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The Steward's Strategy Toolkit

Three no-fluff playbooks for long-term stock investing, rental real estate, and building a business — written to teach you to fish, not hand you someone else's catch.

By Daniel Okafor · danielokafor.com

01 **Long-Term Stock Investing Playbook**
How to evaluate any stock yourself — no copycat portfolios

02 **Rental Real Estate Playbook**
Screen, structure, and de-risk real deals

03 **Business & Venture Playbook**
Turn what you know into a repeatable offer

"But remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your ancestors, as it is today."

DEUTERONOMY 8:18 (NIV)

Every framework in this toolkit starts from the same posture: the skill to build, invest, and grow is a trust — not a trophy.

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BEFORE YOU BEGIN

Stewardship, Not Ownership

Why this toolkit exists, how to use it, and the one belief that shapes everything in it.

Welcome. I built this toolkit around three things I've actually done — built a long-term stock portfolio, analyzed and structured real real-estate deals, and started real businesses — and turned each one into worksheets you can use this week, not someday.

Here's my one rule for all three: I'd rather teach you to think than hand you my picks. A portfolio you copy is only good until the market changes and you don't know why it stopped working. A skill you actually own keeps paying you for the rest of your life. So every playbook here leans toward frameworks and worksheets over "here's exactly what to buy."

Underneath all three sits one conviction: everything we manage — money, property, a business, time — belongs first to God, and we're stewards of it, not the ultimate owners.

> *"The earth is the Lord's, and everything in it, the world, and all who live in it."*
>
> **PSALM 24:1 (NIV)**

That single idea changes how you should use every worksheet in here:

- Give first, then grow. "Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing" (Proverbs 3:9–10, NIV). Generosity is the starting point, not the leftover.
- Multiply what you're given — don't bury it. In the Parable of the Talents (Matthew 25:14–30), the servant who put his talents to work was commended; the one who buried his out of fear was rebuked. Sitting in cash out of anxiety isn't safe — it's just a different risk.
- Start small, stay faithful, get trusted with more. "Whoever can be trusted with very little can also be trusted with much" (Luke 16:10, NIV). Every worksheet here works at any account size — use it now, don't wait for a bigger one.
- Count the cost before you commit. "Which of you, wanting to build a tower, doesn't first sit down and estimate the cost?" (Luke 14:28, NIV, paraphrased). That's the whole point of a worksheet: think it through on paper before you think it through with real money.

How the three playbooks fit together

- Playbook 1 — Long-Term Stock Investing: learn to evaluate any stock yourself, so you're never stuck relying on somebody else's picks.
- Playbook 2 — Rental Real Estate: screen and structure tangible-asset deals with real cash flow, not just curb appeal.

- Playbook 3 — Business & Venture: package what you already know and do into an offer people will actually pay for.

DO THIS THIS WEEK

Before you go any further, grab a notebook (or open a blank note on your phone) and title it “My Toolkit.” You're going to be filling things in as you go — this isn't a document to admire, it's a document to use.

A note on the numbers: a few worksheets use real figures from real deals and real portfolio models as teaching examples. They show you how to think, not a guarantee of future results. Verify everything independently and adapt every worksheet to your own numbers, risk tolerance, and season of life.

PLAYBOOK 1

Long-Term Stock Investing: Teach Yourself to Fish

Skip the copycat portfolio. Learn the four questions that tell you whether any stock is worth owning for the next ten years.

> *"Dishonest money dwindles away, but whoever gathers money little by little makes it grow."*
>
> **PROVERBS 13:11 (NIV)**
>
> Long-term investing rewards patience by design. It's the biblical pattern of slow, honest accumulation, applied to a brokerage account.

Here's an uncomfortable truth: if I handed you my exact portfolio right now, it would probably help you for about a year. Markets move, companies change, and the picks that worked in one season stop working in the next. What doesn't expire is knowing how to evaluate a stock yourself. That's what this playbook is actually for.

1.1 — The 4 Questions That Matter More Than Any Ticker

Before you buy a single share, run the company through these four questions. Think of it less like picking a stock and more like interviewing a business partner you're about to be stuck with for a decade.

Question	What You're Really Asking	Why It Matters
1. Business quality	Does this company have a real edge — a brand, a network, a cost advantage — that's hard to copy?	A great business without a moat gets competed into mediocre returns eventually
2. Growth runway	Is there still a believable path for this company to be meaningfully bigger in 5–10 years?	You're buying the future, not the last decade
3. Financial health	Manageable debt? Real, growing cash flow, not just accounting profit?	Fragile balance sheets are what turn a rough year into a permanent loss
4. Price / margin of safety	Am I paying a price that leaves room for me to be wrong?	The best business in the world is still a bad buy at the wrong price

DO THIS THIS WEEK

Pick one stock you already own, or one you've been curious about, and answer all four questions in a sentence each. If you can't answer one of them, that's not a red flag — it's your homework for the week.

