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Financially Independent Retire Early movement (FIRE)

6 ideas that we can all learn from

FIRE defined: Financial independence means higher level of control of your personal finance and not being stuck in someone's claws. This is a movement of many who often through very high level of saving and frugality save up a nest egg that can pay dividend for as many years you plan to be retired. A few key ingredients if you plan to be retired for 25 years before moving on then you need to plan for it, and possibly save for it. If you have 25X your living expenses stashed away that pays on average 6% than you can live of the 4% and allow for the buffer to keep growing and take inflation into consideration. Let's look at 6 ideas which we find interesting/ valuable/ thought provoking.

6 Fundamental points

Positive cashflow: We at Sapphire like monthly reoccurring positive cashflow.

Timing of payments makes a difference: You might be an entrepreneur or business owner or at least like to understand how they might think? The timing of payments is critical.

Frugality: To save a high part of your disposable income. The earlier you can save in your life the longer time the money can work for you.

Conscious choices about personal finance are not so common. Here is a thought perhaps somewhere between FIRE and living beyond your means is the optimum way to live.

The optional retire early: Does not have to mean you are not allowed to work, but you have the choice to work.

Financial control: the understanding of your

monthly cash flow and the aspect of a cash buffer – they all relate to your choices.

A little link to a UK forum which is quite active and has lots of further reading and tips: <https://www.reddit.com/r/FIREUK/>

Resource to find out more about FIRE in the UK

All of this is just food for thought and as usual we hope you find actionable things within. Stay safe and have fun / *Fredrik Sandvall*

Disclaimer This is whole article is not tax advice: Cost cutting especially on your liabilities you pay for yourself monthly is often a winning strategy. There are lots of reasons to repay expensive debt or even the mortgage.



At Sapphire Lending we have a purpose: It is to help stop the neglect, cruelty and extinction of animals on our planet. Sapphire Lending support the United Nations Sustainable Development Goals. We specifically advocate goal No. 15 – Life on Land – which aims to manage forests sustainably, combat desertification, halt and reverse land degradation and stop biodiversity loss.

We've also partnered with B1G1 to help us make micro impacts every time we do business.





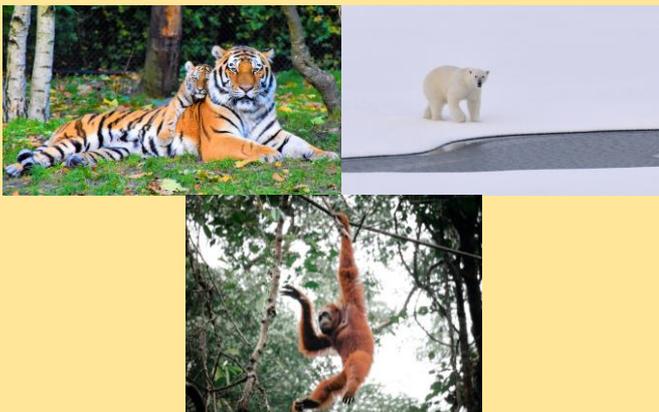
Helping Conservation through Responsible Wildlife tourism – Mark Treherne

Tigers, whales, gorillas, Orangutans, and polar bears are examples of animals endangered by the actions of people, from global warming, deforestation, pollution, and hunting. How can tourism help? Many people believe these animals should be kept away from tourists, and some even believe that they should be removed from the wild all together to be kept in captivity in reserves or zoos to prevent extinction. This, however, is preservation rather than conservation. Conservation is about more than saving animals; it involves maintaining habitats and changing more importantly, mindsets.

Responsible wildlife tourism has an important role to play in stopping these detrimental activities by encouraging people to relish rather than ravage the natural environment. By making animals more valuable alive than dead, it is possible to encourage farmers and villagers, poachers, and governments to refrain from killing and to seek out alternative ways to profit from them. Rather than trying to enforce conservation efforts at an international level, the use of tourism to change views at a local level can be far more powerful. By viewing animals as a valuable commodity and a key component in the tourism industry, rather than a pest, inconvenience or foodstuff, it is more likely that conservation initiatives will be successful, ensuring that future generations can visit, watch and enjoy these wonderful creatures.

Responsible wildlife tourism offers a holiday with a difference. It caters for emerging tourism trends, particularly ecotourism, experiential tourism and longer duration holidays. There are two main management issues facing wildlife tourism. These are minimising the impact of tourism on the species involved and ensuring that wildlife tourists receive a quality experience. The particular management strategies that can be utilised depend upon the species involved and the severity of the impacts upon that species.

When we can finally travel the world again, we can help these endangered animals by choosing responsible ecotourism that just might save our endangered species and their habitats from ultimate extinction.



What follows confusion is clarity

I have always wanted things to be explained in a clear, direct, easy, way. No complicated words or convoluted explanations; no masses of facts and figures, just a clear, simple explanation to my query.

Why is it that so many people are unable to provide a simple answer to a question?

I have pondered this thought a lot and, I admit, had many struggles with lack of simplicity and confusing answers to the questions I have asked of both individuals and organisations. Sometimes as many as three different answers have been offered for the same question. Some people have even laid the responsibility for their lack of clarity at **my** door, telling me, and I quote, "*I would not insult your intelligence*" in response to my request for a simple answer.

Clarity has nothing to do with intelligence. It has everything to do with working through confusion and complexity to get clarity.

Clarity and simplicity are great companions and usually come out to play together. When a person is crystal clear about something (how a machine works; a process or a system operates; how to create something specific etc) then explaining to others how to do that thing becomes incredibly easy and simple. The major challenge is to reach the state of clarity. The path to clarity is *through confusion*. The more complex something is, inevitably the more confusion there will be.

When mathematicians work with complicated equations there are masses of variables. There comes a point of confusion, in solving that equation, and it is only by working through the confusion, that the simple answer is reached. Clarity.

Many business processes are so complex that people have failed to complete the task of *pushing through* the complexity to reach clarity. The processes, although in use, remain largely unsolved. The last step, and invariably the hardest step, is to emerge out of confusion and into clarity. This requires thinking, to keep working through all the variables until they are completely solved. Most of us are either in too much of a rush or do not care enough to complete this last step.

So, to achieve clarity, we must solve all the confusion which precedes it. What follows confusion is clarity – only if you work at it. Ask any mathematician.

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