SONS OF ISSACHAR CONFERENCE

WHAT TIME IS IT?

PRESENTER: OLIVE MUSINGUZI, CPA CMA

- CHARTERED PROFESSIONAL ACCOUNTANT
- REAL ESTATE INVESTOR
- SERIAL ENTREPRENEUR
- FINANCE AND WEALTH COACH

SONS OF ISSACHAR

- Issachar was the 5th born of Leah and the 9th born of Jacob
- His name means “reward” or “hired workman”
- Their inherited land was rural and largely agricultural
- Some regarded their land as the most fruitful in Israel
- Prophecy of their inherited land fulfilled in Genesis 49:14

SONS OF ISSACHAR

1st Chronicles 12:32

- What was it exactly the sons of Issachar understood, and what kind of knowledge did they possess?
  - ability to read the weather
  - understood soil conditions
  - helped cultivate a successful harvest

RECAP OF THE 2024 SOI CONFERENCE

- Debt Management and Investments
- Wealth vs Income
- Investments (Active vs Passive Income)
- Stocks
- Real Estate (Private Lending, House Hacking, MICs, Fix and Flip etc.)

RECAP OF THE 2024 SOI CONFERENCE

WHAT TIMES ARE WE LIVING IN:

- Unified political decisions
- Increase of wars
- Technology shift
- Global food crisis

WHAT’S CHANGED SINCE THEN

REAL ESTATE:

- Real estate investing has become more challenging because of:
- Higher financing costs than during 2020–2021
- Stronger tenant protections in some provinces
- Higher operating expenses (insurance, maintenance, property taxes)
- Slower appreciation in several markets
- Slow immigration growth
- Impact of lay-offs…thus impacting the quality of tenants

WHAT’S CHANGED SINCE THEN

PRIVATE LENDING:

Private lenders have become more cautious. Many are now placing greater emphasis on:

- Lower loan-to-value ratios
- Strong property locations and marketability
- First mortgages rather than second mortgages
- Shorter terms and clearer repayment plans
- Evidence that the borrower can refinance or sell at maturity

WHAT'S CHANGED SINCE THEN

PRIVATE LENDING:

- Private lending has **not disappeared**, but it has shifted from rapid growth toward more selective underwriting and closer regulatory scrutiny.

GOVERNMENT OF CANADA TOP PRIORITIES

Artificial intelligence	Technological Environment and Infrastructure Security
Food security	Security of Global Health, Food, Water and Biodiversity
Cybersecurity	Sabotage and Cyber Threats
Climate and sustainability	Climate Change and Global Sustainability
Intellectual property	Espionage and Extraction of Knowledge and Information
Global affairs	Global Governance and International Engagement
Supply chains and prosperity	Economic security considerations across several priorities

WHAT TIMES ARE WE LIVING IN

- **TECHNOLOGY SHIFT**: The rise of AI (Artificial Intelligence) in a bid to eliminate jobs and eventually have governments control people and pave way for the mark of the beast

TECHNOLOGICAL SHIFT THAT WILL CHANGE LIFE AS WE KNOW IT

Artificial intelligence will change the job market, but it is more likely to **change jobs than eliminate the need for people altogether**. Young people who learn to work alongside AI rather than compete with it will be in the strongest position.

TECHNOLOGICAL SHIFT THAT WILL CHANGE LIFE AS WE KNOW IT

Become AI-Literate	**What AI can and cannot do**
Focus on uniquely human skills	Critical thinking, Creativity, Leadership
Learn to solve problems, not just memorize facts	Employers will focus on people who can analyze complex situations, think strategically
Build digital and technical skills	Data analysis, Cloud computing, Cybersecurity
Develop expertise in a field	Healthcare, Finance, Engineering
Learn continuously	Regularly update their skills, Earn certifications
Build an entrepreneurial mindset	Design products, Build websites
Choose careers where humans remain essential	Skilled trades, Engineers, Scientists, AI Specialists
Build a portfolio, not just a resume	Coding projects, Design portfolios
Use AI as a partner	How can AI make me 10 times more productive?

A ROADMAP BY AGE

AGE	FOCUS
10-13	Curiosity, coding basics, digital citizenship, problem solving
14-17	Programming, AI tools, communication, internships, personal projects
18-22	University or trades, internships, AI-assisted workflows, networking, portfolio development
23+	Continuous learning, leadership, specialization, mentoring, entrepreneurship

WHERE DO WE GO FROM HERE

Recession proof your career

- How is AI going to affect your field and how do you mitigate the risk of technology taking over your job?
- Study AI trends and invest in courses that help you stay on top of the game in your industry

STOCK INVESTMENTS

- Stock investing is the process of **buying ownership shares in a company** with the expectation that the company will grow in value over time or pay income through dividends.
- When you buy a stock, you become a **shareholder**, meaning you own a small piece of that business.

STOCK INVESTMENTS

An example

- Suppose you buy **100 shares of Shopify (SHOP)** at **CAD $140 per share**.
- Your investment = **100 × $140 = $14,000**
- If Shopify rises to **$160**, your shares are worth **$16,000**.
- Your profit = **$2,000** (before commissions and taxes).
- If the stock falls to **$120**, your investment is worth **$12,000**, resulting in a paper loss of **$2,000**.

