BRENTHURST GLOBAL WEALTH

INVEST BETTER with BRENTHURST
BUILDING WEALTH SINCE 2004

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Building real wealth takes time, discipline, and consistency - there are no quick wins or shortcuts.

Sustainable success comes from long-term investing, smart financial decisions, and patience, rather than chasing fast money schemes or reacting emotionally to market movements.

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THERE'S NO FAST LANE TO REAL WEALTH

KRISTIN PUTTER | PARAPLANNER, BRENTHURST PRETORIA

It's easy to understand why so many South Africans are driven to desperation when they find themselves in a financial pinch. For many, it's not about getting ahead; it's about staying afloat.

You may already be doing everything you can. Cutting back where possible. Trying to budget. Stretching your income a little further each month. And yet, it still feels as though it's not enough.

This is where temptation starts to creep in. When something comes along promising quick money, something that looks like a way out, it does not just feel appealing. It feels necessary. Like an opportunity you simply cannot afford to ignore.

And that is exactly why these schemes are so effective.

Every week, South Africans are reminded of the consequences. Pyramid-style schemes that collapse without warning. Crypto "investment platforms" that disappear overnight. And there is growing concern about gambling and the toll it is taking on already stretched households.

REAL WEALTH GROWS THROUGH PATIENCE, DISCIPLINE, AND LONG-TERM CONSISTENCY

WHY THE ‘QUICK WIN’ IS SO APPEALING

Let’s be honest: if someone told you that you could double your money in a few months, you’d at least be curious, right? That’s human. And it is exactly what these schemes rely on.

In recent years, thousands of South Africans have been drawn into so-called ‘business opportunities’ that promise fast, passive income. Some presented themselves as digital platforms. Others are crypto trading systems. Some even operated through WhatsApp groups, dressed up as stokvels or community savings clubs.

They often looked legitimate, with slick apps, polished marketing and professional branding. Sometimes, they were even associated with well-known sports figures or celebrities, which gave them a veneer of credibility.

IT’S NOT JUST SCAMS

Not all financial damage comes from scams. A lot of it comes down to behaviour, and the same desire to get ahead faster than is realistically possible.

The rise in online gambling across South Africa is a good example. With easy access on your phone and constant marketing, it’s never been easier to place a bet or chase a quick win. It often starts off feeling harmless, even fun, but the long-term impact can be serious.

Small wins build confidence, making losses easy to justify. But over time, the habit becomes repetitive, and the costs start to add up. What feels like a quick opportunity slowly turns into a steady drain on your finances.

Whether it’s a pyramid scheme, a crypto ‘investment platform’, or a betting app, the driver is much the same. It’s the belief that there’s a faster, easier way to build wealth, and that you might have found it.

THE REALITY ABOUT BUILDING WEALTH

The truth, however, is far less exciting and far more reliable. Building wealth doesn’t happen in sudden leaps or through once-off opportunities. It’s the result of a series of consistent, often unremarkable decisions made over time.

It requires patience, discipline, and a willingness to stay the course even when progress feels slow.

This means spending less than you earn and creating space to save. It means investing in credible, regulated opportunities rather than chasing the latest trend. And it means giving your money time to grow, rather than constantly interrupting the process in search of something better.

A SIMPLE DECISION FRAMEWORK

When you’re presented with a new ‘opportunity’, it helps to slow the process down and apply a simple framework.

Start by asking whether the returns being promised are realistic, especially within the given timeframe. High returns over short periods should immediately ring alarm bells.

Then ask yourself whether you truly understand how the investment works and where the returns are coming from. If the explanation is vague, overly complex, or relies on recruiting others, it's worth stepping back.

More importantly: does it align with your financial plan, or is it simply appealing to emotion in the moment? I suggest that you try strip away the marketing, the testimonials, and the sense of urgency, and focus on the underlying fundamentals.

If those fundamentals don't hold up, the best decision is often to walk away.

THE LONG GAME IS THE WINNING GAME

It's easy to feel as though you're falling behind, especially when you hear stories about how others appear to be making quick wins. The truth is that these stories rarely reflect the full reality and often leave out the risks, losses, and outcomes that didn't go as planned.

Sustainable wealth is built over time through consistency and sound decision-making. It's not dependent on timing the market perfectly or finding the next big opportunity.

You don't need a shortcut; you need a strategy and the discipline to follow through on it because there's no fast lane to building real wealth.

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PARAPLANNER TO MARISE REINACH CFP® AND CHARIZE BEUKES CFP®

Kristin joined the Brenthurst Wealth team in April 2020.

She has been in the financial planning industry since January 2017 and is currently assisting Marise Reinach & Charize Beukes at our Pretoria office, as an experienced paraplanner and administrative assistant. Kristin has completed an Advanced Certificate in Financial Planning, Regulatory Examination for Representatives (RE5) and a Professional Certificate in International Taxation & Transfer Pricing.

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