1.2 — Your Real Superpower Is Time, Not Timing

A tree doesn't look like much in year one. By year twenty, it's a totally different story — but only if nobody cut it down in year three because it was “not doing anything.” Compounding works the same way on a portfolio: the growth in the final years dwarfs the growth in the early ones, which is exactly why the biggest risk to most investors isn't picking the wrong stock — it's quitting on a good one too early.

- Automate a recurring purchase (weekly, biweekly, or monthly) so you're buying consistently without needing to feel like it's a good time.
- Decide your holding horizon before you buy, not after the stock drops 20%.
- Judge the business's progress, not the stock price, day to day — the price will eventually follow the business.

DO THIS THIS WEEK

Set up (or check) an automatic recurring transfer into your brokerage account this week, even if it's small. Consistency beats timing almost every time.

1.3 — A Framework for Structuring Your Own Portfolio (Not a List to Copy)

One useful way to think about structure is to split your portfolio into sleeves, each doing a specific job. The weights below are a starting point to adapt, not a model portfolio to photocopy — the point is understanding why each sleeve exists so you can build your own version.

Sleeve	Starting Point Weight	The Job It Does
Growth core	45–55%	Low-turnover, tax-efficient compounding — often a broad-market fund — plus a small number of high-conviction growth names you've personally vetted with the 4 questions
Income / dividend core	35–45%	Quality, cash-generating businesses (REITs, dividend growers) that pay you along the way, not just at the end
High-yield income overlay	10–15%	A smaller, higher-yield sleeve used to boost cash flow, sized so a rough quarter doesn't derail the plan

For reference, here's a real illustrative snapshot of names and yields that have filled these sleeves in a model portfolio — not a recommendation, just an example of the idea in action (yields move constantly, so treat these as expired the moment you read them):

Ticker	Sleeve	Illustrative Yield*
VTI	Growth core — broad market	~1.0–1.2%
JEPQ / SPYI / QQQI-style	High-yield overlay	~9–11%
O (Realty Income)	Income core — net-lease REIT	~5.2–5.4%

Ticker	Sleeve	Illustrative Yield*
MAIN (Main Street Capital)	Income core — BDC	~6%

**Point-in-time example — not current quotes or recommendations. Run any name through Section 1.1 before you buy it.*

DO THIS THIS WEEK

Sketch your own three sleeves and write one sentence for each explaining why it exists in your portfolio, for your goals. If you can't explain why a sleeve is there, that's a sign you copied it from somewhere instead of deciding it.

1.4 — Your Stock Scorecard (The Fishing Rod)

This is the tool you'll reuse forever. Score any candidate stock from 1 to 5 on each line, then add it up.

What You're Scoring	Score (1–5)

Suggested rows: business quality / moat · growth runway · financial health · valuation / margin of safety · my own understanding of how this company makes money.

Total Score	What It Probably Means
20–25	Strong candidate — worth deeper research and a real position
14–19	Interesting, but you have homework left — don't rush it
Under 14	Not yet — either the business or the price isn't there

1.5 — Tax-Efficiency Checklist

- Hold the low-turnover growth core (broad-market funds) in taxable accounts — it throws off the fewest taxable events.
- Favor qualified dividends and long-term capital gains where you can; know which holdings pay ordinary-income-taxed distributions.

- House REITs, BDCs, and high-yield overlay funds — which often pay non-qualified or ordinary-rate distributions — in tax-advantaged accounts when you have room.
- Use down years to your advantage: tax-loss harvest by swapping a laggard for a similar holding instead of just sitting in cash and stewing about it.

1.6 — The Annual Check-Up, Not an Hourly Temperature Check

Your portfolio needs a checkup once a year, not a pulse check every time the market has a bad day. Put a recurring date on your calendar and do these three things, then close the app.

- Re-run your scorecard on your current holdings — has anything changed about the business, not just the price?
- Cap any single position (outside your core fund) at a set ceiling, e.g., 7–10% of the portfolio, and trim back to it if something's grown past that.
- Rebalance toward your target weights instead of chasing whatever just had a hot run.

1.7 — A Word on Options Income for Smaller Accounts

Options are a power tool: genuinely useful in trained hands, and a good way to lose money fast in careless ones. Used as an income overlay on stock you already own or would happily own — covered calls on a core holding, cash-secured puts on a name you'd love to buy cheaper — they can add a little extra cash flow without changing your whole strategy.

- Only sell options on companies you already understand and would hold anyway.
- Decide your risk budget for the trade before you open it, not after.
- Favor smaller, defined-risk, more frequent trades over big, infrequent bets.
- Write down every trade's outcome, so you're learning from data instead of vibes.