STOCK INVESTMENTS

There are two ways investors make money

- **1. Capital gains**
- Buy low and sell higher.
- Example:
  - Buy Apple at $200
  - Sell at $240
  - Profit = $40 per share
- **2. Dividends**
  Some companies share a portion of their profits with shareholders.
- For example:
- Canadian Utilities (CU), Enbridge (ENB) pay dividends quarterly

STOCK INVESTMENTS

Strategy	Holding Period	Goal
Long-term investing	5–30+ years	Build wealth through compounding
Dividend investing	Many years	Generate regular income
Value investing	Several years	Buy quality companies trading below their perceived value
Growth investing	Several years	Invest in companies expected to grow rapidly
Swing trading	Days to weeks	Profit from short-term price movements
Day trading	Minutes to hours	Profit from intraday price fluctuations

CONCEPTS THAT GIVE ONE A STRONG FOUNDATION FOR MAKING INVESTMENT DECISIONS:

Risk vs Return	**Higher potential returns usually come with higher risk**
Diversification	Own a variety of investments (Crypto, Energy, Healthcare
Compound Growth	You're earning returns not just on your original investment, but also on the returns you've already accumulated.
Market Capitalization	Market capitalization ("market cap") is the total value of a company.
Valuation (P/E Ratio)	The **Price-to-Earnings (P/E) ratio** tells you how much investors are willing to pay for each dollar of a company's earnings.

CONCEPTS THAT GIVE ONE A STRONG FOUNDATION FOR MAKING INVESTMENT DECISIONS:

Dividends	**Some companies distribute part of their profits to shareholders**
Dollar-Cost Averaging (DCA)	Rather than investing a large amount all at once, you invest smaller amounts at regular intervals
Investment Psychology	Many investment mistakes come from emotions rather than poor analysis

WHERE DO WE GO FROM HERE

2nd Timothy 2:15

- Invest in yourself through reading…Bill Gates reads 50 books a year, Warren Buffet spends as much as 80% of his day reading, Mark Cuban reads 3 hours a day. How are you doing in this department?
- Invest in financial courses such as investing in stocks, real estate etc.
- Network with like-minded people…your network is your net worth. Join meetups in your area of interest

WHERE DO WE GO FROM HERE

10 Money Books to Read This Summer

- ***Future Rich Person:*** *The New Rules for Building Wealth (Even if You're Stuck, Broke, and that Billionaire Won't Text You Back...)* by Haley Sacks (Ballantine, 2026)
- ***Retirement Income for Life****: Getting More Without Saving More* (3rd edition) by Frederick Vettese (ECW Press, 2024)
- ***The Singles Tax:*** *No-Nonsense Financial Advice for Solo Earners* by Renée Sylvestre-Williams (ECW Press, 2026)

WHERE DO WE GO FROM HERE

10 Money Books to Read This Summer

- ***Money for Couples*** by Ramit Sethi (Workman, 2024)
- ***Swiftynomics***: *How Women Mastermind and Redefine Our Economy* by Misty L. Heggeness (University of California Press, 2026)
- ***The Art of Spending Money:*** *Simple Choices for a Richer Life* by Morgan Housel (Penguin, 2025)
- ***Breaking Point***: *The New Big Shifts Putting Canada at Risk* by Darrell Bricker and John Ibbitson (Signal, 2025)

WHERE DO WE GO FROM HERE

10 Money Books to Read This Summer

- ***Making Bank:*** *Money Skills for Real Life* by Shannon Lee Simmons (HarperCollins Canada, 2025)
- ***Keeping Finance Personal****: Ditch the "Shoulds" and the Shame and Rewrite Your Money Story* by Ellyce Fulmore (Grand Central Publishing, 2024)
- ***How to Be a Rich Old Lady****: Your Guide to Easy Investing, Building Wealth, and Creating the Wild, Beautiful Life You Want* by Amanda Holden (Avid Reader Press, 2026)

CONCLUSION

- The Sons of Issachar were quiet and observant and made the best use of the resources they inherited even helping David become the King of Israel
- What will you do to make the best use of the resources that God has bestowed upon you so that you can position yourself for great Kingdom Wealth that will install Kings?

Our Initiatives

YesWeCode is a program of **Hakili Community for Sustainable Development.**
We empower children across Canada with coding skills, confidence, and future-ready opportunities.

What We Do

Deliver engaging coding programs
Online and in-person learning experiences for children across Canada.

Create inclusive, supportive learning spaces
Making technology accessible, welcoming, and less intimidating for kids and families.

Build skills, spark creativity, and prepare kids for the future
Helping children develop problem-solving, confidence, communication, and digital literacy.

Our Impact

75+
Kids Learned to Code

5000+
Hours of Coding

120+
Kids Coder Certified

Free
Programs for Families Across Canada

Across
Multiple Provinces in Canada

Multiple
Programs & Events

We’re not just teaching kids to code.
We’re building confident learners and stronger communities.

VIDEO

{YesWeCode}

kids coding like pros