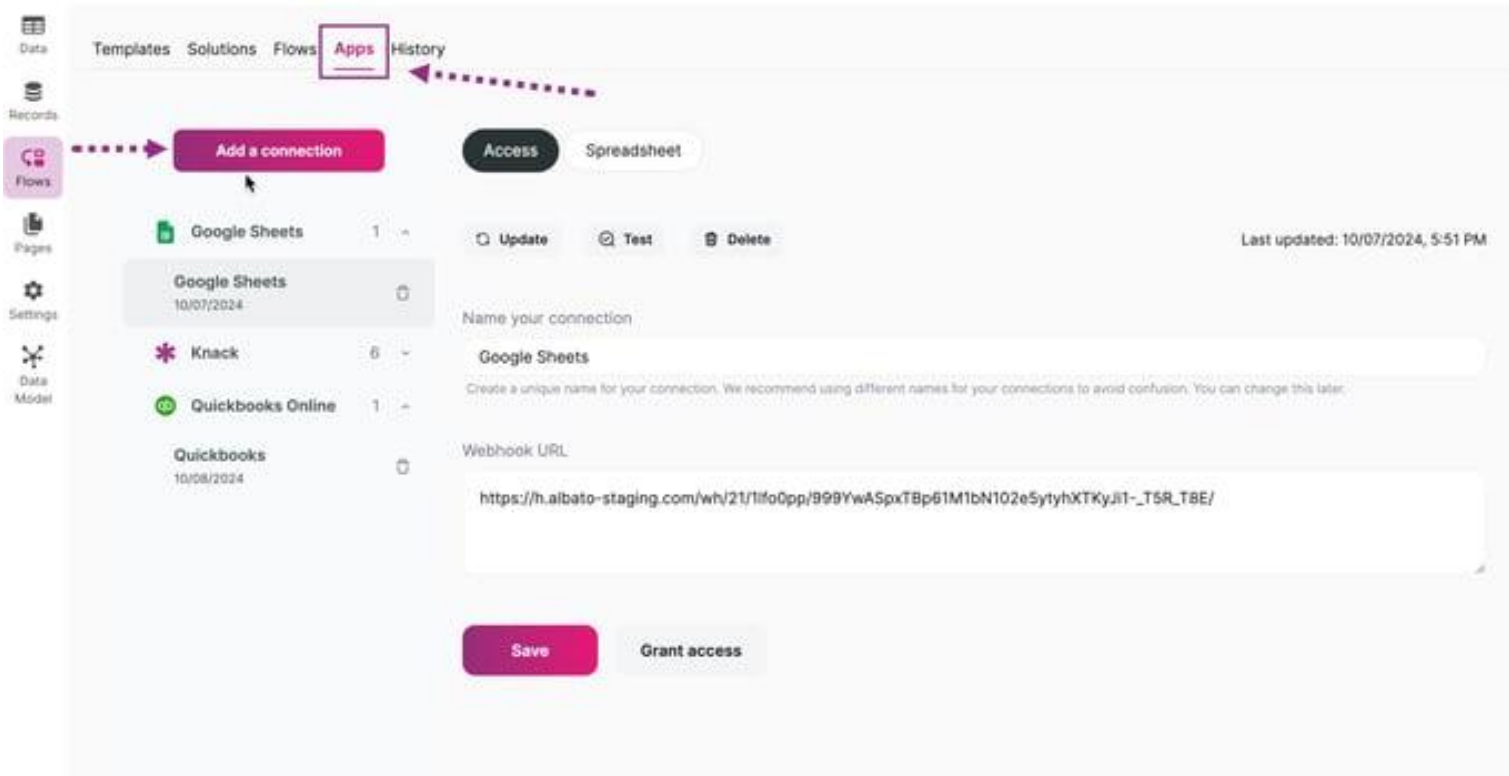
ected app

Knack Flow: Systems integration

No need to use an automated tool like make to connect 2 Knack apps or to connect Knack to MailChimp



Knack Flow: Systems integration



- CRM Tools:** Salesforce, HubSpot,...
- Communication Tools:** Slack... Mailchimp,...
- Storage Solutions:** Google Drive, Dropbox,...
- Payment Gateways:** Stripe, PayPal,...
- Project Management:** Asana, Trello,...
- AI tools:** Gemini AI, Eden AI, ChatBase, OpenAI (in progress) ...
- Etc

Available Connector Apps Supported

Knack Flows functionality

* Knack Flows functionality

+ Request a new connector!

+ Request a new step in an existing connector!