> *"Invest in seven ventures, yes, in eight; you do not know what disaster may come upon the land."*
>
> **ECCLESIASTES 11:2 (NIV)**
>
> Whether it's ticker selection or an options position, spreading it out isn't fear — it's wisdom about a future none of us can see.

1.8 — Why I Won't Just Give You a Model Portfolio

It would be easy — and honestly, easier for me too — to hand you five tickers and call it a day. But a copied portfolio has an expiration date you can't see coming, and it teaches you nothing for the next decision. A framework, a scorecard, and a habit of asking the right four questions travels with you into every future market, every future paycheck, and every future opportunity. That's the whole bet this playbook is making on you.

PLAYBOOK 2

Rental Real Estate Playbook

A deal-screening and deal-structuring framework, built from a real multi-family analysis and a real ground-up development plan — not a textbook example.

> *"She considers a field and buys it; out of her earnings she plants a vineyard."*
>
> **PROVERBS 31:16 (NIV)**
>
> Careful evaluation before purchase, not impulse, is the biblical model for acquiring productive property.

2.1 — The Deal Screening Worksheet

Before you fall in love with the photos, get the basics down in one place. Boring numbers now save you from an exciting mistake later.

List price: _____

Units / unit mix: _____

Gross scheduled annual rental income: _____

Estimated annual operating expenses (taxes, insurance, maintenance, vacancy, management, capex reserve): _____

Net Operating Income (Gross income − operating expenses):
_____

Cap rate (NOI ÷ purchase price): _____

Financing terms (rate, down payment, term): _____

Estimated cash flow after debt service: _____

2.2 — Case Example: A Real 5-Unit Multi-Family (Westville, NJ)

Here's a deal I actually ran through this exact worksheet: a 5-unit multi-family listed at $869,999, fully occupied, with these numbers at the time of review.

Line Item	Amount	Note
List price	$869,999	5 units, ~4,000 sq ft, built 1920, recently remodeled
Gross annual rental income	$96,000	5 occupied units, monthly rents $1,400–$2,000
Annual property taxes	$10,998	Only expense line captured in the original review

Line Item	Amount	Note
Simplified net annual profit	$85,002	Gross income − taxes only
Implied simplified cap rate	~9.8%	$85,002 ÷ $869,999 — before financing

Here's the catch: this quick pass only subtracted property taxes. A real underwrite also nets out insurance, maintenance, a vacancy allowance, property management, and a capital-expenditure reserve before calling anything Net Operating Income — the honest cap rate on a deal like this usually lands lower than the simplified number above. Price the whole flock of expenses, not just the one that's easy to find.

> *"Be sure you know the condition of your flocks, give careful attention to your herds; for riches do not endure forever, and a crown is not secure for all generations."*
>
> **PROVERBS 27:23–24 (NIV)**
>
> Applied to rentals: know every line of income and expense on your properties. Diligence, not the purchase price, is what protects the asset over time.

DO THIS THIS WEEK

Find one active rental listing this week — real or hypothetical — and run it through the Deal Screening Worksheet, including a full expense list, not just taxes.

2.3 — Deal Structure Comparison

For bigger or partnered deals — ground-up development, value-add rentals, or anything too big to fund alone — three structures come up again and again:

Structure	How It Works	Best For
Joint Venture (JV)	Two or more parties pool capital and/or expertise and share ownership, profit, and risk directly	Partners who each bring capital and want direct ownership
Development Management Agreement (DMA)	The land/capital side provides land, funding, and oversight; a developer partner provides construction expertise and day-to-day management for a fee plus a profit share (e.g., 20% of profits)	When you control land or capital but need outside execution expertise
Build-to-Suit Partnership	A partner commits to lease or purchase a finished asset before or during construction, reducing lease-up risk	De-risking commercial or mixed-use components before breaking ground

2.4 — Capital Stack & Investor Role Worksheet

When a deal needs outside capital, define both the money terms and the people terms up front. A real project I structured used this exact role split for four working partners, plus outside capital

raised on preferred-return terms:

Role	Responsibility
Partner 1	Community relations & compliance
Partner 2	Technology & business operations
Partner 3	Project coordination / sweat equity
Partner 4	Sales & transaction management

Total capital needed: _____

Number of outside investors targeted: _____

Minimum / maximum check size per investor: _____

Preferred return offered (%): _____

Profit split after preferred return (investor % / sponsor %):
_____

Which working roles are covered internally vs. need to be hired or partnered for:
_____

2.5 — Phased De-Risking Checklist

- Keep the working team lean — clear roles beat a large committee every time.
- Phase the development or renovation instead of trying to build everything at once.
- Use pre-sale or pre-lease deposits to prove demand and fund early-stage costs before you're fully committed.
- Diversify revenue where you can — sales, rent roll, financing participation, and commercial income moving together reduce your single-point-of-failure risk.

