

## ***Your 2026 Wealth Blueprint: How to Build an Extra Income Stream This Year***

*Defty December is over. You spent a lot of money, time to help you rebuild.*

### ***Let's Start Where Most People Are Right Now***

For many Ghanaians, “extra income” usually means another job, another hustle, or another headache.

You already work hard. You already sacrifice time. And after December, your wallet probably feels it.

But there's a quieter, smarter option that often gets pushed to the back.

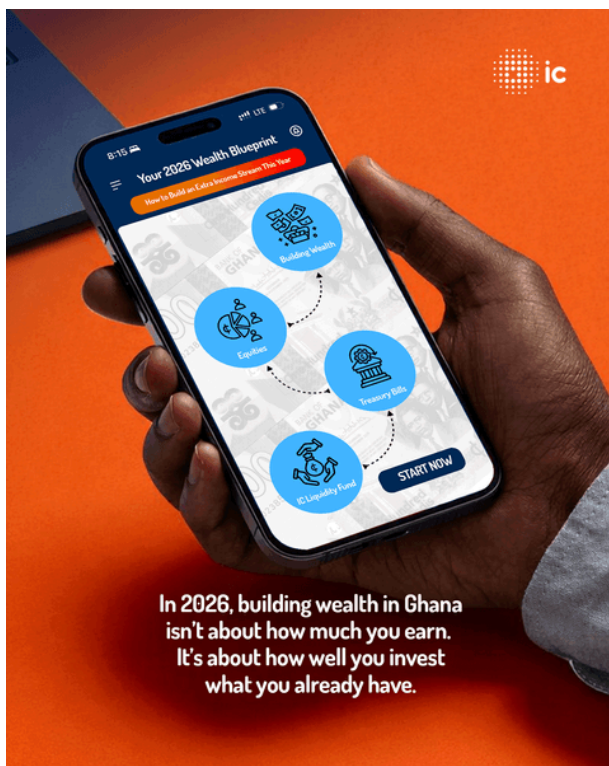
Not another hustle. Not another late night.

Something better.

Something that allows your money to start doing some of the work for you.

In 2026, building wealth in Ghana isn't about how much you earn. It's about how well you invest what you already have.

This is your simple, realistic wealth blueprint for the year ahead.



## ***Why Saving Alone Is No Longer Enough***

Saving is good. Saving is responsible. But saving alone does not build wealth.

Here's why:

- Prices keep rising. Inflation is real.
- Bank savings rates are often lower than inflation.

So even though your money feels safe, its buying power is quietly shrinking.

Your money is losing value over time.

That is why many people are now adding another avenue to their financial plans: investing.

Not gambling or a "get rich quick" scheme

Just structured, intentional investing.

With IC Wealth, there are three main ways people do this, each with a different level of risk.

Low. Very low. Higher in the short term.

Let's break it down.

### ***The Three Ways to Start Investing with IC Wealth***

#### **❖ IC Liquidity Fund (ICLF): Best Place to Start**

Risk: Low Returns: Steady, historically better than most savings accounts Access: Withdraw in about one business day

Think of ICLF as a smarter place to keep your money.

A place where your cash is not just sitting there, but quietly working in the background.

This is why many people see ICLF as a beginner-friendly fund and one of the most practical investment options in Ghana today.

It gives you flexibility, peace of mind, and growth without stress.

#### **❖ Treasury Bills (T-Bills) via Tradelive: Stability First**

Risk: Very low Returns: Predictable, but lower than before Access: Locked for a fixed period

Treasury Bills are about stability, not growth.

They protect your capital. They give certainty.

But they do not always beat inflation.

This is why they work best as part of a plan, not the whole plan.

### ❖ **Stocks via Tradelive: Long-Term Growth**

Risk: Higher in the short term Returns: Higher over the long term Access: Buy and sell shares on the Ghana Stock Exchange

Stocks grow wealth in two main ways:

- Dividends paid to shareholders
- Growth in the value of strong companies over time

This is where long-term extra income really compounds, especially when you stay consistent and patient.

### ***Why Using More Than One Option Makes Sense***

The reason considering two or more of these options is wise is because of diversification.

We already established that saving alone does not build wealth.

Exploring other wealth generators like investments is a form of diversification.

Diversification means you do not put all your money in one place.

When one option slows down, another can carry the weight. That balance is what protects you and helps you grow steadily.

Bringing It Back to You and Your Salary

So yes, you may have spent a lot of money during the holidays.

But can you build wealth on a Ghanaian salary?

Yes you can.

## ***The Simple IC Wealth Blueprint for 2026***

If you are wondering where to start, many investors follow a simple structure:

- IC Liquidity Fund (ICLF): Your foundation
- Fixed Income: Treasury Bills: Stability and peace of mind
- Equities: Long-term growth and dividends

You do not need to do everything at once.

You do not need to start big.

You just need to start somewhere sensible.

And then stay consistent.

*2026 is not about recovering from December alone. It is about setting up systems that make sure next December feels lighter.*

Start where you are. Grow from there.

IC Wealth is here to walk the journey with you.

You do not need to have everything figured out today.

You just need a place to begin.

Explore the IC Liquidity Fund, look at Treasury Bills, or take your first step into stocks.