Add feedback on Flows

Connectors available within Flows

This is a list of all apps that you can connect to within Flows

Search by keyword

Search

Showing 1-100 of 412

▼ Add filters

100 per page ▼

Page 1 ▼

of 5 < >

App Details	Knack customer-facing launch month	App	Authentication
» View Details	IMMEDIATELY	5crm	API Key
» View Details	2024-Q4-November	A&A/FITPASS Calltracking	Username/Password
» View Details	2024-Q4-November	Acadle	API Key
» View Details	2024-Q4-November	ActiveCampaign	API Key
» View Details	IMMEDIATELY	Acuity Scheduling	OAuth
» View Details	IMMEDIATELY	Acumbamail	API Key

Important Note

How many Flows transactions are automatically included with my Knack plan?

Plan	# of Included Transactions
Starter	350
Pro	750
Corporate	1,500
Plus 1	2,500
Plus 2	4,000
Plus 3	8,000
Agency (Bronze)	2,000
Agency (Silver)	5,000
Agency (Gold)	10,000
Custom Plan	2,500

DRINKIZZ No-Code & AI offer

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BOOST YOUR
BUSINESS WITH
NOCODE & AI



Presented by startup Drinkizz and Based on Our Proven Experience

Unlock Your Business Potential with
NoCode & AI

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AI by Drinkizz #5 – The role of AI in building anti-fragile businesses –
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Drink izz AI by Drinkizz #5...
BY Drir
SESSION #5 THE ROLE OF AI IN BUILDING ANTI-FRAGILE BUSINESSES
PIERRE BONNET
Thought Leader in Digitalization

AI by Drinkizz #6 – How to Scale Your Business with AI on Data Modeling –
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SESSION #6 HOW TO SCALE YOUR BUSINESS WITH AI ON DATA MODELING
VINCI SAVITRI D.
Digital & Data architecture

AI by Drinkizz #3 – Knowledge Management with AI –
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Drink izz AI by Drinkizz #3...
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SESSION #3 MANAGING YOUR KNOWLEDGE TO BE EFFECTIVE WITH YOUR AI
PIERRE BONNET
Thought Leader in Digitalization

AI by Drinkizz #4 – Simplify database creation with AI to accelerate business –
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SESSION #4 SIMPLIFY DATABASE CREATION WITH AI TO ACCELERATE BUSINESS
VINCI SAVITRI D.
Digital & Data architecture

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Thought Leader in Digitalization

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BY Drir
SESSION #2 ENTERPRISE PRODUCTIVITY
VINCI SAVITRI D.
Digital & Data architecture

THANK YOU!



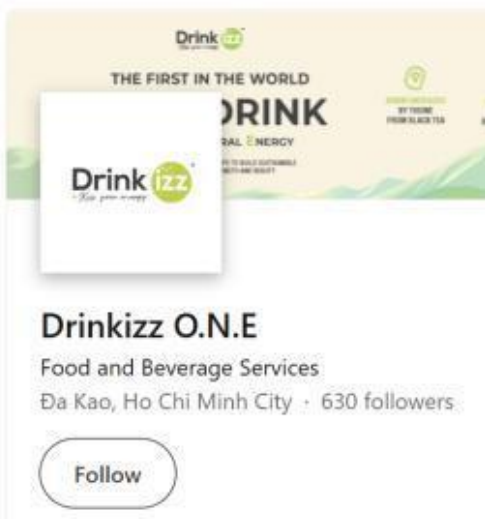
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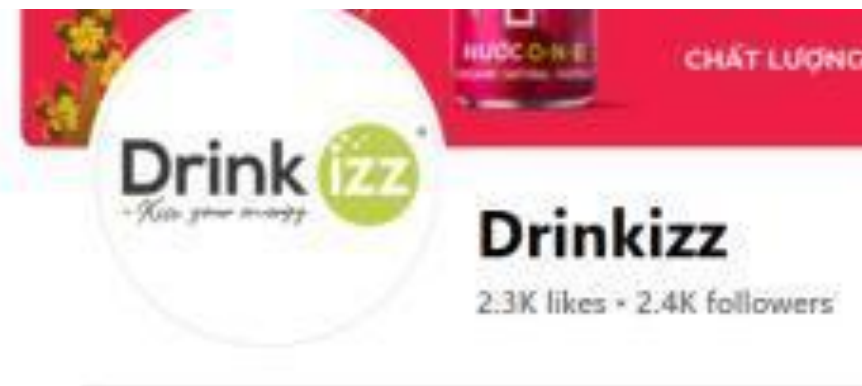
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