"The rich rule over the poor, and the borrower is slave to the lender."

PROVERBS 22:7 (NIV)

Weigh every financing decision against this caution. Leverage can speed up a deal, but it also hands real control to whoever holds the note.

DO THIS THIS WEEK

Write down your dream capital stack for one real or imagined deal — who's doing what, and what return they're getting for it — even if you never raise a dollar of it.

PLAYBOOK 3

Business & Venture Playbook

Turn a skill, service, or idea into a clear, repeatable offer — the same framework used to package this very toolkit.

> *"The plans of the diligent lead to profit as surely as haste leads to poverty."*
>
> **PROVERBS 21:5 (NIV)**
>
> Every worksheet below trades haste for a short, honest planning process.

3.1 — Positioning Snapshot

Define exactly who you serve, what problem actually keeps them up at night, and why your solution beats the alternatives — in language simple enough to put on a landing page.

Audience: _____

Core problem: _____

Desired outcome: _____

Current alternatives they use: _____

Why those alternatives fall short: _____

Your unique edge: _____

One-sentence positioning statement: _____

3.2 — Offer Value Ladder Worksheet

A subscriber incentive like this one should lead somewhere — not sit alone as disconnected content.

Layer	What Goes Here	Example
Free value	Quick-win resource	This toolkit, a checklist, a cheat sheet
Entry offer	Low-friction paid step	An audit, mini-consult, or template pack
Core offer	Main business solution	A strategy package, implementation service, or advisory engagement
Expansion offer	Higher-value continuation	A retainer, buildout, licensing, or premium system

DO THIS THIS WEEK

Fill in just the “Free value” and “Entry offer” rows for your own business today — you can leave the rest blank until you're ready.

3.3 — Lead Qualification Scorecard

Score each new lead from 1 to 5 on each dimension:

- Urgency — how immediate is the need?
- Budget readiness — can this person or company actually invest?
- Problem clarity — do they understand the issue?
- Decision authority — can they say yes without checking with someone else?
- Implementation readiness — are they prepared to act now?
- Strategic fit — does this align with what you actually want to be doing?

Total Score	Interpretation
24–30	High-priority lead — move fast
18–23	Nurture with examples and proof
12–17	Educate before you try to sell
Under 12	Low-fit or too early — be honest with yourself

3.4 — Revenue Opportunity Worksheet

Monthly revenue estimate = target clients × conversion rate × average sale value.

Number of target clients per month: _____

Expected conversion rate: _____

Average sale value: _____

Monthly revenue estimate: _____

Delivery cost estimate: _____

Approximate gross profit: _____

Which assumption above is weakest? _____

3.5 — 7-Day Execution Sprint Planner

Day	Focus	Outcome
1	Clarify audience and offer	One core message
2	Refine positioning	Sharper value proposition
3	Build or revise opt-in asset	Stronger lead capture
4	Create follow-up email sequence	Better conversion path
5	Add proof or case examples	More trust
6	Define paid next step	Clear monetization path
7	Review data and adjust	Better iteration

DO THIS THIS WEEK

Block seven calendar slots this week, one per day, even if it's just 20 minutes each. A sprint you schedule beats a sprint you "will get to."

3.6 — Opportunity Decision Matrix

Rate competing ideas from 1 to 5 before you commit real time or money to any one of them.

Criteria	Idea A	Idea B	Idea C

Suggested criteria: revenue potential, speed to launch, ease of delivery, market demand, strategic fit, repeatability.

"Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much."

LUKE 16:10 (NIV)

Build the track record on the small, faithful version of the business before you scale to the bigger one.

YOUR NEXT MOVE

Put It Into Practice

Where to go from here, and a closing word on holding all of this well.

You've now got three playbooks' worth of frameworks and worksheets. The only thing left is to actually run them — pick the “Do This This Week” box that made you pause, and do that one thing before you close this PDF.

ONE LAST ACTION STEP

Go back through and circle every “Do This This Week” box you skipped on a first read. Pick one and do it today — momentum beats a perfectly-read PDF every time.

If you want a faster, more personalized version of any of this — an actual portfolio review, a real deal you're evaluating, or your own business plan — that's exactly what a strategy session at danielokafor.com is for.

A closing word

None of these tools — long-term investing, real estate, or business — are the point. Scripture is direct about the danger of letting the pursuit of money become the goal itself:

> *“For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.”*
>
> **1 TIMOTHY 6:10 (NIV)**
>
> The warning isn't against money itself — it's against letting it become the master rather than the tool.

Held the right way — as something entrusted to us, gathered patiently, evaluated carefully, and used generously — investing, property, and business all become instruments for provision and generosity instead of sources of anxiety. That's the standard this toolkit is built to serve, and it's why I'd rather teach you to fish than sell you a fish dinner.

Thanks for subscribing at danielokafor.com — more of this is on the way.

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